

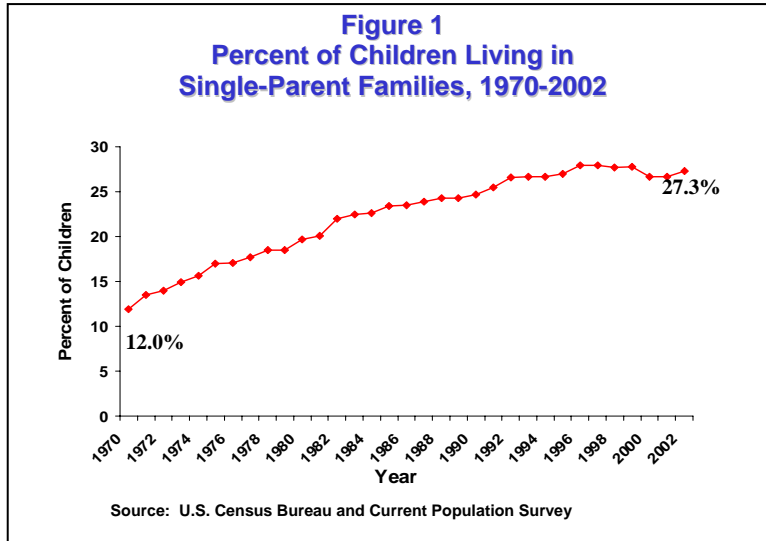
Testimony of Ron Haskins
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Before the District of Columbia Subcommittee
of the Committee on Appropriations
U.S. Senate
October 6, 2005

Chairman Brownback, Ranking Member Landrieu, and Members of the Subcommittee:

My name is Ron Haskins. I am a Senior Fellow at the Brookings Institution and a Senior Consultant at the Annie E. Casey Foundation. Thanks for inviting me to talk with your subcommittee about the case for federal programs to promote marriage in general and the Brownback proposal for the District of Columbia in particular. My first goal is to briefly summarize the evidence from social science research about the impact of marriage on poverty and on children's development. There is widespread agreement among social scientists that marriage reduces poverty and helps make both children and adults happier and healthier. It is reasonable to project from these studies that if marital rates could be increased, many of the nation's social problems, including poverty, school failure, crime, mental health problems, and nonmarital births, would be reduced. Unfortunately, there is little good information available about ways to promote marriage. That is why I am so pleased to testify before you today. The Brownback proposal for Marriage Development Accounts and for Pre-Marriage Development Accounts is an interesting approach to increasing rates of healthy marriage that holds great promise and that should be implemented and carefully studied.

America is engaged in a great experiment to test whether millions of our children can be properly reared without providing them with a stable, two-parent environment during childhood. For the past four decades, the demographic markers of stable two-parent families have disintegrated. Marriage rates have declined precipitously, divorce rates rose and then stabilized at a high level, and nonmarital births increased dramatically at a rapid rate until roughly the mid-1990s and have continued to increase, albeit at a slower rate, since then.¹

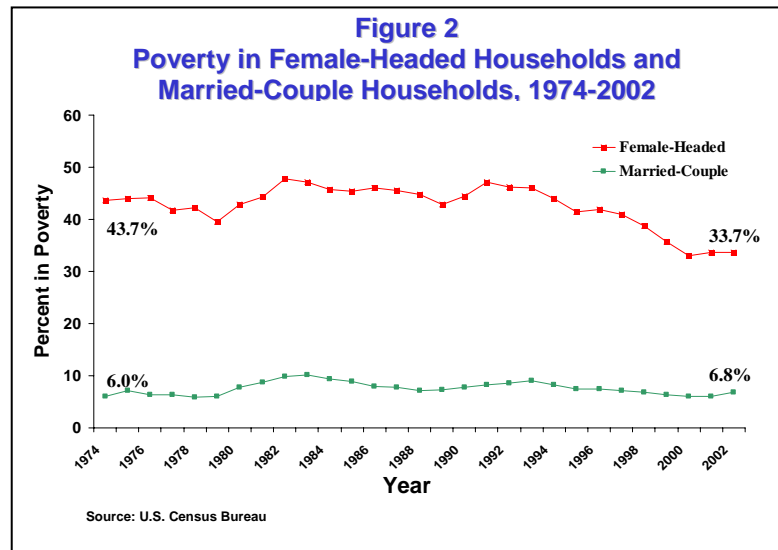
One of the first social scientists to notice these developments was an obscure sociologist in the Department of Labor by the name of Daniel Patrick Moynihan. In 1965 he wrote a famous paper on the black family, arguing that family dissolution was the major reason black Americans were not making more social and economic progress in America.² At that time, the nonmarital birth rate for blacks was around 25 percent. Today the percentage for blacks is 70. Now both Hispanics, at about 45 percent, and whites, at about 25 percent, equal or exceed the level of nonmarital births that Moynihan saw as alarming. Indeed, over 33 percent of all our nation's children are now born outside marriage – well above the rate Moynihan saw as alarming in 1965.³



Taken together, nonmarriage, nonmarital births, and divorce have caused a rapidly increasing percentage of the nation's children to live in single-parent families. As shown in Figure 1, between 1970 and 2002 the percentage of children living with just one parent more than doubled, increasing from 12 percent to over 27 percent.⁴ Of course, Figure 1 provides the number of children living in single-parent families at a given moment. Over time, the percentage of children who have ever experienced life outside a two-parent

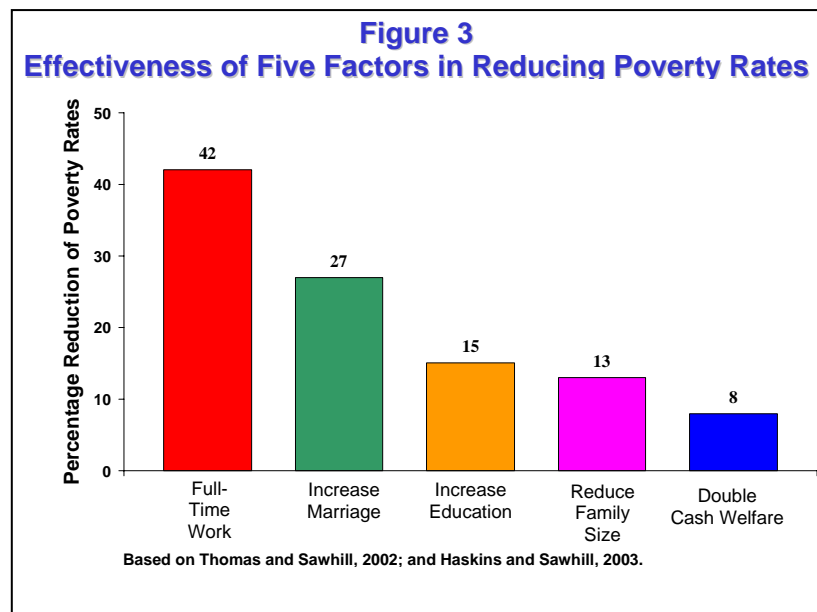
family is much greater than the percentage on a given day. The percentage of children who spend some portion of their childhood in a single parent family has probably increased to well over 50 percent and has reached the shocking level of at least 85 percent for black children.

Most of the nation's single parents make heroic efforts to establish a good rearing environment for their children. But they are up against many obstacles and challenges. Not the least of these is poverty. Figure 2 shows the poverty rate of female-headed families with children as compared with married-couple families with children between 1974 and 2002.⁵ In most years, children living with a single mother suffer from poverty rates that are five or six times the rates of children living with married parents. Children living with never-married single mothers have even higher poverty rates.



Although this difference in poverty rates between single-parent and married-couple families is impressive, it is now well known that poverty is far from the only difference between single-parent and married-couple families. Single parents are more likely to have had a baby outside marriage, are more likely to have had poor parents and parents with little education, and are more likely to be black or Hispanic. All of these background characteristics contribute to the difference in poverty rates between married and single parents and raise some doubt about whether marital status itself causes the difference in poverty rates.

This is a vital issue for members of Congress trying to decide whether a marriage initiative would be worthwhile. One of the major claims of those who support a marriage initiative is that increasing marriage rates would reduce poverty rates. Fortunately, there have now been a large number of studies, some quite sophisticated, on whether marriage itself, independent of all the other differences between married and single parents, is a cause of the lower poverty rates enjoyed by married parents and their children. Taken together, these studies provide evidence that increasing marriage rates would indeed reduce poverty.⁶



A closer look at two of these studies will illustrate the power of marriage as a means of reducing poverty. Research at the Brookings Institution by Adam Thomas and Isabel Sawhill examined the impact of various changes in family composition and parent characteristics on poverty rates.⁷ Specifically, Thomas and Sawhill used Census Bureau data from 2001 to determine the degree to which child poverty would be reduced by full time work, marriage, increased education, reduced family size, and doubling welfare

benefits. Their analysis shows that increasing work effort and increasing marriage rates would have the greatest impacts on poverty (Figure 3).

The relationship between work and poverty reduction is especially impressive. Poor parents work about half as many hours as nonpoor parents.⁸ The Brookings analysis shows that if poor parents were to work full time at the wages they currently earn (for those who work) or could earn (based on their education for those who don't work), the poverty rate would plummet from 13 percent to 7.5 percent, a reduction of nearly 45 percent. If the single most potent antidote to poverty is work, marriage is not far behind. The likelihood of being married is a striking difference between the poor and the non-poor. The poor are only half as likely to be married as the nonpoor -- 40 percent for the poor as compared with 80 percent for the nonpoor.⁹ Of course, the adults in these families differ in other ways as well, so the huge difference in poverty rates between married couples and single parents cannot be attributed solely to marital status. The Brookings simulation examined the poverty impact of an increase in marriage rates among the poor without changing any of their other characteristics. Specifically, the simulation increased the marriage rate to the rate that prevailed in 1970. Between 1970 and 2001, the overall marriage rate declined by 17 percent while the marriage rate for blacks declined by over 34 percent. The simulation works by matching single mothers and unmarried men who are similar in age, education, and race. In other words, these virtual marriages take place between real single males and single mothers with children who report their status to the Census Bureau. Thus, the actual incomes of real single men, who are paired with real single

mothers on the basis of demographic similarities are used in the analysis. All that changes is marital status.

The effect of the increase in marriages to the rate that prevailed in 1970 is to reduce the poverty rate from 13.0 percent to 9.5 percent, a reduction of 27 percent (Figure 3). Although not as great as the impact of full-time work, increasing the marriage rate nonetheless has a very substantial impact on poverty.

A second example of the impact of marriage on poverty is provided by a series of studies conducted by Robert Lerman of the Urban Institute in Washington, D.C. In separate studies, Lerman used three national data sets that capture information on representative samples of the U.S. population. According to a summary prepared by Kelleen Kaye of the Department of Health and Human Services, Lerman's studies show that:

- Married families with two biological parents have lower rates of poverty and material hardship, even after controlling for other factors such as education and race, than any other type of family including single parents and cohabiting parents. Even in the case of families with lower levels of education, those headed by married biological parents are better off than either single parents or cohabiting parents.
- Married biological parents provide a more stable rearing environment for their children and are able to weather hard times better than single or cohabiting couples in part because they receive more assistance from friends, family, and community.
- Marriage itself makes actions that limit hardship – better budgeting, planning, pulling together in a crisis – more common, even among people with similarly low income and education.¹⁰

As illustrated by the Brookings study and the Lerman research, scholarly work finds that marriage reduces poverty and material hardship even when other differences between single and married parents are controlled and even when the analysis is confined to low-income families. But another benefit of marriage may be of even greater interest to the members of the Appropriations Committee. Since 1994, with publication of a seminal volume on children in single-parent families by Sara McLanahan of Princeton and Gary Sandefur of the University of Wisconsin, there has been growing agreement among researchers that children do best in married, two-parent families.¹¹ More recently, an entire issue of the journal *The Future of Children*, published jointly by Brookings and Princeton University, was devoted to the effects of marriage on child well-being. The journal contains eight original articles that explore trends in marriage and evidence on the impact of marriage on children. As the editors of the journal conclude in their introduction, the best evidence currently available shows that marriage “continues to be the most effective family structure in which to raise children.”¹² Children who grow up in married two-parent families achieve higher levels of education, are less likely to become teen parents, and are less likely to have behavioral or health problems. As with studies of family economic well-being, many factors other than family composition contribute to these outcomes. Even so, when social scientists use statistical techniques to control for these other differences, children from single-parent families still show these

educational, social, and health problems to a greater degree than children reared by married biological parents.

Nor are children the only members of families whose well-being is affected by marriage. As shown in a recent book by Linda Waite of the University of Chicago and Maggie Gallagher of the Institute for American Values in New York, marriage confers a wide range of benefits on adults.¹³ Based largely on their review of the empirical literature, Waite and Gallagher find that people who get and stay married live longer, have better health, have higher earnings and accumulate more assets, rate themselves as happier and more satisfied with their sex lives, and have happier and healthier children than people who don't marry or people who divorce their spouses.

Taken together, empirical studies provide a strong case for the benefits of marriage. If marriage rates could be increased, it can be predicted with some confidence that poverty rates would decline; that children would improve their school achievement, have fewer teen pregnancies, and have better health and mental health; and that adults would live longer, be happier, be more productive, be wealthier, and be more effective parents.

What To Do

But how can rates of healthy marriage be increased? I believe it is a good thing that this question is now a leading issue of public policy at both the federal and state level. If policymakers, community leaders, and parents can figure out the answer, we will “promote the general welfare” of the nation.

We should begin with a frank assessment of the evidence on marriage promotion. If the evidence on the benefits of marriage is strong, the evidence on good ways to promote marriage is modest. Thus, I would propose a three-part strategy to the committee: jaw-boning, continuing the already strong record of creating programs to reduce nonmarital births, and creating programs with the explicit goal of promoting healthy marriages.

Jaw-Boning. Congress has already taken several actions to focus the public's attention on the importance of family composition to the nation's general welfare. The 1996 welfare reform law was perhaps the first time that Congress forcefully brought the issue of family composition to public attention. Not only did the law contain several provisions intended to reduce nonmarital births, but the law converted the old Aid to Families with Dependent Children program into the Temporary Assistance for Needy Families program and gave it four specific goals. Three of the four goals address family composition; namely, reducing dependence on welfare by promoting work and marriage, reducing nonmarital pregnancies, and encouraging the formation and maintenance of two-parent families. Thus, reducing nonmarital births, increasing marriage rates, and increasing the percentage of children reared by their married biological parents have been explicit goals of federal policy since 1966.

Thanks in large part to the Bush administration, Congress is now returning to family composition as a major part of the debate on reauthorizing the 1996 welfare reform law. This debate has once again forcefully brought the issue of family composition to public attention and has ignited an intense discussion that is being taken up, not just in Congress, but on the nation's editorial pages and in campaigns for political office around the country. If the years of Congressional debate on the importance of work as a replacement for welfare is any example, this kind of public debate serves

the vital purpose of clarifying the nation's values on marriage and child rearing and reminding the public of how important it is to preserve and promote marriage and two-parent families. Using the bully pulpit to emphasize the importance of marriage for the well-being of our children, and even more broadly, to generate public discussion of the vital role of marriage in our culture, is one of the most worthy uses of the reservoir of respect and trust held by our elected officials and other community leaders.

Reducing Nonmarital Births. In addition to promoting public debate on the value of marriage, Congress should continue its efforts to reduce nonmarital births. Research shows clearly that having a child outside marriage, in addition to portending numerous problems for both the mother and child, substantially reduces the likelihood that the mother will subsequently marry.¹⁴ Nonmarital birth is precisely the problem that Senator Moynihan emphasized in his infamous paper nearly four decades ago. Unfortunately, Congress waited many years before doing anything about the problem, but several important programs are now underway. Until Congress passed the 1996 welfare reform law, these programs were aimed almost exclusively at reducing nonmarital births through family planning. But the 1996 welfare reform law contained several provisions designed to reduce nonmarital births through the use of other strategies. These included allowing states to stop increasing the size of welfare checks when mothers on welfare have babies, allowing states to deny cash benefits to unmarried mothers, strengthening paternity establishment requirements and child support enforcement, requiring teen mothers to live under adult supervision and to continue attending school or lose their cash welfare benefit, giving a cash bonus to states that reduce their nonmarital pregnancy rate, and establishing a new program of abstinence education.

The abstinence education program has now been implemented in every state except California and has been substantially expanded by legislation enacted in 1997. Congress also enacted legislation requiring that the abstinence education program be subjected to a scientific evaluation. The Mathematica Policy Research firm of Princeton, New Jersey has published results for the first year of operation of four abstinence education program.¹⁵ First year results are confined to whether the programs had impacts on attitudes such as opinions about abstinence, teen sex, and marriage as well as to views about peer influences, self-concept, ability to refuse sexual advances, and perceived consequences of teen sex. Following these adolescents as they move through the teen years will yield information on whether the programs cause adolescents to delay sex, to have sex less frequently and with fewer partners, and to avoid pregnancy. Meanwhile, the Bush administration has adopted the policy of expanding abstinence programs until the amount of money the federal government spends on abstinence is roughly equal to the amount spent on family planning.

Recent reviews of research have found that a variety of programs, including programs that promote abstinence and family planning, programs that involve youth in constructive activities after school, and programs that emphasize service learning are effective in reducing sexual activity among teens.¹⁶ A recent study conducted by researchers from the Centers for Disease Control reached the conclusion that the decline in teen pregnancy is due about half to delayed initiation of sexual intercourse among youth and half to improved contraception.¹⁷ Based on this study, it seems wise to continue funding for abstinence programs, family planning programs, and youth development and service programs until better information is available showing that one of these approaches produces superior results.

That public policy and private action is producing favorable results already is undeniable. The birth rate to teenagers has fallen every year since 1991 and has declined by a little less one-third during that period.¹⁸ This is exceptionally good news. In addition, the nonmarital birth rate among all women leveled off in 1995 after more than three decades of continuous growth and has increased only slightly since then. There is still a great deal of room for improvement, but progress is being made.

All the more reason the federal government, working with the states, should continue and even expand its campaign against nonmarital births. Policies that support both family planning and abstinence education should be continued. One issue that deserves attention, however, is whether all entities receiving federal support are making a serious effort to offer an abstinence message. There are indications that many programs, especially Title X clinics, dispense birth control without engaging recipients in a full assessment of the health and other consequences of sexual activity. It would also be appropriate, especially for older clients, to discuss the advantages of marriage with those who indicate some interest in marriage in response to standard inquiries. If the website of the Title X program is any example, any thought about abstinence or marriage is beyond the purview of Title X clinics.¹⁹

Fund Healthy Marriage Programs. The third component of a federal strategy to promote healthy marriages is to fund programs that aim explicitly to either reduce divorce or promote healthy marriage among unmarried couples, especially those that have had or are expecting to have a baby. The proposals adopted by the House and the Senate in their respective welfare reform reauthorization bills would provide an excellent start toward establishing programs of this type. State and local governments and private organizations, including faith-based organizations, could participate, thereby preventing the federal government from directly conducting the programs. Further, both bills make it clear that only states, organizations, and individuals who want to participate would do so. No program of mandatory marriage education or other pro-marriage activity should be funded. Similarly, in awarding funds on a competitive basis, the Department of Health and Human Services should continue its policy of ensuring that programs consider the issue of domestic violence and make provisions for addressing it where necessary. Finally, because we know so little about marriage-promotion programs, especially with poor and low-income families, the Department should insist that all projects have good evaluation designs, based on random assignment where possible. Our primary goal over the next decade or so should be to learn what works and for whom.

Research has already produced good evidence that marriage education programs can be effective in the short run in improving communication, reducing conflict, and increasing happiness. Most of these programs have been implemented with married couples that are not poor, but there is good reason to believe that the short-term benefits of marriage education would be achieved with poor families as well.²⁰

Many states and private organizations appear to be ready and able to work specifically with poor and low-income unmarried parents. For their part, the early evidence indicates that poor couples would willingly participate in these programs. Sara McLanahan at Princeton and a host of top researchers around the nation are conducting a large-scale study of couples that have children

outside marriage.²¹ The couples are disproportionately poor and from minority groups. This important research has already exploded several myths about couples that have nonmarital births. First, about 80 percent of the couples are involved exclusively with each other in a romantic relationship. In fact, about half of the couples live together. Couples that produce nonmarital births, in other words, typically do not have casual relationships. Second, a large majority of both the mothers and fathers think about marriage and say that they would like to be married to each other. Third, most of the fathers earn more money than the myth of destitute and idle young males would have us believe. Although nearly 20 percent of the fathers were idle in the week before the child's birth, showing that employment is a problem for some of these men, the mean income of fathers was nonetheless over \$17,000. Fourth, almost all the fathers say they want to be involved with their child – and almost all the mothers want them to be. If these young parents are romantically involved, if most say they are interested in marriage and want the father to be involved with the child, and if most have the economic assets that could provide a decent financial basis for marriage, then why don't more of these young couples marry? It would make great sense for states and private, especially faith-based, organizations to mount programs that attempt to help these young couples make progress toward marriage. The Department of Health and Human Services is already funding research programs of this type, but more such programs should be undertaken all over the nation.

A new entry on the scene of healthy marriage programs is Senator Brownback's proposal to initiate Marriage Development Accounts and pre-Marriage Development Accounts in the District of Columbia. Under this proposal, two new programs would provide low-income married and engaged couples with savings accounts that would provide a match of \$3 from public and private sources for every \$1 saved. The matched part of the account must be spent on job training or education, purchasing a home, or starting a business. Both financial and marriage counseling would also be available to the couples.

Matched savings accounts for low-income adults, often called "individual development accounts," appear to be growing in popularity as an important method to help poor and low-income workers improve their economic status. Recent high-quality research on matched savings accounts shows that low-income individuals will put part of their meager earnings in savings accounts if the savings are matched. There is also some evidence, especially for black participants, that the accounts are used to increase home ownership.²² These effects were not huge, but they are encouraging for those who believe that increasing savings and investing the money in education, home ownership, or business ventures would help poor and low-income families work their way up the economic ladder.

These results suggest that young married couples and young couples involved in a close relationship but not yet married may respond to the incentive effects of having a matched savings account by continuing their marriage or close relationship and perhaps, in the latter case, by taking steps toward marriage. But there is a second aspect of the Brownback development account idea that could also have an important effect on the relationship between these couples. Many researchers and practitioners who work with poor couples believe that a major barrier to healthy marriage for them is economic uncertainty. As the noted researcher Kathy Edin of the University of Pennsylvania has concluded from her interviews with young unmarried mothers, there are plenty of other issues, such as empathy and trust, that interfere with these couples continuing their

relationship.²³ But both Edin and other researchers have come to regard poverty, unemployment, and inconsistent employment and income as serious barriers as well. Young low-income couples often tell interviewers they are thinking about marriage but they want to achieve stable employment and have enough money to make a down payment on a house before they actually get married. Thus, the Brownback initiative is responsive to what the couples themselves say they need before they would become serious about marriage.

Another important advantage of the Brownback initiative is that the program does not reduce funds already available for poor single families. In the three years since the Bush administration unveiled its marriage education proposal, advocates for single mothers have made the very useful point that marriage initiatives should not be financed by cutting programs for single mothers. Well over a quarter of American children now live in single-parent families, a disproportionate share of which are poor. Even if marriage programs are successful, most of these children will continue to live in single-parent families for the foreseeable future. Given these facts, reducing government support for single-parent families to fund initiatives for marriage makes little sense. The Brownback proposal meets this criterion because it appropriates new money from the federal budget.

There is another important and reasonable concern about the Brownback proposal that is being voiced by women's advocates. Specifically, there is a belief that some poor mothers may be tempted by the prospect of the Brownback matched development accounts to stay in a bad relationship too long. The worst case under this view is women staying in violent relationships. Both research and the experience of people working in this field show that violence is a serious problem among some cohabiting and married partners.²⁴ While not minimizing this concern, at least two points should be made in considering government healthy-marriage programs and violence. First, the federal government has worked hard and spent billions of dollars to reduce marriage penalties in the tax code. A recent study by Gregory Acs and Elaine Maag of the Urban Institute shows that most low-income cohabiting parents (below 200 percent of poverty) would receive a bonus of about \$2,400 from tax provisions if they got married.²⁵ Thus, federal tax policy already contains considerable financial incentive for parents to marry. Second, the Brownback proposal provides a cash incentive of \$300 for couples to attend four marriage counseling classes. Research suggests that classes of this type often provide a forum for abuse to be reported and for couples to receive counseling. Many, perhaps most, of these programs counsel the female to leave the relationship if violence is serious or continues.

Although the Brownback proposal seems on its face to be a wise investment of public funds to attack one of the nation's leading social problems, it is essential that part of the money be used to conduct research on the effects of the program. The marriage movement in the United States has had considerable success in convincing people that married parents provide the best rearing environment for children and that nonmarital births are a deeply serious national problem. Moreover, many policymakers and other opinion leaders believe that government investments in activities intended to remove barriers to marriage and to promote healthy marriage are reasonable. But what is needed now is evidence that programs actually can have impacts in reducing nonmarital births, increasing marriage, and producing positive impacts on the development and well-being of children. Thus, I would strongly recommend that the Brownback evaluation language be beefed up to set aside at least \$100,000 of the appropriated funds to conduct research on the effects of the programs, using random assignment designs if possible. Only in this way will

the proposal have the intended effect of increasing knowledge about what actually works to increase marriage rates and produce positive impacts on children.

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