Family Formation and Union Stability: The Precarious Role of Public Policy

African American Healthy Marriage Initiative:
Building Strong and Healthy Families: Connecting Marriage Research to Practice Conference
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Marriage and Family
Promoting Policies

• Focus on couple relationships stems from welfare reform of 1996

• Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) which established TANF was the first federal law to explicitly promote marriage and two parent families

• Three out of four purposes of PRWORA related to marriage and family formation while only one focused on employment

Ooms, Bouchet, & Parke, 2004
Purposes of PRWORA Act in Creation of TANF

1. To provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives,
2. To end the dependence of needy parents on government benefits by promoting job preparation, work and marriage,
3. To prevent and reduce the incidence of out-of-wedlock pregnancies, and
4. To encourage the formation and maintenance of two-parent families

Ooms, 2004
In 2001:

- As TANF reauthorization approached, conservatives pushed for greater emphasis on family formation goals.

- Bush administration made family formation and marriage promotion an important legislative priority and launched Healthy Marriage Initiative.

The Healthy Marriage Initiative spawned the:

- African American Healthy marriage Initiative (AAHMI)
- Hispanic Healthy Marriage Initiative (HHMI)
- Funded programs for Native American Couples
- Building Strong Families Program

Ooms, Bouchet, & Parke, 2004
Marriage and Family
Promoting Policies

• In 2006:
  • TANF Reauthorization bill passed as part of the Deficit Reduction Act of 2005
  • TANF bill appropriated up to $750 million for 2006 through 2010 to support healthy marriage and responsible fatherhood programs
  • Since 2002 ACF has funded over 300 healthy marriage and responsible fatherhood programs
    • Healthy Marriage and Responsible Fatherhood Program
      • Strong Couples – Strong Children, Durham, NC

Fein & Ooms, 2006;
Roberts, 2008
Social Context:
Family Trends

• Since 1960s significant increase in divorce and non-marital births
  • Non-marital birth rates rose to 37% in 2006
  • Divorce rates between 45-50% for 1st marriages

• Since 1950s significant decline in marriage; 66% of 15-44 years old vs. 56% in 2002
  • 1950 – 68% whites; 64% African-American married
  • 2002 – 64% whites; 44% African-American married

• Significant rise in cohabitation but relationships less stable (50% end within 5 years vs. 20% for married couples)

Bumpass & Lu, 2000
US Bureau of the Census, 2002
Social Context: Low-Income Family Trends and Realities

• 50% of children will live part of their life with a single parent

• Children living in single parent families are more likely to live in poverty than those in two-parent married households (38% vs. 8%).

• Outcome measures for children are significantly better when raised by married, biological parents:
  • Health
  • Cognitive Development
  • Behavioral
  • Academic
  • Employment in adulthood

Amato, 2005;
Amato & Maynard, 2007;
Brooks-Gunn & Duncan, 1997;
Thomas & Sawhill, 2005
Explanations Posited for Changing Family Trends:

Both social and economic factors may contribute to “retreat from marriage”:

- Changing social norms
- Increased economic independence for women
- Different expectations and meaning of marriage
- Advances in fertility and contraceptive technologies
- Fewer employment opportunities for lower skilled jobs and shrinking pool of “marriageable” men
- **Social welfare policies**

Becker, 1991, Dafoe & Whitehead, 2003,
Policy Barriers to Family Formation for Fragile Families

- Restrictions on welfare eligibility for two parent families
  - Inclusion of partner’s/spouse’s income may make family ineligible or significantly reduces TANF benefits
  - Stepparent’s income usually included for welfare benefits even if they are supporting other children
  - Loss of cash/medical benefits may make marriage or cohabitation unattractive or unobtainable
  - Once mother leaves TANF program, however, this effect dissipates, thus effect is more short-term

Becker, Landes, & Michael, 1977
Roberts, P., 2008
Melinda and Jerome: Participants in the Strong Couples – Strong Children Program, Durham NC

Melinda age 24 was approved for Medicaid assistance for both herself and her infant son Terrell. Although employed full-time as a hairdresser Melinda does not receive health insurance benefits. A couple months after the birth of their baby, Melinda’s partner, Jerome moved in with her. Jerome could get health benefits through his employment but the premiums are too high. At her next visit to the Medicaid office, Melinda reported this change and soon after received a letter notifying her that she would no longer be eligible for Medicaid. Melinda has ovarian cysts and is suffering from post-partum depression. She stated:

“We are trying to have a future together but it looks like if I’m going to need medical care I will just have to live on my own…”
Policy Barriers to Family Formation and Stability

• Child support enforcement and multiple partner fertility issues:
  • States vary on the degree to which they consider whether non-residential parent has other children in his/her household that they are supporting
  • Some states consider only court ordered support and do not give credit for informal support paid by non-residential parent
  • If father has children from different partners and multiple support orders, ability to adequately support child is limited. May damper his desire to marry as well as partner’s
  • Most studies using Fragile Families Data suggest that child support enforcement decreases likelihood of forming sustained committed relationship including marriage

Carlson et. Al, 2004
Mincy & Huang, 2002
Nepomnyaschy & Garfinkel, 2007
Roberts, 2008
Kerri recently had a child with her partner Joseph. When applying for medical benefits, Kerri has been asked to provide information about her baby’s father for the purposes of child support. She writes only Joseph’s first name on the form and claims that the only information she has is that he lives in Raleigh (12 miles away). Although this is embarrassing and anxiety-provoking, Kerri is fearful that Joseph’s wages will be garnished. Joseph is already supporting a child from a former relationship who is living with his mother whom he also partially supports. This deception makes it impossible for Joseph to accompany Kerri when she goes to her Medicaid appointments. They are both fearful about Joseph going with her to the pediatrician or being around when the Maternal Care Worker visits so he does not participate. Kerri reports feeling isolated and guilty. Joseph states that:

“I am trying to be there for my kids since my father was not there for me. But the state wants me to pay what I do not have. I have to take care of my mother too because she needs me but these people don’t seem to understand that. She has no one else.”
Policy Barriers to Family Formation and Stability

- **Income tax policy and marriage penalties:**
  - Income taxes for a couple may be higher than their combined individual tax liability thus discouraging marriage
  - Cohabitation may be “tax shelter for the poor”

- **Subsidized Housing:**
  - While subsidized housing can help couples save or free up cash for other necessities, low-income housing is scarce
  - Father’s or male partner’s income included thereby discouraging marriage, cohabitation and father involvement
  - Women who live in subsidized housing less likely to cohabit and marry

Curtis, 2007
HUD, 2002 and 2003
Promoting Marriage and Family Formation:

What can we do to remove marriage disincentives for lower-income couples and encourage two-parent families?

- Raise eligibility ceilings for TANF and other benefit programs to encourage two parent families
- Reward low-income families where couples stay together and both work with cash, medical and educational, and housing benefits
- In cases of multiple child support payments, bring all orders into one hearing to have full picture of parent’s financial responsibilities and liabilities

Roberts, P., 2008
Seefeldt & Smock, 2004
Promoting Marriage and Family Formation:

• Change the tax codes to provide incentives rather than penalties for married couples especially for those without middle class tax shelters, e.g. mortgages
• Provide tax credits for couples who complete marriage and parenting education classes
• Provide low cost educational opportunities, job training, and job mentoring for young parents, especially fathers
• Train TANF personnel in working with couples and promoting a couple/family identity

Seefeldt & Smock, 2004
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