Brookings Welfare Reform & Beyond Initiative

Living On and Off Welfare:

Family Experiences and Ethnographic Research

Falk Auditorium

The Brookings Institution
August 1, 2002

Opening Remarks:

KENT WEAVER

PANEL ONE - BALANCING WORK AND FAMILY

Moderator:

REP. EVA M. CLAYTON (D-N.C.)

LISA DODSON
Research Professor of Public Policy, Boston College

ELLEN K. SCOTT
Assistant Professor of Sociology, University of Oregon

PARENTS sharing their experiences:

BERNADETTE CISNEROS

CAROL L. JOHNSON

TINA ORTH

PANEL TWO - FAMILY FORMATION ISSUES

Moderator:

BRENDA RHODES MILLER
Executive Director, DC Campaign to Prevent Teen Pregnancy

CHRISTINA M. GIBSON
Assistant Professor of Public Policy Studies, Terry Sanford Institute of Public Policy, Duke University

RONALD B. MINCY
Maurice V. Russell Professor of Social Policy and Social Work Practice, Columbia University

PARENTS sharing their experiences:

DWAYNE GRIMES AND BRENDA LEWIS

ROSA ROSARIO

MR. KENT WEAVER: Good morning. My name is Kent Weaver and I am Co-Director of the Brookings Institution's Welfare Reform and Beyond Initiative. On behalf of my Co-Director, Isabelle Sawhill; our Outreach Director, Andrea Kane; and the entire hardworking Welfare Reform & Beyond team, I want to welcome all of you today to what I think is the tenth in our series of public forums.

The topic of today's forum is Living On and Off Welfare: Family Experiences and Ethnographic Research.

The purpose of today's forum is to go beyond the statistics that portray overall patterns and trends in the lives of America's families to try to develop a richer and more detailed view of how changes in the economy and changes in a variety of public policies over the last decade have affected families.

That isn't to say that statistics aren't important. Obviously they are. We at Welfare Reform and Beyond, one of our tasks has been trying to present those to you in a way that is digestible and understandable. Certainly government agencies have produced a huge array of statistics on the impact of the 1996 Welfare Reform legislation and other kinds of policy changes.

We know a lot from the statistics. We know, for example, that there's been a dramatic decline in welfare caseloads over the past eight years, although this decline has stalled and in some cases, some states reversed over the past year or so. We know there's been a decline in participation in the Food Stamp program. We know there's been dramatic increases in work by low-income women over the last decade. That mothers in low income families are working and earning more, and that earnings among this group have risen substantially, but the changes in labor force participation of many groups of low income men haven't been quite as encouraging. Moreover, we know that many women who go into the work force tend to lose their health insurance, and we know that job retention and advancement have been a continuing struggle for many of these groups.

We know there have been encouraging changes in teen birth rates over the last decade, and we know from survey research that many young couples who have children outside of marriage say at the time that their children are born that they're interested or even committed to getting married but in fact few of these couples do so.

So we know a lot of data. But data that focuses on overall patterns may fail to convey what's happening to people who aren't sort of the average person, and they certainly fail to convey the complexities in the lives of low-income families. So a lot of the statistics raise as many questions as they answer.

Many families have more earned income, for example, but how are they balancing their

increased work and child care responsibilities? What are the barriers that they face in getting into and retaining jobs and making ends meet in the low wage labor market? And what happens when a parent or a child gets sick and puts their employment at risk?

Similar sorts of questions arise from the data that we know on family formation. For example, how are efforts to increase paternity establishment and collection of child support payments in single parent families affecting childbearing decisions and affecting decisions on forming families and the relationships between parents?

Fortunately, to get at some of these questions a number of large research projects have been launched that rely on what's called ethnographic research, a more detailed, long term study of the lives of families rather than just a simple collection of data on them.

In addition to these big ethnographic research projects a number of groups in civil society have also undertaken efforts to allow families to tell their stories directly. What we're trying to do in today's forum is to bring together some of the leading ethnographic researchers on low-income families and a number of parents to discuss the complexity of the lives behind the statistics.

The way we've organized it is that we're going to have two panels. The first panel focuses on balancing work and family. The second one will focus on family formation issues.

Let me conclude by just giving a few notes of how we're going to proceed today.

First of all, in the interest of giving as much time as possible to the panelists, we're going to forego lengthy introductions. Those of you who are sitting here have in your packet biographies of all of the participants. I'm just going to give very brief introductions for the moderators of the two panels, and we're really honored to have two very distinguished moderators for the panels.

The first panel is being moderated by Congresswoman Eva Clayton who is sitting over there. She's a member of the House of Representatives from the State of North Carolina. She serves on the House Budget and Agriculture Committees. She's the ranking minority member of the Department Operations Oversight, Nutrition and Forestry Subcommittee, a very long title, of the Agriculture Committee where she's been particularly active on Food Stamp issues.

The second panel is being moderated by Brenda Miller who is the Founding Executive Director of the District of Columbia Campaign to Prevent Teen Pregnancy. She has many other achievements that I won't go into, but I can't stop myself from mentioning just one. I think that she's the first panelist we've had who is the published author of a cookbook, the recently published Church Ladies Divine Desserts and Sweet Recollections which does indeed sound

absolutely divine. [Laughter] She won't be able to talk about it today, but I look forward to hearing about it some other time.

Here's the format that we're going to be using on both panels. There are going to be two researchers and three parents on each panel. The two researchers on the panel will give some opening remarks of around five minutes. Then the three parents will share their experiences in brief presentations. And it will be followed by a discussion and a question and answer period.

Between the two panels we're going to be taking a very short break to make our transition, moving the second panel up to the stage and the first panel down to the front. If you want to get up and stretch you can do it at that time, but we're going to try to make the transition very quick, so please don't wander too far away from your seat.

Another comment that I want to make is that Brookings has had an enormous amount of help in putting this program together. We want to thank in particular Carmen Votaw, Tom Lengyel, and Marla Katz of the Alliance for Children and Families; Joseph Jones, Sheri Tiggett of the Center for Fathers, Families and Workforce Development; Jane Smith; and Christy Nordstrom of 9-5 National Association of Working Women for their assistance in helping us locate the parents who are generously taking their time to come from out of town and discuss their experiences with us. The help of these organizations was really pivotal in making this event possible.

Finally, before we get to the panels, today's event is being WebCast live and is also going to be broadcast on C-Span 3. For those of you who are watching the event on the Internet from the comfort of your desk or from your hand-held Internet device, you can submit questions to the panel by sending an e-mail to "question@brookings.edu".

Without further ado I'm going to turn it over to Congresswoman Clayton.

CONGRESSWOMAN EVA M. CLAYTON: Thank you, Kent.

Good morning. I want to thank Brookings for the series of research and forums they have on this important subject and for the continuous work they provide in the public discussions so that we can have the opportunity [inaudible]

Unfortunately I don't have a cookbook I've done, but I do like sweets. So I want you to know I'll be looking at the cookbook.

I am pleased to have been invited to moderate this important discussion, balancing work and family. I can tell you as a grandmother, and as one who doesn't have responsibility for children at home to care and protect, I still find myself balancing the priorities of work and

family. I think that is indeed for most families who have, and most families have the problem of balancing how we indeed spend time, give priority, and give a kind of proper balance. It is the essence of what is indeed important.

Mothers and dads, regardless of their income, must work at balancing work and family, but mothers really must have the greatest -- they shouldn't have but they do have the greatest burden of balancing. How do we make sure that our kids are protected, and also how do I provide for the work responsibility I have? So mothers find that they have the greatest demand, balancing the challenges of job and the development needs of their children.

There are many news interest stories of career women struggling with the demands of climbing the corporate ladder and starting a family while providing time and personal attention required. The vast majority of young mothers work and must ensure that proper day care and after school arrangements are made. Far too many mothers are busy with required duties of work when they would prefer being with their families.

The economic demands of most families require that both mothers and fathers work although currently a few mothers are electing, and I can say those mothers indeed are increasing, those who are electing to stay home with their families. Some are beginning to work at home in order to make sure they balance their availability of time with their families. Even these families have challenges balancing the work commitment and raising children and maintaining the quality of life with their families.

When we consider that low-income mothers are also balancing work and family, this really becomes a challenge, particularly without assistance. Many are meeting this challenge but with very great difficulty. And in some instances the new requirement of the welfare reform has forced mothers to make the election of work which ends up in neglecting their families, their children while they are at work.

Since 1996 we have said to those on welfare we must find a job at all costs and find the best way possible to take care of your children. While I support parents earning and I also support the idea of work -- I for one love to work, and in fact perhaps if anything I've learned that I have embraced work too much. But I understand the value of having the opportunity of raising my family when I was younger with my work.

So while I support parents working and know the need of work and know the joy and the fulfillment of work, we also should have opportunities where welfare mothers or low-income mothers have the same opportunities. What we are finding, however, as many individuals are leaving welfare, often they have to work two low-income jobs just to provide a sufficient amount of work. And as a result they are neglecting their family situations at home. This enhances the likelihood that children will see less of their parents, and indeed the parental care is not there.

And with the 40-hour work requirement that now has been enacted by the House, at least, and supported by the President, this situation further exacerbates the time available for parents to be with their children. Not to suggest that most families indeed find themselves working 40 hours, but the question is how do we make the transition from welfare to work without flexibility? And indeed, how do we allow for the flexibility of education so that individuals as they move from work can indeed have sufficient training to have the kind of job that will allow them to have a 40 hour week rather than two jobs.

I agree with Senator Snowe and her amendment in the Senate which says there should be provision for some college education within the time allowed.

Families leaving welfare for work have added tension of balancing work and caring for their children without adequate day care providers. Many former welfare recipients have been pushed into low wage jobs that do not move them out of poverty. As a result they are continuously balancing whether they will have enough resources to provide for the health care of their children, provide for the clothing of their children, providing for the necessities that all families must have if they are to have a quality of life. And worse than that, in an economic turndown such as we're having now, these jobs are the first to go.

Many have trouble finding decent, affordable childcare and transportation to get to their job. This is especially true -- and I know I'm speaking now to mostly urban areas, but I want to let you know even in rural areas we have more of a difficulty than we have here. We find many of those parents indeed finding that they must spend a large number of time just taking their children for day care, so they spend an enormous amount of time getting back and forth to work, back and forth for transportation, for the provision of child care.

As we as legislators are continuing to consider welfare reform or the reauthorization, I hope we will be mindful of the barriers to work and keeping their job which include education, training, day care, transportation and all those things that make for the ease of working and balancing families. All families should find the proper balance of work between work and family; it is indeed a quality of life issue. Families moving from welfare to work desire, and I think deserve the same opportunity to balance between work and their families.

Again, we are indeed pleased to have two researchers as well as three parents who will tell from their own experience. Let me just say who they are, and then I will introduce them as they go.

Lisa Dodson is a Research Professor of Public Policy, Boston College. Ellen Scott is Assistant Professor, Sociology, the University of Oregon. Bernadette Cisneros is from Minnesota. Carol Johnson is from St. Petersburg, Florida. And Tina Orth is from Milwaukee. We

will proceed with Lisa going first.

MS. LISA DODSON: The underlying goal of ethnographic research is to make sure that people who are the subjects, people who area actually living through the policies and the social conditions that public policies are supposed to affect, that those people are a vital part of the record. That's the point of doing ethnographic research. That they are a vital part of the record. That they are a real and a vocal presence when we claim that we understand what is going on, and in particular when we make pronouncements about what is success and what is failure.

The most recent research that I've been involved in is a project called Across the Boundaries, which sought out ethnographic research about the progress of low income American families and many of these were families which had been on welfare for awhile, but also as many were families that were low wage families, there were people employed in the family, but they were still poor. Most of them were around 150 percent of the federal poverty threshold.

The quest of that work was to hear people chart their own course. How did they chart their course living in America and making those kinds of wages. So above all, the primary thing we did was we listened to parents. We listened to parents tell us how they make their decisions each day, how they juggle what they have to juggle.

We also decided to go to public school teachers who watch intimately the development of the children of those parents. Also we went and talked to job supervisors who see the parents, the workers on a day-to-day basis. So we got a look at what was going on in each family from a number of different points of view. And of course we collected the numbers and the kind of profile that you do when you do this kind of research, but most of all we were asking parents how are you doing? How do you say you are doing?

We asked questions like would you describe your day from that rise-up in the morning until you put your head back on the pillow at night. How do those days go for you, and what are the decisions, what are the moments, the kind of events that you're seeing and that are the basis of the decisions you make each day about family and about work?

You hear different data from open-ended conversations of this kind from autobiographical accounts of people's own lives. You hear different kinds of data. You hear them name their priorities and what they're juggling.

I don't have time to present in any possible way in a few minutes the complex data that we gathered there, but I want to give you a few examples of some of the questions that came directly out of doing this work.

One question we asked one woman in Milwaukee was, you say that you really liked this

job, that the wage was pretty good, but you walked out on it. This happens a lot. What was going on there? Those are the questions we wanted to ask.

We asked another woman in Denver, you just explained to us that you were very concerned about your child's father, that he seems to be a risk to your son, but you chose to go back. What is the context of that decision? Does it matter that we understand that context? That's the questions I have.

We also asked an employer, you thought that this parent was a wonderful worker, you said she was very good for the company but you fired her. So what went on there? What were you balancing? What were you judging?

And we asked a teacher who told us that she had given up on giving homework to these children in this particular community. She'd given up on giving them school projects. We asked her how were you making those decisions? What were you juggling?

In the course of ethnographic research of this kind you hear a lot about parents juggling, and you also, if you listen, hear about teachers and employers juggling. But above all you hear about parents juggling jobs with the basic safety of their children. You hear about people swapping. Swapping childcare for food. You hear about parents that give their child Tylenol in the morning. They know that baby's going to shoot a fever before the day is done, but at least you can get to work, at least you can show that you went to work and then you'll get that call.

We also talked to parents who were not allowed to take that call, because that's how that work place worked. They were not allowed to take that call, and this one particular mother walked the four miles to her babysitter to pick up her child.

You hear also stories about enthusiasm for work. We interviewed almost no one in the course of this three-city study that didn't want to have a job. But also what we'd hear about were the kinds of barriers, these kinds of barriers, to make that work for them.

My concern above all is that this is the kind of data that so often gets left out of the mainstream conversation about how our policies are unfolding.

So I just want to close by saying that above everything else that I've learned over years of doing that is that the people who are actually going to live through, who are going to experience and live through the policies that we as a nation are forming and changing and reforming and changing again, that those people need to be a central presence in the development of our national policies because if they're not, we tend to get it wrong and we've gotten it wrong before. There's always a great cost to that, not only for the people who are experiencing it directly, but also for all of us.

Thank you.

[Applause]

MS. ELLEN K. SCOTT: Good morning. I'm going to pick up the pace a little because I'm going to try to give you a snippet of the kind of thing you can learn through qualitative research, and qualitative researchers never talk in five minute sound bytes so hang in there.

My presentation today is based on data collected under the auspices of Manpower Demonstration Research Corporation's
Project on Devolution and Urban Change. The data, however, that I'll be talking about comes specifically from in-depth interviews of 38 women in Cleveland, Ohio over a three year period between 1998 and 2001.

One note we might want to talk about in the discussion is that Cleveland strictly enforced time limits which were implemented during that period of time. The other thing is these were highly disadvantaged neighborhoods in which we were doing our interviews.

The presentation is part of collaborative work with Andrew London and Kathy Edin, and our graduate students. I want to thank them. They're not here today but they're very important.

I want to focus on juggling work and family and I'm going to focus particularly on arrangements with child care.

First, let me say that 60 percent of the women in our sample moved from welfare to work from the beginning of the time period to the end of the time period. They were all initially welfare reliant. The incomes increased on average from about $1,000 a month to about $1,500 a month. That is not solely from wage, and that's another thing we may want to talk about later. But few moved to what we would consider good jobs. That is jobs paying wages that exceeded the poverty level and had benefits associated with them. Most were juggling multiple jobs, they were in very low wage jobs that did not have benefits, and they had spells of unemployment. Jobs and income were very unstable.

So they worked, they juggled work and family, and at the center of that balancing act was the question of how to provide alternative care for their children, and it wasn't easy.

Most commonly the care consisted of a patchwork of arrangements varying in order to get coverage for an entire day, varying in order to get coverage for differently aged children, or varying with changing jobs or having to change care arrangements because things were problematic.

For some women their care arrangements worked out really well and those tend to be the women who maintain stable employment in our sample. For too many the care arrangements were unstable or not acceptable to them, and often they had to make do with their unacceptable arrangements because they had no other choices.

Let me give you two very quick overviews of two women's stories and refer back to them with some points.

One, Maria. She has four children, ages 3 to 15. She worked two jobs. She took the kids to her mother's before school. They got ready for school there. Her mother or her sister took the kids to school. Her sister picked them up after school. Either her mother took care of them after school or the oldest child, the 15 year old, took care of them after school. Maria returned around 4:00 from the first job, cooked dinner, got dinner for them, left for her second job at 5:00 p.m. delivering pizzas. Her second job went until 1:00 in the morning. Often she took the kids with her. Sometimes they stayed home with the eldest child. This was not acceptable to Maria. She felt she had no other choice.

She was quite concerned about two of her children in particular and wondered what her absence was doing to contribute to some of the problems that they were starting to exhibit. Behavior problems and emotional problems.

Sarah had twin pre-school aged boys. She held a series of temporary jobs during the time that we talked to her and she bounced through a series of home-based care providers. She removed the children from the first care provider when one of the twins was left at the circus. The care provider did not realize it. Sarah found out when the police called her.

She then went through a series of other providers, sometimes changing because her job changed and she needed providers that would provide night time care or they stopped providing day time care when she needed it.

Her last provider she was very pleased with but she didn't have enough subsidy to cover the hours she needed from very early in the morning until evening which included her travel time, so her sister-in-law stepped in and picked up the kids, took care of them at the end of the day.

So you get a sense of the multiple arrangements necessary.

I want to make three points about this. One is that family networks are crucial. Mothers, grandmothers, sisters, aunts especially. The few husbands in our sample were also crucial, and some of the most stably employed women were married and their husbands played critical roles

in their child care.

Debby, who worked full time consistently for three years with three young children, one of them profoundly disabled, said she could never have worked full time if it was not for the care that her husband provided. He also worked full time, but they split their shifts.

Women rely on boyfriends. But more reluctantly and less reliably. But well over half our samples used the care of personal networks for at least part of their child care needs. This was not always stable. That was one of the main problems with this. Mothers and grandmothers went off to work, sisters found jobs, et cetera. Boyfriends came and went.

The second point I want to make is that about a third of the women in our sample used subsidized care. That was the maximum at the end of the period in which we were collecting data. Half of those were in home-based formal care, half were in center-based. Women consistently expressed a desire to have their children cared for by their personal networks. If that was not available, they then chose home-based care. They thought that it would be better care for their children, more personal care for their children. They also found it more convenient. There often were not child care centers in their neighborhood.

The third point I want to make is that about half of our sample relied on children caring for themselves or caring for their younger siblings. Sometimes this was very young children. Ten, 11, 12 years old. There was almost no use of after school programs. Parents acknowledged this was not desirable. They felt they had no other choice.

Gail took a full-time job. Her daughter, who was about 12 at the time was an A-B student. By the time -- Gail had to leave very earl in the morning to get to work. She didn't see her child off to school. A year later the child was skipping school routinely, she was failing, things had really diminished in their household.

Gail said, "I can't be here to work. I don't know what to do. And I can't understand how the state expects you to work and to make sure she stays in school. I can't even take her. I go to work at 6:30 in the morning."

Now not all of the adolescents exhibited these problems, but a large number of them in our sample are starting to exhibit fairly serious problems, so we are very concerned that the adolescents may be at serious risk in this situation. Of course that depends on if you have the family members around, the guidance provided by them, their neighborhoods and their own emotional and psychological makeup.

Let me just conclude by saying that all the women that we spoke to were very optimistic about the benefits of their employment, and for those with stable employment, increasing income

and child care arrangements that they trusted and could rely on, indeed things began to look a lot better for them, much better than they had looked on welfare. But for all the women, the care of their kids was the central concern and they worried about the possible negative consequences of their absences from the home.

Marcy put it this way. She said, "I said to a potential employer, don't get me wrong, I want to work. I dedicate myself 100 percent to my work, but I also dedicate myself 150 percent to my kids. He understood, I got the job. I'm not going to put nothing over the health and well being of my children because they come first automatically. No if's, and's or but's about it, they come before a guy, they come before friends, they come before money, they come before everything."

Thank you.

[Applause]

CONGRESSWOMAN CLAYTON: Bernadette?

MS. BERNADETTE CISNEROS: Hi. My name is Bernadette.

First of all, I'm honored to be here and speak on behalf of the Brookings Institution. I'm here to speak a little bit about myself, to give you an idea of what I've been through while I was under welfare reform.

I'm a single mother of two. I was on welfare with two of my children. I recently graduated from the Alexandria Institute as a Medical Assistant. Thanks to the welfare reform, they paid for my schooling. I overcame many obstacles and hardships to get where I'm at today.

My future plans are to go back to nursing school and become a registered nurse. Thanks to you and your programs, I'm at where I am today. Thank you.

[Applause]

CONGRESSWOMAN CLAYTON: Carol?

MS. CAROL L. JOHNSON: Good morning. My name is Carol Johnson and I'm a 36 year old single mom of three, ages 21, 16 and 9. I had my first child at the age of 15 and that's where my life in the welfare system began.

Because I had to take care of my child and I had no financial assistance from the father, I had to go on Aid to Families with Dependent Children, which is AFDC. The dad initially was

giving me $120 a month, which welfare gave me $62 to cover the difference.

He initially, he stopped giving me the $120 a month, so I only had $62 to live off of to take care of my child.

Day care cost $60 a month, so that left me with $8 to buy her diapers, clothes and incidentals and anything else for her. So I wound up having to drop out of school because I couldn't afford to go.

My life would go on like that for several more years. Because I was a teenager I couldn't get a regular job so I worked summer jobs with summer programs for about three months out of the year. Once the job was over, I would wind up going back on AFDC.

In the mean time while I was on the AFDC I would go to school to educate myself, and that was every year, basically I was in school for something different to make myself more marketable.

By the time I was cut off AFDC, that was 1994, that was when I had my third child. I was working for a doctor's office making $6 an hour, but they considered me making too much money, but I was still within the poverty level so I was still eligible for Food Stamps and Medicaid, although myself and my oldest daughter were not eligible. Only my two youngest children. The doctor's office, their health insurance was $172 bi-weekly and I only worked 30 hours a week.

Right now I do work for the State of Florida. The only assistance that I am on is Coordinated Child Care which assists me with child care. They pay a substantial amount and I pay probably about $27 a week, for my son to go to after school care. I'm also on the Family Loan Program which assisted me in obtaining a car so I can keep my job and do the things that I need to do on a regular basis for my children, which most people take for granted, but I appreciate.

Then I was also in a program called Healthy Families. Healthy Families basically helped alleviate a lot of the stresses that parents go through. They encourage you to go to school or get a job. They help out with transportation, help out with some of the financial things that parents go through. They might not have enough money to feed the child or diaper the child or whatever, and they help out with little things like that.

Those programs have allowed me to set goals and achieve them, and look for a brighter future for me and my family. Thanks you.

[Applause]

CONGRESSWOMAN CLAYTON: Tina?

MS. TINA ORTH: My name's Tina Orth. I'm from Milwaukee, Wisconsin. I'm sure you've heard a lot about the welfare reform, W2 program that's taken place there. It's gotten a lot of national attention for reducing welfare roles. But the way that they're being reduced is definitely not beneficial to families or myself.

I'm a single parent of a four year old daughter. I've worked as an administrative assistant for a bank for almost four years doing collections and what not since my daughter was born. I've tried to maintain a healthy and stable environment for her.

While I was working the only benefit I received was child care assistance and medical for my daughter. I didn't qualify, making $10.50 an hour, for medical for myself. So I had to pay that out of pocket.

So I went on medical leave. My day care was canceled. They're very quick to close your case for a missed appointment or anything like that. You have to start all over from the application process in order to get child care. So when I went to reapply after my medical leave my case was closed and they told me I did not qualify for child care any more, making $10.50 an hour.

I tried to appeal it. It took almost five months. During that time I left my daughter with someone who was having medical problems, wasn't totally reliable. There was no way I could afford child care at a qualified day care center. So I didn't have reliable child care, I missed work occasionally and I lost my job, and ultimately I was evicted from my apartment. That was last year.

I had a good feeling about the four years, but since I lost my job a year ago I've been struggling on a cycle of regular low wage jobs for anywhere from $7 to $7.50 an hour, part time hours. I just recently got a job working full time at a collection agency where my sister works. It takes me an hour and a half to get to work, taking her to day care and to get to my job every day, in addition to working eight, nine hours.

It's just been definitely an ordeal.

Even the company I work for now is small, so there's not the benefits of a large corporation. Sick time is limited. So if I or my daughter gets sick I can't afford to miss work. I'm still not sure what's going to happen with my child care because I just started this job so I don't know what the decision is going to be for my child care. But I know that the income supports aren't proportionate to income and the cost of living and maintaining a household and paying

rent and buying groceries and having the necessities like electricity. It's just hard.

So I want to have a better life, I want my daughter to have a better life. I want her to have the opportunity to succeed later in life and be a healthy, well adjusted human being.

[Applause]

CONGRESSWOMAN CLAYTON: Thank you. At this time we will work with asking questions, and I'll start it off, but those in the audience if you have questions please know we will entertain as much as we have time.

Let me ask first the parents, since all three of you now have shared a move from welfare to work, would you say that the quality of life is better working? How would you describe your quality of life before and after?

MS. ORTH: For me the quality of life is pretty much the same. It's limited as far as resources. Half the time you don't have a budget to even work off of, it's just paying whatever bill is necessary in order to live.

The income supports got cut off so quickly that it's pretty much the same working $8 an hour as being on welfare I would guess.

MS. CISNEROS: I can relate to that. When I was in school I wasn't receiving any kind of assistance to help to pay my rent and the rent was so high. Everything that I got from the TANF program went for my rent, so I kind of had to sacrifice those resources to help pay for my electricity, car payment. My car would break down. I didn't have extra to pay the rest of my bills. It was really a struggle.

CONGRESSWOMAN CLAYTON: You have children [inaudible]. How did you provide for day care?

MS. CISNEROS: Through the state. They assisted with child care.

CONGRESSWOMAN CLAYTON: Would you say your life is better now, your quality of life, now that you have gotten off of welfare?

MS. JOHNSON: The quality of life is better in somewhat of a way. When I was on welfare I received $303 a month, but I was also on housing so I paid limited rent. I just had utilities. Didn't have child care, didn't have to worry about transportation. But now that I work and make a lot more, I now have to worry about those other things. The transportation, the child care, health insurance and so on and so forth. So it's in a way almost the same. I'm co-owner in

the home that I share with my mom, and even though we split everything with the home I still live paycheck to paycheck, struggling to survive.

CONGRESSWOMAN CLAYTON: Researchers, the research that each of you found, would you say that, how are low income people balancing between work and family? Are they doing it?

MS. DODSON: I think a point that was made was if you have a kinship network there, if you have family it makes an enormous difference, but you don't necessarily have that. I think most of the people who I've talked to over the years who are working low wage jobs actually don't cover all of the needs that they have, and so they're constantly trying to come up with strategies, get a neighbor to help. As Ellen was saying, relying, very often you see a lot of relying on siblings in the family to do a kind of co-parenting role which is an enormous burden.

So there are all these ways people are trying to get around the fact that their paycheck does not make their bills.

MS. SCOTT: I would certainly concur. Again, when we collect data on incomes in our projects we ask not just about wages but also about informal work, work under the table, support that they get from fathers of children, whether that's occasional contributions or regular contributions to the household, whether that's in the form of cash or non-cash assistance. We also ask about assistance from other family members, both cash and non-cash. And with this enormous patchwork of resources, families are not on the streets for the most part in our sample. They are managing to maintain the standard of living that they had had on welfare. And in some cases when the jobs are good and things are coming together, yes, they're doing a lot better, but most of them are still in very low-wage jobs without benefits and the gap is filled with those other resources.

CONGRESSWOMAN CLAYTON: We are in the process of reauthorizing welfare reform. Given all this is about improving the quality of life, what would you say to us as we are trying to make sure we get the perfect bill, or a better bill. There is no perfect bill, right? But at least a better bill in the end result. What should we be looking for, watching out for to make sure that it happens?

MS. SCOTT: I think I'll start with the issue of work supports and income support. Higher minimum wage, tax benefits, EITC, child care support, those have been crucial pieces. Could they be bigger and better? Absolutely. Do we need them to be bigger and better? No question about it. But losing any ground on that front, on the financial supports, on the work supports, on the income supports, that's critical ground and we can't lose that ground.

MS. DODSON: I agree with all those points. I think the main thing that I would say is

that the way to evaluate whether or not this policy, where we are now with this policy is a good policy or does it need changes is that we look at the condition of the people who are being affected by it. That means all of the people. That means the children and the parents, that means the communities that they make up. So that's where I start when I think about that. I think the real voice of this is that we need to invest a lot more in this part of our country.

CONGRESSWOMAN CLAYTON: Let's now have some questions from the audience.

QUESTION: My name is Sister Richelle Friedman with the McAuley Institute. I really want to thank you for talking about the principals. People who are affected by policy ought to be involved in the decisionmaking, and I think particularly with our federal policies that's so often not the case when the policy relates to low income families.

I have a question specifically for you, Bernadette, because you're from Minnesota, and it's my sense that Minnesota has one of the better state welfare reform policies, and yet I heard you talk about your struggles.

My particular area of interest is housing, but I'm also interested to hear perhaps some of the ways that the state -- I'm interested that you said schooling was paid for. And I'd be just interested in hearing you talk about what kinds of help did you get in the areas specifically of school, if any in housing and so forth, because I know one of the debates now in Congress is how much should post-secondary education be involved in terms of welfare recipients. Thank you.

MS. CISNEROS: A lot of the help I got was from Family Services Incorporated. Like I mentioned, I didn't have extra money to pay my light bill. I got shutoff notices. When my car would break down, I would go again to Family Services Incorporated and they would have funding to fix my car. Then we had a job counselor. What she did was she helped us look for jobs, prepare for school. So they paid for a year of my schooling and that's how I went to the Alexandria Institute. But they do have a lot of good programs in Minnesota, so I felt fortunate to find all this help.

QUESTION: Roxie Nicholson. I work for the Department of Labor, but I'm asking this question as a young woman who grew up in rural North Carolina and was a single mom and have a good job today.

I want to know from these three young women, what are your plans for additional training? We hear a lot about post employment services, education and training. I would like to know what are your aspirations for additional education and training, and just what do you see as your avenues to go about getting that. Has anyone counseled you about this? Has anyone offered you advice or assistance as to how you might receive it? Thank you.

MS. CISNEROS: Once again, Family Services Incorporated, we do talk about returning to school and I would like to go back to be a registered nurse to further my education.

MS. JOHNSON: I start in August. I've already started in January but I dropped this session. January of last year. I dropped this session January of this year and restart in August to go back to school to become a paralegal and I've been advised by the counselor to go on to law school to be an attorney.

MS. ORTH: Myself, I am waiting for my daughter to become older so I don't have to deal with the day care issue so I can hopefully patchwork some child care together around the public school system to enable me to go back to school and work. That's the only option since the whole responsibility lies on me to financially support my daughter. And you need to go to school full time, I understand, to be able to receive any type of financial aid. So I don't know how feasible this is going to be but like I said, I'm kind of waiting right now since my daughter just turned four on Friday. It's something hopefully I'll be able to pursue.

QUESTION: Arthur McKee from the Advisory Board Foundation. I have a question for the two researchers and for Carol, sort of a two-part question. The subject is the same, the wording is somewhat different.

For the researchers you mentioned specifically that adolescents in the post-welfare reform regime are at risk because of lack of mothers or caregivers being able to watch over adolescents. Also the adolescents themselves have to become caregivers.

I was wondering if you could provide us some background as to whether or not adolescents were also considered at risk in the pre-welfare reform era.

And for Carol, because you have a child who is now 21, you have a child who's lived through both eras of welfare and then
welfare reform. Any reflections you might have on the changes in policy that might have affected in particular your child who's now 21.

MS. DODSON: This is an issue of using sibling care, using kin children to care for children that I've looked at for actually a number of years including people who were at that time on assistance and now not.

I think it's pretty clear that in low income families in general, working families or not, children in the family often play more of a role, and it's a value you very often hear people share. They say this is part of building strong families.

I think the issue is the degree. Also is the child expected to do family caregiving as

opposed to doing the kinds of things that we would say are probably what she should be doing or he should be doing. I think that has increased. I think children are, a lot of what we get from adolescents is they can't get their homework done because they have to do day care. They also have to drop out of lots of school activities after school because they are needed at home.

I think it's pretty simple that a lot of this is substituting for mother care and as mothers are out of the house a lot more, and they're out a lot more than they were, then the need is going to be greater and they're not earning income to substitute their care with other adults, so they're calling upon their children to do it. So I think it's pretty clearly on an increase.

MS. SCOTT: I agree with Lisa. Sometimes that responsibility in the household is a protective factor. It means those kids are not on the streets. They're home, they have responsibilities, and they structure their days around them. It goes both ways. It also means as Lisa says that they lose out on adolescent activities and life and after school programs that they might otherwise be doing.

But the issue of kids who are really in trouble, from my data I certainly can't make the claim that this is something that's been caused by the absence of mothers from the home that's increasing in the context of welfare reform. But there is some data that suggests that different aged kids are affected differently by mothers' absences. Very very young children are affected more negatively in mothers' absences from the home, and adolescent children appear to be potentially affected more negatively by the absence of that kind of monitoring and guidance and daily supervision, really knowing what's going on, where are they and what's happening. Middle school kids, school age kids who are younger with proper supervision and good arrangements, they seem to do the best in the absence. They don't need that kind of daily monitoring if somebody else is stepping in and doing a good job of it. So it cuts different ways for different age kids. And again, different family situations. It's not that every adolescent is going to fall apart in this context.

MS. JOHNSON: I had always been told that teenage parents would have children that would be teenage parents, so the opportunities that I have now for my younger two children I did not have when my oldest was born. So my only goal in life for her was to get her graduated from high school with no children. I did that. My goal now for the other two is to get them into college. So of course with more opportunities that I have, the younger two have more opportunities.

QUESTION: Good morning. My name is Flo Palmer and I'm with the Center on Non-Profits and Philanthropy at the Urban Institute. My question is for the moms, but if the researchers want to jump in, especially the one who did the work in Cleveland.

I'm curious to know did you find any assistance or seek assistance or was there some sort

of outreach to you from any churches in your neighborhoods? Did the researcher who did the work in Cleveland, did you speak to any congregations? Were there any programs in place, any outcomes that you can speak of that churches were performing, especially in the area that you studied?

MS. ORTH: I haven't heard of any programs in the Milwaukee area that I'm aware of that offer social services. It seems to be a separation between W2 and religion definitely. So it seems W2s were privatized by the agencies in Milwaukee, or Wisconsin in general.

MS. JOHNSON: In my community we have numerous churches that do offer assistance but they don't offer very much, maybe $25 towards a light bill. Your light bill might be a hundred bucks. It doesn't go a long way. Your lights could still be cut off.

The one thing I needed back in '99 was when my dad died, I needed some help burying him. I could not get any help from a church. And that was the only organization that I could think of that would have helped me and didn't.

MS. CISNEROS: In my community there are some churches that do help with clothing and food that I had to turn to for winter coats, for our food shelves. But there are a few churches out there that do help.

MS. SCOTT: In Cleveland, our experiences are similar to Bernadette's. The material hardship is alleviated by the actions that churches take and a lot of women in our sample rely on local churches and community-based organizations. Not all of them religious, but often religious-based organizations, particularly for regular food assistance, but also for clothing and occasionally when they get a light bill shutoff notice they can get emergency help and that kind of thing. The churches are quite active in the Cleveland area and the state I think, to some extent, as we all know, is devolving those responsibilities to the church. They're increasingly active.

QUESTION: My name is Stacey Bouchet and I'm at a political science program at the University of Maryland, Baltimore County. I think it's great you guys are here today.

I was wondering if you could talk a little bit about what the fathers of your children are doing. If they play an active role beyond child support. And if you could talk a little bit about how you feel about the debate about putting welfare money into marriage support and promotion, if you think that would have been something you would have been interested in receiving services in your situation.

MS. ORTH: I don't want to talk about the father, but -- [Laughter] I know from experience, you can't control other people, their actions, how they feel, anything like that. And to do so may not be beneficial to my daughter in the long run, so I made the decision that it was up

to him what role he wanted to play in her life. Now she's four years old. He's not there, I'll put it that way. I'm not really worried about that because I have to do what I have to do to raise her.

MS. JOHNSON: There is two dads to my three children. Neither one of them pay child support, never have. But they are proud of that title father, or daddy. The two oldest are old enough where they can deal with their dad themselves. If they need something they can go to their dad. The majority of the time they won't get it, so that leaves me to pick up the slack which is the majority of the time.

With my youngest, I don't even look for his dad to contribute in his life. I'm pretty much sorry to say cutting him out of his life.

MS. CISNEROS: I agree with Tina and Carol. You can't force anybody to do what they don't want to do. There's two separate dads. The first one, he's been incarcerated and he never paid a penny. My son, his dad comes when he feels like it. Takes him on weekends every other weekend. He does pay child support so that they cut my daughter's TANF portion to $130 a month. But my older daughter never met her father because I think he was incarcerated when she was a year and a half. So the second father comes and goes when he wants. But we're fine.

QUESTION: Al Millikan, Washington Independent Writers.

I wanted to ask the parents what your children are saying about their lives after school, before school, or any times when you're not there and they don't have school. And I was wondering if the Congresswoman, I read you have children and grandchildren. Do you see your own life very different than the other parents up here?

CONGRESSWOMAN CLAYTON: I'll go first. I probably do, but it's not that I don't have to balance priorities. I don't have the struggle of finances, obviously, but I do have the decision of how much time I stay at my office, how much time I give to my work.

I think the struggle between priorities of time is a struggle for all of us, regardless of income. I think what we are talking about though is the struggle, who are struggling with basics -- heat in the winter or food on the table or housing or health care. These are basics for living. My struggle is probably about quality of the time I spend with my -- five, by the way. Five grandchildren. And the joy of being a parent they say is to one day be a grandparent, well I'm at that point now. Sometimes I don't enjoy all of that because I don't have the time.

But the struggle you hear these parents talking about, they want to get to be grandparents and they're struggling just for the basics, making sure their kids are safe and making sure that they have the essentials that we take for granted. Those are the struggles. Not that people aren't struggling between priority and decisions. Those are the life-pursuing struggles that make us

who we are as individual human beings. But I'd like to hear what their children are saying.

MS. JOHNSON: I guess my children are old enough where they can speak their minds. My children think I'm mean, I'm strict, but they are proud of me because I have taken care of them alone all their lives, so they see the struggles that I go through to make sure that they have, even if I don't. So they just basically, their friends won't come over because they say I'm mean, but they're like ah, she won't bite, she'll just nibble. So -- [Laughter]

MS. ORTH: My daughter is just at the formative stage where I'm extremely worried about her being in the neighborhood that we are in. There's a lot of things I have to look out for her safety. Being in a low income urban area, there's a lot of concerns that I worry about. She's not really sure how to deal with everything. She doesn't know what being poor means yet. But when we're at the store it's like Mommy, I want this, I want that, and I'm like Mommy doesn't have any money. She doesn't quite understand. Well, you have a job, why don't you have money?

MS. CISNEROS: I agree with Tina. My daughter's ten years old. She likes to play soccer, go swimming, and basketball, but coming home from work around 5:30, I'm really tired, I'm too tired to take them to the park sometimes, so. Sometimes I don't have money to pay for some of the activities that she wants to be in. It is a struggle.

QUESTION: First of all I want to thank everyone for coming here, for the women to come tell their stories. I really appreciate being able to hear them.

I'm Nancy Bloom. I'm from the National Center on Addiction and Substance Abuse. The question is directed to the researchers, but if the women would like to answer I'd love to hear them speak to the question.

That is how much you found, the parents that you studied, how much you found mental health and substance abuse issues impacting their lives and if they were able to have access to those good quality services in those areas.

MS. SCOTT: I'd separate those two, the substance abuse and the mental health issues. And again, in our sample, and I can draw a little bit on what I know about the sample in Philadelphia we worked with researchers there. I think there are fewer substance abuse problems than I perhaps anticipated with whatever biases I came into this with, and considerable mental health issues -- depression. That level of mental health issues. But serious enough that I think it impedes work at a substantial level, of putting people to work at a substantial level.

Are they receiving services? Categorically, no.

MS. DODSON: I agree with that as well. I think certainly, there were about 150 mothers that we interviewed in the work I was talking about before, and certainly some people. But a relatively small percentage both of alcoholism or other kinds of substance abuse as a major force. Some did, but mostly not.

I think that the level of stress, kind of chronic stress that people are coping with, and also depression was another. And also, I want to add that that's true with their children as well. Very often in the families that we were working with, not only was the mother feeling the kind of mental health or stress issues and depression issues, but children were very much expressing that as well. Expressing great stress and a response to instability.

As far as help goes, largely not at all. In some cases there's a local community center or there might be a church access to counseling or there's some kind of group -- In some cases there's domestic violence attached to it so it may be that a women's shelter will help out. But largely people don't, most of the employed parents I interviewed didn't have good health coverage for basic health care. They certainly didn't have mental health care at all.

CONGRESSWOMAN CLAYTON: Let's thank the panel and the parents and the researchers.

[Applause]

CONGRESSWOMAN CLAYTON: As we were told earlier, there will be a five minute transition and the next panel will be up in five minutes.

[Break taken]

MS. BRENDA RHODES MILLER: Before I introduce our panelists, very briefly, because their presentations are in fact part of their story, I want to make an announcement.

If those of you watching and listening to the live WebCast or on C-Span would like to ask a question of the panelists you can send your question via e-mail to "question@brookings.edu" and we'll try to include as many of your questions as time allows.

We're fortunate today to have a panel of five experts -- four of them are parents, two of them are researchers. They are each going to share their expertise in different areas.

To my left is Professor Christina M. Gibson who is the Assistant Professor of Public Policy Studies, at the Terry Sanford Institute of Public Policy at Duke.

Next is Professor Ron Mincy who is the Maurice V. Russell Professor of Social Policy

and Social Work Practice at Columbia.

To his left are Mr. and Mrs. Grimes, also known as Dwayne and Brenda.

And to Brenda's left is Rosa Rosario from Boston. Dwayne and Brenda are from Baltimore.

Christina will begin the panel.

MS. CHRISTINA M. GIBSON: Good morning. I think I'm the only panelist who is neither a parent or a cookbook author, but I'll try and rectify at one point in my life at least one of those. [Laughter]

I'm going to be speaking to you today about some data that we have collected from a large number of families. There's actually a very large survey that's going on right now called Fragile Families. What this study is doing is looking at the lives of couples right after they have a child together. So there are about 5,000 couples involved in this study, and what the survey is trying to find out is what it's like to be a young parent. And by a young parent I mean with a new child, not necessarily in age. What the experiences are like for these couples and how they sort of navigate this terrain. Most of these couples are low to moderate income families.

As part of this larger, as I said, 5,000 couple survey, we were interested in getting sort of a more in-depth look at some of these couples so we actually went out and surveyed 75 of these couples -- 25 each in Chicago, Milwaukee, and New York. We went and we talked to these families right after the mother had given birth, within two months. All of these couples were romantically involved with one another. We really wanted to find out from their experience how do they view marriage, how do they view cohabitation, how do they view their roles as new parents and new mothers.

As some of you may know, the Bush Administration is proposing to spend quite a bit of money on promoting marriage among welfare recipients, so it's a really interesting topic to find out how these couples themselves actually view marriage and what they have to say about it. Research shows that marriage or two-parent families tend to be much better for children and that's really why the Bush Administration is pushing this. But we wanted to know what the parents themselves think, and not just what policy makers think that they think.

So what we did is we went in and we had a couple of conversations with these couples and we asked them what do you think about marriage? Have you guys talked about it? Is it something you would like to do? What are your thoughts?

What we found is that almost all of the couples, the non-married couples, two-thirds of

our 75 couples were not married, had very what I would call pro-marriage attitudes. They wanted to get married and in fact they wanted to marry their partner. Now keep in mind these are romantically involved couples, but they were very optimistic that in fact some time in the near future they would get married to the partner, the mother or the father of their child.

But we knew from the larger data set, I mentioned earlier that there's this 5,000 couples involved in the Fragile Family survey. We know from the larger data that 80 percent of those couples said that there was a good or certain chance that they would marry their partner. A year later, only 10 percent had done so. So there's obviously a really large disconnect between what they say they want to do and then what actually happens a year later. So this is sort of the primary mystery we're trying to explore when we ask these couples what do you think about marriage.

Okay, we know they are in fact very pro-marriage. Then we said why aren't you married? What's going on here?

What we found is that couples really value the institution of marriage and they take it very seriously. And because they take it so seriously there are a couple of things they feel like they have to do before they're ready to get married.

Now one of the primary ones was financial. This was financial in a little different way than what I had anticipated. The parents that we talked to said that they wanted to have their finances together. Not just I want to be able to pay my bills every month. As one person said, we're going to want the white picket fence. They really want to have two stable jobs, they want to have the back yard, they want to have the house in the suburbs, and although they didn't quite come out and say this, in some ways what they're saying to us is we want to be part of the middle class. We want sort of a typical American dream where we drive the mini van and drop the kids off at soccer practice. So that to them was one of the things that they equated with marriage was reaching that sort of financial level.

Now obviously a lot of these low-income parents, that's not something that is readily accessible to them. They just don't have the resources currently. But because that's what marriage requires in their minds, they are going to wait and put off marriage until those kinds of things came about.

We also found out that they had a lot of emotional requirements. As I mentioned earlier, they take marriage very seriously. It’s a sacred institution, and they want to make sure that when they said I do, that that's it for the rest of their lives. There was a lot of fear of divorce in our sample.

What couples said to us is I want to make sure that he or she is the right one. Now what

was interesting to us is that even though they had kids, and sometimes this was the second child they had had together, that wasn't sufficient reason to say that this person is the one I want to be with for the rest of my life. There were additional tests they thought the relationship had to go through, how they would weather over time, how they would interact with one another's families, and so just having a child with someone was not a sufficient reason to marry them. It certainly helps, but it wasn't necessarily going to get you to the alter.

And also because couples took marriage so seriously they weren't sure if themselves were ready to make that commitment. We had people acknowledge that if they got married that maybe their behavior would have to change a little bit and they wanted to make sure they could actually do that before they made the commitment to marriage.

So what we took away from this is really that cohabitation and marriage are not the same thing. This is often a question that you hear bandied about. It's the same thing if couples are living together as it is married. At least from the couples that we talked to, their perspective was no, it's not the same thing at all. Marriage is almost a paradigm shift. It represents a new stage in their relationship, it's a commitment, it's something that is sacred, you only do it once in your life, whereas cohabitation seems to have sort of looser boundaries and you may drift in and out of cohabitation in a way that you don't drift in and out of marriage.

We also found that because of the value they place on it they almost equate it with a middle class lifestyle. Again, this is not just having enough money to pay off bills month to month, but this is really being able to transcend their class and live in the suburbs and be able to provide whatever they want for their children.

An interesting note to this is that even though two-thirds of these couples were living together, they somehow thought being married required additional money. So there was something about the institution of marriage itself that required money that not just living together did.

Finally, the last point I want to make is that because of the way our society is constructed right now there is no sort of social stigma for having kids outside of marriage. Forty years ago almost all of these couples would have probably been married because society was such that it frowned upon birth out of wedlock. Obviously that more' is no longer in place and it's socially acceptable to have a child and not be married. So that deadline that was present 40 years ago, that sort of impetus that got them to the alter isn't present and as a result, these couples get to make up their own minds about when they want to get married and most of them are saying we're not ready yet. This is something that I want to think about, I want to deliberate about, and we've talked about it but we're not quite yet there.

It also has interesting policy implications because it is not something they've never

thought of, it's not like marriage, we've never heard of that idea before. But rather it's something they've given so much thought to that they want to be in control of that decision and they want to get married when they're ready to do so.

Thank you.

[Applause]

MR. RONALD B. MINCY: First I'd like to thank the Brookings Institution and the Ford Foundation and the Mott Foundation who has supported the creation of the Fragile Families and Child Wellbeing Surveys, a national survey of America's families. I'm going to be speaking to you from data that comes from both of those surveys.

Some 60 percent of African American children do not live with their fathers. I think this debate around using welfare reauthorization to promote marriage is critical to the African American community, and I want to take up exactly where Christina just left off and to talk about thinking radically differently about how couples make decisions about marriage, cohabitation, and the level of father-child contact that there will be for children who are born out of wedlock.

I take my lead from a sociologist, in fact the Dean of Family Studies, at least as it relates to black families, Andrew Billingsley, who in 1992 wrote a book called Climbing Jacob's Ladder. He said that although blacks highly value marriage, he argued single mother families are numerous because of a host of obstacles which could be overcome with community-based supports that are supported by government

The paper that I want to present to you uses data from the Fragile Families and Child Wellbeing study to look at unwed parents and their decisions about family formation and father-child contact.

We were crazy enough to interview the mother of the child within 48 months of the birth of the child, and we are going to follow -- It is our hope to follow the mother, the father and the child, as well as their other relationships over the child's life for as long as we can get somebody to do it.

My purpose in sort of launching this survey was that a third of all children in the United States are now born to unwed parents. This is not only or primarily a problem with minorities anymore, it is sort of a mainstream issue in the United States. We have spent quite a bit of money over time looking at mothers, looking at poverty, looking at families, but we never have asked questions about what is the nature of the relationship between unwed parents and their children, and what happens over time as these couples mature.

The Fragile Families and Child Wellbeing surveys showed that unwed parents often have high hopes of marriage at the birth of their child, but consistent with other research it also shows that family formation intentions vary radically by race and ethnicity. That is black unwed mothers are less likely to report that they want to marry the fathers of their children, and similarly, black unwed fathers are less likely to report that they think they're going to marry the mothers of their children. So my question is if marriage promotion is going to be the primary way that public policy chooses to support families and strengthen families, would black children be disadvantaged as a consequence of this?

Now couples who marry are often better off than couples who don't. So some people argue that one of the reasons why marriage rates are so low, particularly in the African American community, is that the income of the parents, particularly the fathers, are too low for them to sort of take this move off over into the marriage state.

The consequence of that, therefore, is that children will lose the benefit of both of their parents as they age because as Christina pointed out, although the parents have high hopes of marriage near the birth of the child very few of them do, and moreover, as the years go on those relationships expire and then the child loses contact with the father and has contact with only the mother. And as we read a couple of days ago in a story reported in the New York Times, many of these children, particularly African American children, end up growing up with none of their biological parents at all.

The implication of all of this is that because they have lower earnings, lower education, and lower employment than married parents, the marital plans of unwed parents are often frustrated.

I want to show you two numbers and them move to the end of this. I will go to looking at the racial differences in the status of families near the birth of a child. This is from a study that I'm doing for the Urban Institute, also the National Survey of America's Families. What it looks like is, what is the relationship of children and their family formation patterns? These are poor children, when they are two years old or less. These children are two years old or less, all of these families are poor, and what I want to point out is that for white families, 41 percent of children are born into married parent families, and then you have small numbers. The blue is divorced families, the gray is cohabiting families. The yellow are what I call these visiting, fragile families. These are families in which the mother and father are in some kind of relationship, they don't live together, but they're trying to work it out and figure out what this all means. The red is single parent families where the father is not involved and the black is no biological parent whatsoever.

So all I want you to stare at is how different the chart on the bar to my side is. That is to

say 45 percent of all black children who are poor are born into a household in which the couple is involved in a visiting relationship, nearly half. While if you look at Hispanics and if you look at whites, that number is much much smaller.

So when I look at these numbers and I listen to the debate around welfare reauthorization, what it says is if the only way we can support families is by supporting married families or couples who are unwed who are interested in getting married, what is that going to do to the half of the black children who are born to visiting couple relationships who may well need relationships with both their mothers and their fathers in order to mature and do well?

So this study then takes a radically different approach to how people think about family formation, particularly unwed couples. It says that -- What we might be interested in is the couples' romantic relationship. Are they romantically involved, are they not romantically involved, romantically involved cohabiting or married? That's the way the public policy is being framed today.

Another thing we might be interested in is what is the level of father-child contact and what is the form that that father-child contact takes? There can be no contact between the father and child, there can be some contact, there can be an intensive form of contact which exists in a cohabiting union where there isn't a marriage, and there can be a really intense one which lasts longer which is a marriage.

Then I start from the parents that Christina spoke about. What they said was look, I don't know about marriage, but children are not optional. I do want to have this child. So I have this child out of wedlock, I'm not worried about it. This child is important to me and to who I think I am.

However, what happens to the father of the child is, I don't know. It would be great, and this is paraphrasing what the mom says. It would be great if the father hung in there and wants to be involved in the life of the child, then we'd be romantically involved. It would be even better if we had a house and we could pay the rent and we could live together, then we would do that, and it would be awesome if it all worked out. We have the white picket fence, the cars, the whole nine yards and as a consequence we would get married and stay married and our romantic relationship stood the test of time.

In other words, people are thinking about, our unwed parents are thinking about a hierarchy of family formation that is different than this traditional thing. One, it begins with an unwed birth and that's not problematic, and two, what happens to them and the father of the child depends on a variety of things including how the father behaves.

So what I did was to model this process and look at the data and ask questions about how

public policy might affect what the mother chose. Whether she chose no relationship with the father, no father-child contact or to permit none, to permit some, to cohabit with the father or to marry the father and this is what I found.

First, the father's employment status, his supportiveness, and not having children by another mother increased the likelihood that mom would move up from nothing to something, from something to cohabitation, or from cohabitation to marriage for black and non-black parents. So if public policy wants to encourage marriage, it can do a couple of things. It can encourage fathers to be more supportive of the mothers of their children; it can help them find a job; and it can reduce the likelihood that they have multiple children. Moreover, if it does those things it can not only increase the likelihood that they marry, but the likelihood that they move all the way up this hierarchy of family formation. Therefore, it seems to me that public policy should be extending these family supporting services to couples who are interested in marriage and to couples who are not because I'm still focused on that 45 percent of black kids who are not cohabiting, not living in cohabiting relationships, and whose parents are unlikely to marry.

On the other hand, other things that public policy can do has differential effects on black and non-black families. In particular, increases in welfare have no effect on what black mothers do in terms of family and father-child contact. The effectiveness of child support enforcement increase the likelihood that non-black mothers will marry the fathers of their children, but it has no impact on the likelihood that black moms will move anywhere along this hierarchy. And finally and interestingly, increases in the mother's employment moves non-black mothers down the family formation hierarchy. They use that money to maintain their independence. On the other hand, increases in the employment of black women increase the likelihood that the mom moves up the family formation hierarchy, namely she shares her additional resources with the father of her children.

My bottom line is this. We have had in this country a hundred years of very different family formation patterns by race and ethnicity and as we move into this arena of using welfare policy to influence family formation, we have to respect those differences by race and ethnicity. Otherwise what we're going to do is try to put a one size fits all policy that in fact doesn't affect all children in the same way. In my mind that doesn't mean that we need to get into food fights between those who want to promote marriage and those who want to use those resources more flexibly because since so few black children grow up in two-parent families, that may mean that in a generation or longer -- it's going to take time for these marriage promotion strategies to work in the African American community, and I would believe that those strategies would be better for children.

Nevertheless, in other words, I don't need to get in an argument between someone who's trying to help my children stay in contact with their children, versus those who want to make sure that black grandchildren are more likely to marry. It seems to me that these marriage

promotion strategies can be used to promote marriage among non-black families because they are cohabiting and they are closer to the marriage decision in the first place. On the other hand for African American communities who are further removed from that it's going to take more time. In the mean time we've got to be concerned about those 45 percent of black children who are unlikely to be in marital relationships, work that and over time work the process for my grandchildren as well. Thank you.

[Applause]

MR. DWAYNE GRIMES: Dwayne Grimes. I'm the father of seven kids, six are by my wife Brenda. One is by another woman.

Me and my wife, we've been married for what, a year and six months. It first started off, I was reluctant about getting married to Brenda because I had other issues to face like substance abuse and I wasn't sure what I wanted to do with my life. But as I got the issues taken care of I found a job. It was a good job to me. It was my first steady job. No one didn't look at me for what I was, an addict. And I've been there for three years. Let me back it up.

Before I started working at this good job, I consider it a good job. So we spoke about getting married. I really wanted her to get off of welfare because I realized I needed to live up to my responsibilities of taking care of my kids. She'd done it all for so many years and I thought it was my time to do my part.

So we spoke about getting married. She told me no at first. Because I still was dealing with my substance issues. I wasn't for sure what I wanted to do. I thought it was just something to do at the time. I was four months clean.

But as time went on dealing with the program that I am and dealing with myself to find out who, about myself. That's a big issue with people who have substance abuse issues or alcohol issues, to find out what you are all about. Once I found out that I asked her one more time. She said she would think about it.

All right, time went on. I forgot about it. She asked me. I said sure. So we set a date. But we never knew where we were going to be married at. So we asked the director of the program, Joe Jones, to come to our house, we needed to talk to him about something. We wanted to get married.

The first thing he said, where? We said we don't know. So my wife, she said let's get married up at STRIVE, if I'm not mistaken. I think that's what she said. And he was shocked about that. Because we was going to get married in a courthouse. I wanted better for us but at the time I started a job, I really didn't have any money. So we did. We got married a year and six

months ago.

And as far as my income, it took a big [very] off my child support. I mean that wasn't the issue why I got married, but it did. It helped me out a lot, helping taking care of my kids better than they were.

To me I think welfare wasn't a life that I wanted my kids to go through, being on welfare all their lives. I wanted them to learn responsibilities. I learned the hard way. I'm not trying to let them learn the hard way. I let them know it's hard out there but it's easy. It's all with change and you put your mind to it.

MS. BRENDA LEWIS: Good morning. My name is Brenda Lewis, I'm from Baltimore, Maryland. As Dwayne was saying, yes I did ask him to make a commitment, either me and my kids or whoever, you want to live with me, we might as well get married because it was time to stop playing around. You have six kids by me and, we have six kids together so it's best to raise our kids as parents are supposed to raise them, two parents. Both parents being there. It's improved a whole lot. My children were getting away with a lot because like he said, substance abuse, don't want to go there no more. Four years clean.

As far as welfare, I'm glad to be off of it, but I have to get a job right now. I'm home taking care of the six kids the best that I can.

MS. ROSA ROSARIO: Good morning. My name is Rosa Rosario. I became a teenage parent when I was 17 years old. My boyfriend at that time who was, we met when I was 15 and he was 18. During that point in my life I had been going through difficult times with my mom and he was always there for me. He became my friend and someone I can talk to and he would advise me the things that I didn't want to hear but they were good for me.

We never talked about having children. We were young. Until I received the news that I was pregnant. This news changed our lives because we had to think of another human being other than ourselves. During my pregnancy I was attending my junior year in high school and working a part-time job but I decided that it would be best just to focus on school so I left the part-time job when I was eight months pregnant.

After I had my child I applied for government assistance because I had no income. This was not an easy decision for me because I felt like I was following my mom's footsteps. But I had no other alternative.

After applying for assistance I was able to find a shelter for teen moms with the help of my social worker. I was placed in a shelter called the Teen Living Program which is operated by Family Services of Greater Boston and there is where I learned valuable life skills to help me

when I moved out into my own place.

The Teen Living program also helped me and my then-boyfriend open the lines of communication so that we can provide a loving environment for our child.

I resided at the shelter for about a year until I found Boston housing, and I at that time was entering a two year program at a community college, a nursing program, which I just graduated in June. I have an Associates in Science, so I'm really excited. And the person I would like to thank is him because he was there to support me watching her, taking her while I studied, and currently we're not together but we have a good relationship for the sake of our five year old daughter.

I just wanted to say that even though we're not together, we have grown as two adults and to learn how to co-parent together. I feel like I just want to thank him because I guess I'm lucky. There's a lot of teen moms whose fathers just leave and forget about them and he's been very supportive towards my going to school. And even though we've had our issues with child support and me being on welfare and it affected our relationship, but we've grown and he realized that it's for the best for our daughter.

That's all I wanted to say. Thank you.

[Applause]

MS. MILLER: Before we take questions from the audience we're going to take a few minutes to talk about some of the issues that you raised in your presentations.

Earlier this morning when we were having breakfast we were talking, Dwayne and Brenda and I were talking about what do you think that government or non-profit groups or church groups or the community at large could do to help people who want to get married or help people who are already married have stronger, more stable marriages. We were kind of blue-skying it because we wanted to see how far our imaginations could take us. What kinds of things would you like to see government or non-profit groups do to help people who want to get married or to help people who are already married have stronger, more stable marriages?

MR. GRIMES: For me, like I said, my programs here at Baltimore, Maryland. They suggested that I should get married because me and my wife before we got married we was together 14 years. They suggested it. I gave it some thought, but they never pushed the issue on it. I mean they said Dwayne, I think it's time. I think it's time.

I mean the issue should have come up, they should sit and talk to the young man, but first of all they need to see what's going on in the young man's life and get that straightened out first

because everyone has issues.

MR. MINCY: I wanted to point out that under the current version of the House Reauthorization Bill, it's not clear that this program could be funded because Dwayne and Brenda did not necessarily express an interest in marriage. The program supported them in their non-marriage days and let them have the latitude to figure out and encouraged them to marry. While in the version of the Senate bill of the Welfare Reauthorization Bill, it could be supported.

So the question really is what kind of flexibility do we have in public policy? If we understand that marital relationships last longer and for that reason they're better for kids, still the parents have to come to that realization and they have to figure out what works for them.

I think having that kind of flexibility with a program that forms close relationships with them and supports them in a variety of ways is the flexibility that we need.

MS. GIBSON: I just wanted to say I think what I hear Dwayne saying is that the decision to get married and the decision to have a child is now divorced in a way that it probably hasn't been. It used to be that you got married and then you had a kid. We find that a lot of couples have a child and then think about marriage but the two are not necessarily connected. As the two of them said, they had six kids in 14 years. That's quite a history. But yet it took them awhile before they got married.

So as public policymakers we need to think about the implications of that and what does that mean. Again, I don't think it's that these couples that we're talking to have never thought about marriage, but rather they're thinking about it in a different way. So that's what I think we need to be addressing.

MR. MINCY: I also think in a similar way, would any of those programs be able to support Ms. Rosario and the father of her child who have decided that marriage isn't for them, and yet they have reached an equilibrium in their relationship where they can be supportive of one another. I think this is rough territory that we're about to approach and I think we need to approach it cautiously.

MS. MILLER: One of the other questions that I wanted to ask Dwayne and Brenda and Rosa was, when you were involved in programs throughout the time that you were, did any of them ever talk about pregnancy prevention or family planning? Was that ever part of the discussion when you were in the substance abuse treatment program or you were --

MR. GRIMES: Not really. I already had my kids when I went into the program. So what's to talk to me about? [Laughter]

MS. LEWIS: I had my children when I was 21.

MS. ROSARIO: I had my daughter, but when I entered the shelter I, the staff there, they talked to us about prevention of other pregnancies, which I wanted to because I wanted to go back to school and finish school. So I took the step to prevent it because I didn't want to have any more at this time.

MS. MILLER: With respect to family formation, this is for Christina and Ron, how are the efforts to increase paternity establishment and collection of child support affecting the childbearing decisions and relationships between parents and children? Or are they affecting those decisions?

MR. MINCY: I know in the child support side there's been some recent research that suggests that in states where child support collections are higher and more certain the fraction of unwed births declines. There's a similar affect on divorce and separation. So it's real clear that, it's beginning to be clear that child support enforcement is a tool that can be used both to lower the probability of divorce and to reduce the probability of an unwed birth. But again, that's looking at large samples.

In some recent work that I've done what's interesting is that if you look at non-black families, the increases in child support enforcement increase, as I was saying, the likelihood that non-black moms move up this hierarchy all the way to marriage and the effect is pretty big.

On the other hand they reduce the likelihood that there is an ongoing non-romantic involvement of the mother and the father. They don't reduce father-child contact, but they do reduce the relationship or deteriorates the relationship between the couple. Why? Because in the presence of child support, it's not that child support is a bad thing, let me be real, real clear. But what it's suggesting is that couples are finding informal ways to raise their children, to pool their income. Child support enforcement is going to make that very difficult to do and in the effort to collect child support you're going to create static in the relationship between the couple. You have programs all over the country including several that are here that are now trying to find what's that effective middle ground between enabling fathers to have the income to pay child support but also working on the relationship, the couple relationship.

MS. GIBSON: I think the one thing as social scientists we tend to forget is that the relationship trumps everything. People fall in love, they want to be with each other. It's not that complex. We've been living that way for thousands of years. So I don't think any policy in and of itself can really, can make a difference if the couple's relationship is bad or if the couple really wants to be together. They all experience the same emotions that we do when we fall in love. So sometimes there's an arrogance that we have that presupposes that some policy is going to tell people when to get married and when to not get married and I think what it really comes down to

is when you look at marriages or the quality of the relationship, those are the strongest predictors of who gets married and who doesn't.

MS. MILLER: For the people in the audience who have questions if you'll raise your hand, stand up, identify yourselves, say who you are, where you're from, give your question and then we'll field it with the panel. They'll bring the mike to you.

QUESTION: Good morning, I'm Joel Wishingrad of World [inaudible] Reports. I have a question.

What impact has the changing of the Administrations had? And also in the last decade you've had Republican, Democrat, Republican and such, and there's also a feud between the conservatives and the liberals. Each time there's a change radically something different happens and what impact has that had?

MS. GIBSON: Do you mean impact on marriage?

QUESTION: Not necessarily marriage. For instance over the last decade or two there have been many years where there's been a lot of employment and then there's been other years where a whole slew of layoffs. So it's other things that are impacting on this.

MS. GIBSON: On family formation? That's what --

QUESTION: Well, it's a case where years ago people were encouraged not to marry and people entering in welfare were told if you do marry you're penalized. Suddenly it's like a flip-flop.

MS. GIBSON: I just want to say in our study of our 75 couples we only had one non-married couple that mentioned public assistance as a reason why they weren't married. Nobody else volunteered their participation in the public assistance system as being a reason to get married or to not get married. I will say this is a post-TANF, post-welfare reform sample so I don't know the answer to that. At least in the lives our couples, that issue really wasn't a driving concern.

MR. MINCY: I think the answer is really clear. Two things have occurred. During the Clinton Administration there was a deliberate effort to -- Part of their policy in HHS was to increase father involvement in order to strengthen families. It was a deliberate policy goal around the Clinton Administration. There was a whole infrastructure of programs, including the one that Mr. and Mrs. Grimes are involved in, to support those programs, to do research on them, to understand how they work. There was a trajectory to improve them. That infrastructure has nearly been obliterated in a year and a half, despite the fact that we have two members of the

Administration who were very involved in promoting those efforts.

So I think the policy objective has shifted entirely. The marriage discussion has eclipsed the fatherhood discussions entirely, and that's a radical change and it's very clear that it's a matter of policy.

I think on the economic score you can't blame that on the Administration. We had the longest economic recovery this country has ever seen and we were due for a recession. What's curious about it is that the Bush Administration is after increasing the economic performance in this country and that's a good thing. We have good evidence that the recession is declining. What we also know is during the 20 years not just the Clinton Administration but the last 20 years when this economy experienced the largest two decade period of economic growth, the employment, the population ratio, and the labor force participation rates of young, less skilled men, especially black men, has declined throughout. And as a consequence, it just boggles my mind how we can have a conversation about family formation and not talk about employing fathers and giving them the capacity to support their kids. It makes no sense whatsoever.

QUESTION: My name is Pam Konde. I'm with the National League of Cities. My question relates to a certain extent to my job but also as a new parent. My husband and I work very hard to support each other in taking care of our infant, and the question partly goes to Christina but also to the parents about a divorce between the idea to have children and to get married. As a new mom I can tell you it's really hard even with the dad there. Why there is such a divorce. Why not say wait until I find that perfect person or have that financial stability or whatever it is before they're starting to have children, whether as teens or older.

MS. GIBSON: The Grimes have lived it and they have much more valuable experience than I can ever have, but I do think a lot of it has to do with sort of social mores. A lot of the people that we talked to live in neighborhoods where everyone has a child. That's sort of what they experience as the norm, but not everybody is married. In fact marriages are the exception. So when they look around and they see what their friends are doing, their friends are having babies, but their friends aren't getting married. That isn't to say that we have a bunch of parents who aren't committed to one another. One of the surprising things from our study was how committed the parents were to one another, but that didn't translate into marriage. I attribute a lot of that just to sort of the changing social forces, and there is no external pressure on them to get married whereas 40 years ago it was really frowned upon, especially in the white community, less perhaps in the black community, although both of those moor's have changed over time, to have a child out of wedlock.

MR. MINCY: I think we should be really clear that 50 percent of all women in the United States, young women who eventually marry, cohabit before they marry. The unwed birth rate in the United States is rising primarily among cohabiting couples, so this is a change in the

mainstream demographic phenomena and it has to do with sort of a difference in mores about it, it's socially acceptable but it is not something that is happening primarily in poor communities or in minority communities. This is why the Administration ought to be paying attention to this conversation. Because it's out there in the mainstream.

MS. MILLER: Do you want to add anything about the disconnect between marriage and parenting?

[No audible response]

QUESTION: My name is John Westin and I'm with the National Council for Community Behavioral Health Care. We represent different community mental health and substance abuse clinics across the country.

My question's for Dwayne. The reason I'm here is to look at the different aspects of the social safety net and what you've taken advantage of, and obviously the scholars up here have done a great job of explaining that.

My question to you is how did you kick your substance abuse habit? What were some of the vehicles that were provided to you? Do you think they were effective? What would you change as a consumer?

MR. GRIMES: I kicked my habit through the program that I am now, CFFWD, [inaudible] right over there now.

MS. MILLER: What does CFFWD stand for?

MR. GRIMES: Centers for Fathers, Families, Workforce Development. I finally got that. [Laughter]

I went through three treatments before I really decided that I wanted to stop. The last treatment I went in, I got the information. The first two times I got off the drugs, but I didn't get the information. The information is the most important. And this time I didn't use this, I used this. I realized that my thinking, I can think my way out of anything but it's what I felt inside, that I felt here, that I wanted to adopt.

I have a little story. I looked into the mirror one day and really seen myself as skinny as that chair leg sitting right there. That's how I was. I started crying. But the [inaudible] my two smallest kids used to run away from me. That really hurt me. Every time I would call them they would run away. It really hurt to let them see what I was going through.

MR. MINCY: One of the things that we're discovering in the general research and in the programmatic research is that there is a plethora of both mental health issues and substance abuse issues with low-skilled men who are fathers of children who are on welfare, and they go essentially untreated. As a consequence, I think it's clear that we built the welfare system, we rebuilt it in the '70s focusing on divorced parents and their children. If 30 percent of all children in the United States are born to unwed parents then the problem of poor children is not focused on the mom, it's focused on both the mom and the dad. And if we develop an infrastructure around serving the mom that can't get to the dad's substance abuse issues, no wonder he's not around. No wonder our previous panelist said I have no expectation on the part of the father of my kids. I'm going to do it all myself. It just cannot be. If 30 percent of all children in the United States are born to unwed parents, the demography has shifted radically, and if we want these children to do well we will take care of both of their parents so that they can take care of their children.

MS. ROSARIO: Me and my daughter's father, we had a conversation about that when I was living at the shelter. He would always say you're lucky. You have all the services. What about the father? He said that to one of the directors. She looked at him like she never thought about it. He goes what about us? We feel left out. We don't have the services.

It is true. I can go into a shelter or I can go into a welfare office and I will get services as quickly as a man, and I don't think it's right. I think they should provide more services for fathers. That's why they run away and they feel like they don't have nowhere to turn to. If society wants two parents involved in the child's life they can't just provide services to just the mother. It has to be both.

MS. GIBSON: Rosa, I was just curious, you were romantically involved with the father of your child. When you had gone and applied for welfare if someone had said would you guys consider getting married, would that have made any difference to you do you think? Would you have thought about it?

MS. ROSARIO: We talked about it, but I feel like I'm not ready to commit. It's something that's for life, I believe. No one has ever said anything to us about marriage. We've talked about it. At one point when we thought in the future, but I don't see it. I didn't see it with him. Not that I didn't want to be with him, just that it wasn't the time. I wanted to go to school and get myself together. And we were young.

I don't think that a 17 year old, 18 year old is mature enough to make the decision to say let's get married. I think if anything they're going to end up in divorce.

MR. MINCY: You said, Rosa, that you were 15 years old when you had your child.

MS. ROSARIO: No, when I met him.

MR. MINCY: You met him when you were 15 years old. The average female in the United States has a romantic relationship with someone who is three to five years older than her [inaudible]. I don't care if she's 15 or 45. And as a consequence, this sort of situation is not unusual and the question is, is a 15 to 17 year old, even if they've had a child, ready for a conversation around marriage? Perhaps not.

Nevertheless, when the child is 22 years old that child may well need to know the biological father as well as the biological mother and have relationships with both. And again, this is a problem that our demography has landed in our laps. The question is how are we going to respond to it? By very limited choices that say Rosa, unless you and your partner are interested in getting married at 17 years old we're not going to help you; or let's see what the trajectory of what your needs are, what your partner's needs are, and how are the two of you going to be an effective key parent for that child.

MS. GIBSON: What Rosa said is a lot what we heard from our parents. It's not that -- Marriage, again is very serious, as Rosa said. She wasn't ready at 17. She had things she wanted to do. So again, this idea that marriage isn't something that's occurring to people or something we need to bring up because they haven't thought about it. I think it's really wrong-headed. It's just the opposite. It's that they really value the institution, perhaps more so than people of other social classes and they're not ready to make that commitment. As she said, it's for life, and that's what we heard again and again and it wasn't something they were prepared to do instantly.

MS. MILLER: Before we wrap you, you have a couple of minutes to make some final comments. Ms. Rosario, would you begin?

MS. ROSARIO: I just think that people get confused because they say if you're not ready for marriage why do you have a child? It's different factors. Maybe you didn't have the support. Maybe you didn't have someone say well you should use protection. Things do happen. Maybe you don't believe in abortion and you feel like this is my body, this is my child, I want to have it.

So I think a lot of people think you had a child, which is a big step, why not get married? And I think that's where that comes in.

But I feel like they should have more support services in terms of what can we do to provide services for dad and for mom to make it better for the child instead of saying just get married so you can be financially stable. What about emotionally and the other aspects of it?

MS. LEWIS: This isn't like me and Dwayne jumped into a marriage relationship. We'd

been going together for 14 years. We got to know each other, how each other works and before we got married, like I said we've only been married for a year and six months, we just got married 2001 in January. So it ain't like we did something -- I mean the marriage relationship, we took time to know each other before we made that commitment. That's all I've got to say.

If you love a person, hey ain't nothing wrong with love as long as you're happy.

MR. GRIMES: Like my wife has said, she knows my ups and downs, sideways, crossways, I know hers. I mean put it like this. If this woman could put up with my mess, what I done put her through, I deserve to marry her. That's the way I feel. But it might not be for everybody else. It is a big step like Rosa said. I asked her two times, she told me no. I never gave up. She understood what I needed to do for myself.

MR. MINCY: I think the gentleman at the rear nailed it. He said there's been a lot of contention between conservatives and progressives or liberals around this marriage issue and welfare reform, and I think that's a huge waste of our natural resource, of our time.

I hope A, that we will pass Welfare Reauthorization this year before the budget is wiped out. B, that it will look more like the Senate version where there is the flexibility. And C, as soon as we get this debate out of Washington and into communities around the country that can use their own creativity to help families, I think the country and our children will be better off.

MS. GIBSON: I just want to reiterate a point I made earlier again. I think the governance of when you get married is up to the couple and I guess I question the effectiveness of policy that tries to promote marriage in sort of a surface way, a one size fits all way. I think as we all know, marriage is extremely difficult and it's going to take some nuance policies which I guess I'm a little skeptical that a large-scale federal bill could provide.

MS. MILLER: Thank you all very much.

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