Welfare Reform and the Marriage Movement

By

Isabel Sawhill
THE BROOKINGS INSTITUTION

October 2001

Conservatives have decided that what ails America is that not enough of us are getting and staying married. They have a point. Not only are fewer people marrying than in the past but, more disturbingly, one out of every three children is born outside of marriage. The life chances of these children are seriously compromised. Far more of them will grow up in poverty, fail in school, and enter adolescence with a propensity to repeat their parents' youthful mistakes. Indeed, as Jonathan Rauch argues, and the data suggest, marriage is displacing both income and race as the great class divide in America.[1] Children growing up in a one-parent family are four times as likely to be poor as those growing up in a two-parent family, and those growing up in a single parent white family are three times more likely to be poor then those growing up in a two-parent black family.

Not all children in single parent homes are adversely affected, of course, but the odds that they will succeed are considerably lower than those of children who grow up in intact families. Moreover, when whole communities come to be made up primarily of single parent families, children grow up with few male role models and fail to see marriage as a realistic life choice. The extent to which this then gives rise to various forms of antisocial behavior, especially among young men, remains controversial, but probably should not be dismissed.

Having successfully reformed the tax system to favor marriage in 2001, conservatives are now targeting the welfare system. They are disappointed that most states have not taken to heart the strong emphasis on marriage and on reducing unwed childbearing in the 1996 welfare reform law. In the next round of reform in 2002, they want these family formation goals to be given equal or greater weight with the goal of moving single mothers into work.

But this begs the question of how best to achieve these goals. Advocates, such as Robert Rector, have suggested earmarking 10% of all TANF funds (about $1.5 billion a year) for such

activities as marriage education and counseling, especially in high risk communities.[2] Charles Murray has suggested an experiment with cutting off all means-tested benefits for unwed mothers under 21 in one state.[3] Governor Keating of Oklahoma is emphasizing a reduction in divorce rates. Many in the fatherhood movement want more resources devoted to helping young unwed fathers acquire the motivation, skills, and job opportunities that will enable them to marry the mothers of their children – or barring that, at least to be more involved in raising these children. Still others want to target young people who have not yet married or had children in order to prevent unwed births from occurring in the first place. The current welfare reform law contains a number of provisions intended to reduce nonmarital births. These include a requirement that teen mothers live at home or in another supervised setting, bonuses for states that reduce out-of-wedlock childbearing, and funding for abstinence education programs.

These agendas are not necessarily mutually exclusive, but they involve different strategies (encouraging marriage, reducing divorce, discouraging early births) and different target groups (married or romantically involved couples, unwed parents, young unmarried men and women, including teens). In what follows, I want to argue that marriage is a good thing but that preventing early childbearing among those who are still young and unmarried is likely to be the most effective strategy for achieving this goal.

Strategies for Reducing the Growth of Single Parent Families

Most people would agree that the ultimate goal is to increase the number of children growing up with two biological married parents. Reducing divorce rates can contribute to this end. However, after increasing sharply in the 1960s and 1970s, divorce rates have leveled off or even declined modestly since the early 1980s. Moreover, children in divorced families more often retain a relationship with both parents, are more likely to receive support from a

nonresident father, are less likely to need, and receive, welfare or other government assistance, and are generally much better off than those born to never-married mothers. Finally, virtually all of the increase in child poverty between 1980 and 1996 was related to the increase in nonmarital childbearing over this period, not to greater divorce. In short, efforts to strengthen marriages in ways that reduce the likelihood of divorce should be welcomed but divorce rates, though high, are not the crux of the problem and thus arguably should not be the focus of any new effort.

The much bigger problem is too many unmarried women having babies. Most of these women are very young when they have their first child. While only 30 percent of all nonmarital births are to women under the age of 20, half of first nonmarital births are to teenagers and most of the rest are to women in their early twenties.[4] So, the pattern typically begins in the teenage years or just beyond, but once begun often leads to additional births outside of marriage. There are two solutions to this problem. One is to encourage these young women to marry the fathers of their children (assuming the fathers are willing). The other is to get them to delay childbearing until they are older and married.

As Chart 1 shows, most women eventually do marry (90 percent by age 45). The problem is one of timing. Up until their mid-twenties, more women have had babies than have ever been married. But after that age, the reverse is true: the number of women who have ever married exceeds the number who have ever had a child. So those calling for more marriage are really calling for earlier marriages. The drawback of this solution is that it requires reversing a strong and generally healthy trend toward later age at first marriage among both men and women. Between 1960 and 1999, age at first marriage increased from 20 to 25 for women and from 23 to 27 for men. Age at first marriage is one of the strongest predictors of marital stability and this trend toward later marriage is a very important – probably the single most important – reason for

recent declines in the incidence of divorce. One recent study by Tim Heaton at Brigham Young University based on data from the National Survey of Family Growth finds that all of the decline in divorce rates since 1975 is related to the increase in age at first marriage.[5] Not only is this trend good for marriage, it is good for children as well. Younger mothers often lack the maturity, patience, and education that have been shown to produce better outcomes for children.

The argument will be made that in earlier times it was common for women to marry young. But our economy now demands much more education than in earlier periods and provides women as well as men an opportunity to pursue both education and a career beyond high school. To be sure, some women may want to forego such opportunities in order to become full-time wives and mothers at an early age; but a social policy that actively encourages such early marriage would be inconsistent with one that also sees investments in education and in stable long-term marriages as socially beneficial.

Perhaps what is really intended by marriage advocates is not a set of policies that would encourage earlier marriages across the board but only in cases where a woman is already pregnant or has had a child. Such "shotgun" or "after-the-fact" marriages to the biological father were common in the past but have virtually disappeared in recent years. Their modern counterpart is what is often called fragile family initiatives – efforts to work with young couples, many of whom are romantically involved or cohabiting at the time of the baby's birth, to help them form more stable ties and where appropriate, marry. These efforts often involve education, training, counseling, and peer support for the fathers. An evaluation of one such effort, Parents Fair Share, produced somewhat disappointing results.[6] But it would be premature to write off such efforts. About two-fifths of all out-of-wedlock births are to cohabiting couples and cohabitation seems to be rapidly replacing marriage as a preferred living arrangement among the

younger generation. These cohabitating families are much less stable than married families. Less than half of them stay together for five years or more.[7] Whether such couples can be persuaded to marry and whether these marriages would endure if they did is not entirely clear, but some research suggests that marriages preceded by cohabitation are less stable than those that are not.[8] In the meantime, any program that provides special supports, such as education and training, to unwed parents, whether mothers or fathers, runs the risk of rewarding a behavior that society presumably would like to discourage.

Many unwed mothers cohabit not with the biological father of their children but with another man and some of these relationships may also end in marriage. But, surprising as it may seem, such stepfamilies seem to be no better for children than being raised in a single parent home.

More importantly, once a woman has had a child outside of marriage, her chances of marrying plummet. Daniel Lichter of the Ohio State University finds that the likelihood that a woman of a given age, race, and socioeconomic status will be married is almost 40% lower for those who first had a child out of wedlock (and 51% lower if we exclude women who marry the biological father within the first 6 months after the birth). By age 35, only 70 percent of all unwed mothers are married in contrast to 88 percent among those who have not had a child. He compares women who had a premarital pregnancy terminated by a miscarriage to those who carried to term, and finds that these differences in marriage rates persist.[9] This suggests that having a baby out of wedlock causes women to marry less rather than simply reflecting the pre-existing characteristics of this group of women. The reasons unwed mothers are less likely to marry are unclear. They may be less desirable marriage partners, may be less likely to spend time at work or in school where they can meet marriageable men, or may simply lose interest in

marriage once they have children. Moreover, having had one child out of wedlock, they appear to be relatively uninhibited about having additional children in the same way. In short, early unwed childbearing leads to less marriage and more illegitimacy. Thus, one clear strategy for bringing back marriage is to prevent the initial birth that makes a single woman less marriageable throughout her adult years. Most young women aspire to marry and publicizing their much reduced chances of marrying once they have a baby might make them think twice about becoming unwed mothers.

Not only are unwed mothers less likely to marry than those without children but when they do marry, they do not marry as well. Their partners are more likely to be high school dropouts or unemployed than the partners of women who have similarly disadvantaged backgrounds but no children. Although marriage improves on unwed mothers' chances of escaping from poverty, it does not offset the negative effects associated with an unwed birth, according to Daniel Lichter and his colleagues.[10]

My conclusion is that efforts to promote marriage and reduce divorce hold little promise for curbing the growth of single parent families and that what is needed instead is a serious effort to reduce early, out-of-wedlock childbearing. Moreover, as I will argue shortly, unlike encouraging marriage, this is something we actually know how to do. And finally, although some of what needs to be done is controversial, it is no more so than the promarriage agenda that many conservatives now tout. Indeed, the public consensus in favor of reducing teen pregnancy and early childbearing is strong whereas support for a pro-marriage agenda is considerably weaker. Whole segments of the body politic are skeptical of, if not downright opposed to, the marriage agenda. This includes in addition to many feminists and African-Americans, some conservatives of a libertarian bent for whom this seems like social engineering run amok.

Finally, more thoughtful advocates of a promarriage agenda recognize that current trends toward greater sexual freedom, less marriage, and more divorce are rooted in a larger cultural dynamic that increasingly values individual autonomy and tolerance for different lifestyles. As Claudia Winkler, the managing editor of the *Weekly Standard*, notes, the effort to restore a marriage culture "is at odds with deep-rooted, centrifugal American values – individualism, pluralism, the separation of church and state – that have never been more vigorous."[11] If we ask which of the two means for insuring that more children are born in-wedlock – delayed childbearing or earlier marriages – is most consistent with these deep-rooted values, I think it is quite clearly the former. Most unwed births, especially those to young mothers, are unintended so progress on this front requires little if any conflict between individual values and social goals. I should add the caveat here that there will be far greater agreement to this proposition if such progress can be achieved without resorting to abortion. The little-trumpeted fact is that over the past decade, it has been.

Let me be clear that I am not arguing against marriage as a social goal. I am arguing that the most effective and least controversial way to accomplish this goal is to insure that more young women reach the normal age of marriage having finished school, established themselves in the workplace, and done both without having borne a child. The chances that they will then have children within marriage, that the marriage will be a lasting one, and that their children will receive good parenting will be much greater. The chances of achieving this goal will be enhanced if the message young people receive from society is not just that delaying parenthood is important, but also that children belong within marriage. As Wade Horn notes, too many teen pregnancy prevention programs have left the impression that it's fine to have a baby without being married as long as you wait until you're age 20.[12] But of course there is nothing magic about leaving the teen years. What needs to be stressed instead is accomplishing various life

tasks, such as completing one's education and finding a lifetime partner before becoming a parent. Young people accomplish these tasks at different ages but few are ready before their early twenties at best.

None of this is meant to imply that it is not worthwhile to use the bully pulpit to restore a marriage culture, provide pre-marital education and counseling, and engage faith-based communities, schools, and parents in sending different messages to young people about the benefits of marriage. In addition, attention should be given to some of the financial disincentives to marriage, especially in low-income communities. Congress acted in 2001 to reduce the marriage penalty in the tax code, including the large marriage penalty associated with the EITC. And many states have liberalized welfare eligibility standards for two parent families. More could be done but any meaningful reduction of marriage penalties in income-tested programs carries enormous budgetary costs and is unlikely to have more than small effects on behavior. So, without a strong effort to prevent early childbearing, I very much doubt that these efforts alone will significantly reduce the growth of single parent families and improve economic and social environments for children.

Reducing Early Childbearing

After climbing steadily at almost 1 percentage point per year for over twenty years, the proportion of all children born outside of marriage ("the nonmarital birth ratio") leveled off after 1994. This development could be related to an increase in marriage, an increase in births to married women, or a decrease in births to unmarried women, but it appears to be primarily due to the last mentioned. (The fertility rate of unmarried women peaked in 1994.) Much of the good news is related to a decline since 1991 in the teenage birth rate. (Almost four out of every five teen births is out-of-wedlock.). In fact, as Chart 2 shows, if there had been no decline in the teen

birth rate, the nonmarital birth ratio would have continued to climb in the late 1990s, albeit not as rapidly as in the prior decade. More specifically, if teen birth rates had held at the levels reached in the early 1990s, by 1999 the nonmarital birth ratio would have been more than a percentage point higher. This suggests that a focus on teenagers (although not to the exclusion of women in their early twenties who also contribute disproportionately to these trends) has a major role to play in reducing both out-of-wedlock childbearing and the growth of single parent families.

This conclusion is reinforced when one recalls that teens who avoid a first nonmarital birth are more likely to marry and less likely to have additional children outside of marriage. These indirect effects are not included in Chart 2, but as noted above, they are likely to be significant.

Since the decline in the teenage birth rate has contributed significantly to the leveling off of the nonmarital birth ratio, it is worth asking what caused the decline and whether further steps can be taken to lower the rate (and ratio) further.

Teen births are down because teen pregnancies are down. (The difference between them depends on how many teens have an abortion, and after increasing in the decade immediately following Roe v. Wade, abortion rates for teens, as for all women, have now leveled off or declined.) The decline in teen pregnancy rates has been driven, in turn, by both declining rates of sexual activity among teens and better contraception. Proponents of abstinence like to think that the former has been most important while proponents of birth control give greater weight to changes in contraceptive behavior. With existing data, it's not possible to determine the precise role of each, but almost everyone agrees that both have played a role.[13] That said, there is a growing public consensus that abstinence is preferable, especially for school-age youth, but that contraception should be available. Polling by the National Campaign to Prevent Teen Pregnancy

has consistently found majority support for this view with 73 percent of adults agreeing with the proposition that teens should not be sexually active but that teens who are should have access to contraception. Support for this moderate position has increased 14 percent since 1996.[14]

These data on reduced sexual activity suggest that the emphasis on abstinence, including new funding for abstinence education in the 1996 welfare reform bill, is working to reduce teen pregnancies and out-of-wedlock births. Yet evaluations of abstinence education programs have thus far failed to show much evidence of success. My conclusion is that new messages about abstinence are having an impact but less because they are embedded in so-called "abstinence only" education programs and more because they have infected the entire culture including traditional sex education programs, the media, faith-based efforts, and the way in which parents communicate with their children. The abstinence message is no longer the exclusive province of a small band of conservative activists; it is now being promoted by many organized groups (including the National Campaign to Prevent Teen Pregnancy) and is widely endorsed by most ordinary Americans including parents, teachers, many political leaders, and to a lesser degree, by teens themselves. This shift in both attitudes and behavior during the 1990s is significant and has clearly contributed to the decline in teen and out of wedlock childbearing.[15]

Other factors that may have played a role include fear of AIDS and other sexually transmitted diseases in combination with more, or more effective, sex education programs (discussed in more detail below). Finally, welfare reform itself in combination with a strong economy may have had an impact. Although the decline in teen pregnancy and birth rates predates welfare reform, most of the decline prior to 1996 was the result of a drop in second or higher order births to teens who were already mothers and appears to have been caused by the availability for the first time of longer-lasting, more effective forms of contraception such as

Depo Provera. These methods are not widely used but have caught on particularly among the subgroup of young women who have already had a baby. It was not until the latter half of the 1990s that first births to teens began to decline significantly.[16] Whether this decline in first births is the result of welfare reform or not is uncertain; but it needs to be emphasized that the 1996 law sent a new message not only to young women but also to young men. The message to young women was financial support for you and your baby is going to be time limited and require that you work. The message to young men was if you father a child, you will be responsible for its support. And several studies have found that tougher child support enforcement reduces out-of-wedlock childbearing.[17] Thus, the evidence is at least consistent with the view that welfare reform has played a role in producing the observed trends.

Building on Success

Other data reinforces the view that welfare reform may be affecting family formation. Not only has the teen birth rate declined and the nonmarital birth ratio leveled off, but in the late 1990s the proportion of children living in a single parent family stabilized or even declined modestly for the first time in many decades.[18] This reversal of trend was most notable for low-income families, and those with less education or very young children, just as one would expect if welfare reform were the cause. Looking at data for 1997 and 1999, for example, Gregory Acs and Sandi Nelson of the Urban Institute find that the share of families composed of single mothers living independently declined almost 3 percentage points more among families in the bottom income quartile than among those in the second quartile.[19]

Changes in such behaviors as divorce and out-of-wedlock childbearing are likely to respond only slowly to a shift in the policy environment and it would be premature to attribute all or even most of these changes to the 1996 law. But it would also be wrong, in my view, to say

that it has not had an effect simply because evaluations of some of the specific provisions such as family caps or the illegitimacy bonus or abstinence education programs have not shown clear impacts.[20] Arguably, much more important than any of these are new messages about time limits, about work, and about abstinence. Young women who decide to have children outside of marriage now know that they will receive much more limited assistance from the government and that they will be expected to become self-supporting. Young men are getting the message that if you father a child you will be expected to pay child support. Teenagers who choose to remain abstinent now feel much more support from program operators, advocates, and peers. If I am right about this, then one important recommendation for policy makers is that they maintain the current thrust of the law. However, programmatic micromanagement of various family behaviors at the federal level is another matter. Detailed prescriptions about how funds can be used at the local level are likely to be neither effective nor widely supported. Broader messages about work, about family formation, about abstinence, and about the need for fathers to support their children should be sufficient.

The main actors in this story are not the federal government but states, communities, and nonprofit (including faith-based) organizations. And what they need are resources, technical assistance, and information about what might work to reduce early childbearing outside of marriage and slow the growth of single parent families. Current efforts are fragmented, underfunded, and often ineffective. For all of the reasons stated earlier, the focus needs to be on reaching young people *before* they have children. The high-risk group includes not only teenagers but also those in their early twenties. But attitudes about sex, relationships, and marriage are formed at an early age and the intense interest in them that develops during the adolescent years produces an especially receptive audience at this time.

The good news is that in the past five years, research on teen pregnancy prevention programs has found a number that work. Douglas Kirby's review, *Emerging Answers*, published in the summer of 2001, identifies several rigorously evaluated programs that have reduced teen pregnancy rates by as much as one half.[21] Some effective programs involve teens in community service or afterschool activities with adult supervision and counseling. Others focus more on sex education but not necessarily just on teaching reproductive biology. The most effective sex education programs provide clear messages about the importance of abstaining from sex or using contraception, teach teens how to deal with peer pressure, and provide practice in communicating and negotiating with partners. This research needs to be aggressively disseminated so that local efforts are based on more informed judgments. And since there are a variety of different approaches that can be effective, communities should be allowed to choose from among them based on their own needs and values. Simultaneously, much more emphasis needs to be placed on the potential of sophisticated media campaigns to change the wider culture. Such campaigns have been used to effectively change a variety of health behaviors in the past but their full potential has not been tapped in this arena.[22] Some nonprofit groups, such as the National Campaign to Prevent Teen Pregnancy and the National Fatherhood Initiative, are working in partnership with the media to embed new messages into the television shows most often watched by teens. And many states are using the abstinence education funds from the welfare reform bill for public service announcements, but additional resources, including some that could be used to design and implement a national effort, are needed.

Conclusion

The goal of increasing marriage, is, in my view, entirely laudable. However, it needs to be reconciled with other goals, such as supporting children who are already born. One extreme

option would be to eliminate benefits entirely for those living in single parent families or for young women who bear a child out of wedlock. A softer version of this would be to earmark some portion of existing government benefits for those who are married or to carve out a portion of the welfare dollars that go to the states for marriage education or other pro-marriage activities.

These policies would come on top of the reforms instituted in 1996 which sent a strong message that women who bear a child outside marriage will no longer be able to raise that child without working and that the men who father such children will have to contribute to their support. The early indications are that these messages may be having an effect: teen birth rates have fallen, the share of children born out of wedlock has leveled off, and the share of young children living in married families have all increased in the late 1990s.

These developments suggest that current policies may be working, and given time for new social norms to evolve, will have larger effects. Pushing pro-marriage policies to the next level could upset the fragile political coalition supporting current reforms. Liberal advocates argue that such proposals effectively divert resources away from helping single parents raise their children. Whatever mistakes the parents may have made, few people want to deprive their children of assistance as a consequence.

The key behavior here is not marriage per se but childbearing outside of marriage. Divorce rates may be high but they are not increasing and have played no role in the growth of single parent families for several decades. Virtually all of that growth, and the associated growth in child poverty in the 1980s and early 1990s, was caused by increased childbearing among young, single women. Moreover, half of that childbearing begins in the teenage years and most of the rest of it takes place among women in their early twenties. Once such women have had a child their odds of ever getting married plummet. In fact, having established a single parent

household, these women often go on to have a second or third child, often with different fathers. Many point to the shortage of "marriageable men" – that is, men with good job prospects -- in the communities where these women live; but there is a shortage of "marriageable women" as well. Most men are going to think twice about taking on the burden of supporting someone else's child.

There are only two solutions to the problem of childbearing outside of marriage. One is to encourage young women to marry very young, say in their teens or their early twenties at the latest, before they start having children. The other is to persuade them to delay childbearing until they are in their mid-twenties. Although commonplace as recently as the 1950s, early marriage is no longer a sensible strategy in an economy where decent jobs increasingly require a high level of education and young people need to spend the first few years out of school getting established in the job market. Moreover, teen marriages are twice as likely to end in divorce as marriages among adult women in their mid-twenties.[23] So if we want to encourage marriage, prevent divorce, and ensure that more children grow up with married parents, we must first insure that more women reach adulthood *before* they have children. It is a necessary if not sufficient condition for success. It implies redoubling efforts to prevent teen pregnancy. These efforts have now been carefully evaluated and many of them appear to be quite effective.

So-called fatherhood programs which work directly with young men may also help but so far such efforts do not have a solid track record of success and send the wrong message if resources are targeted only on men who have already fathered a child out of wedlock. A far more promising strategy is to focus on young men and women who have not yet had a baby, to convince them there is much to lose if they enter parenthood prematurely, and much to gain if they wait until they are married.

Chart 1: Marital Status and Presence of Children by Age of Mother

Source: U.S. Census Bureau. *Fertility of American Women: June 1998*. Current Population Report P20-526 (2000).

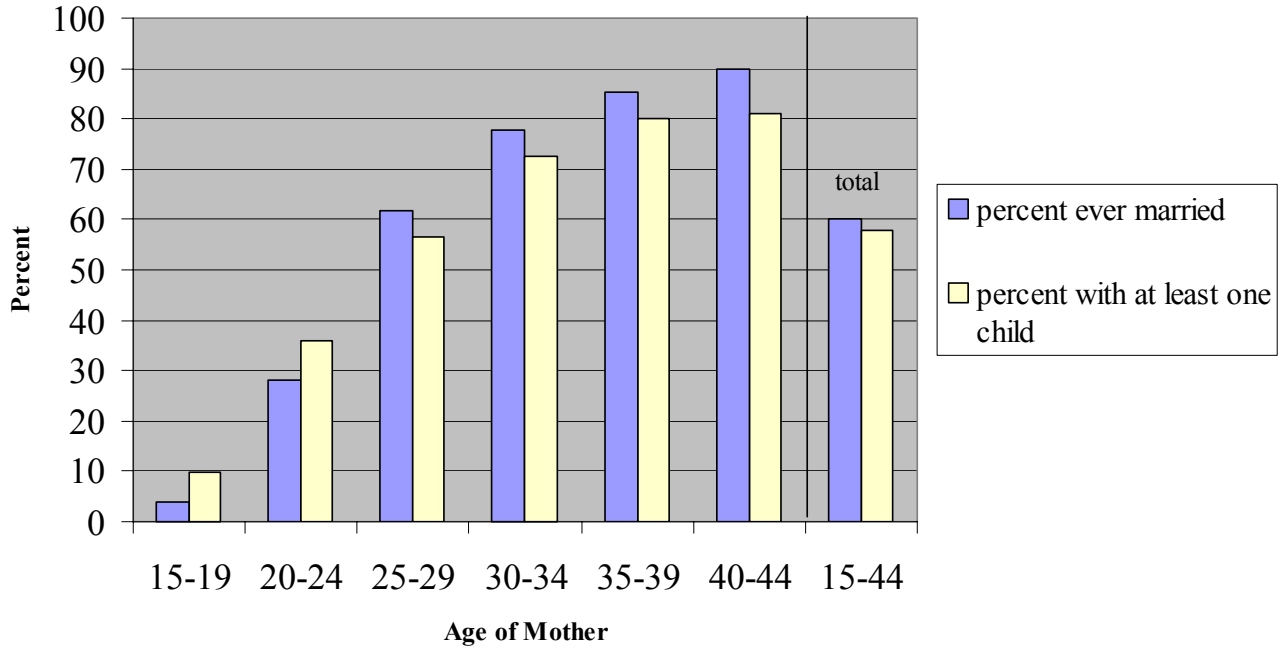
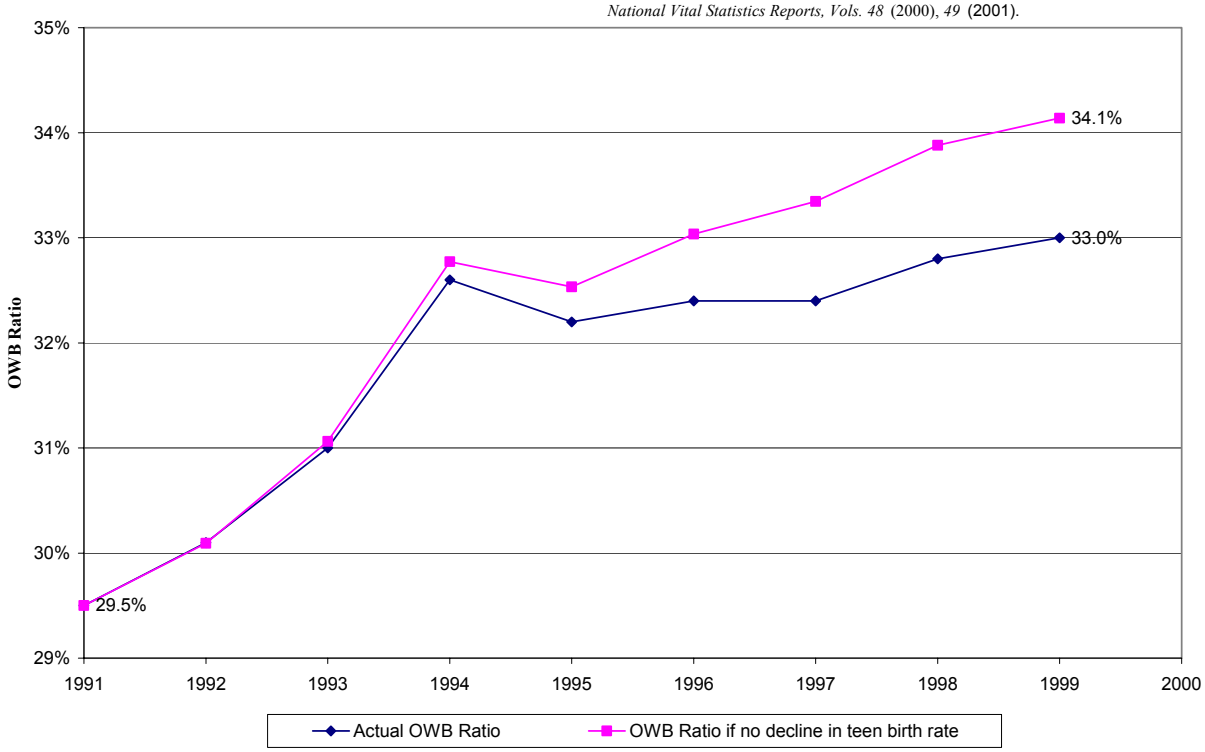


Chart 2: Contribution of Teen Birth Rate to OWB Ratio

Source: Brookings analysis of data from the National Center for Health Statistics, *National Vital Statistics Reports, Vols. 48* (2000), *49* (2001).



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