## The Collapse of Marriage and the Rise of Welfare Dependence

Jennifer A. Marshall, Robert Lerman, Ph.D., Barbara Dafoe Whitehead, Ph.D., Hon. Wade Horn, Ph.D., Robert Rector

JENNIFER A. MARSHALL: This is the first in a series of events that will focus on the tenth anniversary of the welfare reform of 1996. One of the most important features of that reform was to establish in policy that poverty is linked to lifestyle issues like fatherlessness, unwed childbearing, and the loss of a culture of work. In 1996, work requirements and caps on benefits were some of the significant changes in federal welfare policy. As a result of that reform, black child poverty fell to its lowest level in history, and 1.5 million fewer children are in poverty today.

But good news like that had been a long time in coming. The link between family breakdown and poverty had been noticed much earlier than the 1990s. In 1965, Daniel Patrick Moynihan, then Assistant Secretary of Labor, published a report that noticed a disturbing trend in the black community in America. Despite desegregation and efforts to ensure equal opportunity, welfare dependence was on the rise among blacks. Moynihan and his fellow researchers pointed to the disintegration of family as a major cause. But as with many prophets, his message was not very welcome at the time and went largely unheeded. Here is a paragraph of warning from the Moynihan Report:

Indices of dollars of income, standards of living, and years of education deceive.... The fundamental problem...is that of family structure. The evidence...is that the Negro family in the urban ghettos is crumbling. A middle-class group has managed to save itself, but for vast

## **Talking Points**

- One of the most important features of the 1996 welfare reform was to establish in policy that poverty is linked to lifestyle issues like fatherlessness, unwed childbearing, and the loss of a culture of work. But the link between family breakdown and poverty had been noted much earlier.
- The 1965 Moynihan Report noticed a disturbing trend in the black community in America. Despite desegregation and efforts to ensure equal opportunity, welfare dependence was on the rise. Moynihan and his fellow researchers pointed to the disintegration of family as a major cause.
- Forty years later, promoting healthy marriages is the great unfinished business of welfare reform. Programs like the federal Healthy Marriage Initiative can help to ensure that more children are born into intact families.

This paper, in its entirety, can be found at: www.heritage.org/research/welfare/hl959.cfm

Produced by the Domestic Policy Studies Department

Published by The Heritage Foundation 214 Massachusetts Avenue, NE Washington, DC 20002–4999 (202) 546-4400 • heritage.org

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numbers of the unskilled, poorly educated, city working class the fabric of conventional social relationships has all but disintegrated.... So long as this situation persists, the cycle of poverty and disadvantage will continue to repeat itself.<sup>1</sup>

Those words, regrettably, have proved all too true. When the Moynihan Report was released, one out of four black children was born to an unwed mother. Forty years later, two out of three black children are born outside of marriage.

Today we will hear from several experts whose work *has* taken seriously the issues of family disintegration and fatherlessness that the Moynihan Report raised more than 40 years ago. Thanks in part to their work, public policy has begun to address these issues, and we have asked them to comment today on the history of these reforms and what more can be done to address them.

**ROBERT LERMAN, PH.D.:** It is a pleasure to talk a little bit about a man whom I have long admired, Daniel Patrick Moynihan. I didn't agree with everything he stood for, but he was one of the towering figures of the late 20th century. He was a public intellectual, but he was hard to place. In many ways you could call him a neo-conservative, in the sense that he was strong on defense, on the positive role of the United States in the world; he defended us with great vigor and intellect at the United Nations. He was a strong liberal initially, but he came to be skeptical of government programs. But still later in his career, he was quite concerned about some of the potentially negative impacts of the 1996 welfare reform bill. Still, he did want to see welfare reform, and in fact he chided the Clinton Administration for not addressing welfare reform sooner.

The Moynihan Report has mostly been remembered for its emphasis on black families. However, it has a great deal of other material; it makes several important points about the realities facing black Americans. (I will use the term "black," but "Negro" is the term used throughout the report.) Moynihan comments on the uniquely harsh nature of Ameri-

can slavery and some of the matriarchal elements of the culture that resulted from slavery. He discusses joblessness and discrimination facing Negroes, especially men. He discusses a point which has now become common knowledge, especially in the black community, and that is the growing gap between girls and boys in terms of education, earning, and so on (with girls doing much better). He talked a lot about the educational deficiencies of blacks, highlighted by their high rejection rate from the military, the high crime rates, but also on the victimization experienced by blacks in that period, and finally, on the role of the family. It is in the family that all of these dimensions interact in ways that are very complicated to understand.

It seems to me that many misread his report as largely "blaming the victim." In fact, the report clearly indicated that the social problems facing blacks were part of a legacy of slavery and discrimination, as well as some bad choices made in the current environment. Now, you might ask two questions: Did researchers and policymakers really ignore family structure issues after the Moynihan Report? And did the negative reaction to the Moynihan Report distract public officials from directly confronting family problems?

The answers to these questions are fairly nuanced. On the one hand, people within the policy and research communities did not entirely ignore family structure issues. Indeed, I happened to edit a whole series of papers on the interaction between family structure and the welfare system for the Joint Economic Committee in 1974. However, there was a lot of concern, and William Julius Wilson, writing in 1991 about the fact that researchers were having difficulty studying the underclass, said, "We only need be reminded of what transpired following the controversy over the Moynihan Report on the black family in the 1960's. The vitriolic attacks and acrimonious debate that characterized the controversy proved to be too intimidating to scholars, especially to liberal scholars. Indeed, in the aftermath of this controversy, in an effort to protect their work from the charge of rac-

<sup>1.</sup> Office of Policy Planning and Research, U.S. Department of Labor, "The Negro Family: The Case for National Action," March 1965, at http://dol.gov/oasam/programs/history/webid-meynihan.htm (August 2, 2006).



ism or 'blaming the victim,' liberal social scientists tended to avoid describing any behavior that could be construed as unflattering or stigmatizing to racial minorities."<sup>2</sup>

In my remaining time I want to make three quick points. First, the negative income tax proposals that were key in the late 1960s and early 1970s were an effort to address marriage and family issues in a way that avoided confronting them head-on, but they really did not work. Second, many policies were enacted to discourage single parenthood and non-marital births, but assistance programs often inadvertently encourage single parenthood. And third, it is hard to eliminate financial disincentives to marry within the existing system of welfare benefits. However, the new trend towards marriage education offers an alternative and distinctive new policy tool.

In the aftermath of the Moynihan Report and the effort to deal with poverty, economists and empowerment theorists, while they may have disagreed on many things, found common ground with the negative income tax: that being poor was not different from being middle class other than in terms of what money you had. So, the thinking went, if you just provided money to the poor, that would solve the problem. This was a very appealing kind of policy because it did not require confronting these issues of family structure and some of the other social problems.

One of the key problems was the debate: If the negative income tax was such a good idea, it should be tested. There were a variety of tests conducted with random assignment. The biggest ones were in the Seattle-Denver Income Maintenance Experiments, which were aimed mainly at seeing whether people would reduce the amount of work effort in response to the negative income tax. There was also the view that if you provided money to two-parent families at the same level as single-parent families, that would also have a positive effect on family structure.

It turned out that the initial reports showed that there was actually a negative effect. The idea of providing money in a non-stigmatized way actually increased the independence of individuals and led to further family split-ups. Subsequently there was a large academic debate over whether this was really true, but the negative income tax certainly did not have a positive effect.

The second point is that the Congress and various Presidents did fund a number of initiatives aimed at reducing non-marital births and single parenthood. Among them were teen pregnancy initiatives, clinics that aimed at providing information about birth control to avoid unintended pregnancies and unintended births, and so on. But at the same time we were strengthening the social safety net, which by increasing individuals' ability to be independent, had the effect of increasing single parenthood. Take the example of high school child-care centers: On the one hand, no one could be against trying to keep young women in school. On the other hand, such a program makes it easier to be a young single parent.

Which brings me to my final point, which is that it is very hard to eliminate marriage penalties, primarily because social programs are progressive by their very nature. This means they are trying to help those most who have the least, who are the poorest. But that very phenomenon of trying to help those most who have the least means that you phase out the benefits as people get better off. Well, if people marry without any social safety net, they would be a lot better off because they are adding an extra earner. But in the context of social programs where these benefits phase out fairly quickly, the extra earner doesn't help much, and in fact in some instances you can actually create a marriage penalty.

Dealing with these marriage penalties is very difficult if you want to maintain a social safety net. There are some things we can do and we should do to avoid worsening the problem. For example, when the expansion of the Earned Income Tax Credit (EITC) was proposed and enacted, there was very little attention to the impact on marriage penalties. If there had been, perhaps we would have had two schedules, a married schedule and an unmarried schedule, as we do in the regular tax system. That would have mitigated some of the marriage penalties.

<sup>2.</sup> William Julius Wilson, "The Truly Disadvantaged Revisited: A Response to Hochschild and Boxill," *Ethics*, Vol. 101, No. 3 (April 1991), p. 598.



This is where I want to end with a hopeful sign. Up until now we have focused, in terms of marriage issues, on financial penalties to marry or financial incentives to marry. We have largely ignored a number of other policy instruments. One policy instrument that I give Dr. Horn credit for putting on the agenda is the marriage education approach. We have to look at these initiatives from a long-term perspective. Just as it took a long time for direct work programs and work incentives to affect public policy, so too should we view the effects of marriage education programs over a long-term horizon.

BARBARA DAFOE WHITEHEAD, PH.D.: As it is probably obvious from Dr. Lerman's remarks, the unfinished business of welfare reform is marriage. One of the goals of the 1996 welfare reform legislation was to increase the proportion of children who grow up in healthy two-parent families, and it is not possible to accomplish that goal simply by boosting single mothers from welfare into work. We have to think about marriage, and now we have this opportunity to do so.

We cannot afford to wait any longer. Many of the union formation trends are moving in the wrong direction. They are shifting away from stable marital unions toward less stable non-marital unions. Moreover, these trends are becoming deeply entrenched among young adults.

I want to note the trends that present a real challenge for us today. One is unwed childbearing: 1.5 million children were born out of wedlock in 2004, which is an all-time high. There has been a steep and recent increase in the proportion of women in their '20s having unwed births. What is interesting and important about this is that these years used to be the prime marrying years for women. But now women in their '20s are forgoing marriage and having babies on their own, and there has been a cultural shift that supports this trend, once women are past the teen years.

The second trend is the rise in cohabiting unions with children. Over 40 percent of cohabiting households today include children. Some cohabiting parents plan to marry; others have no plans to marry; still others are thinking about marriage. But

what we can say with confidence is that cohabiting unions are not like marital unions. They are more likely to break up over a shorter period of time, more likely to involve infidelity, and more likely to pose risks of domestic violence, child abuse, and the like. So again, if the goal is healthy two-parent families, this is a troubling trend.

The third trend is what researchers call multiple partner fertility: people have children with more than one partner. And here again there is a stark contrast between the unmarried and the married couples. In almost 60 percent of unmarried couples who have a child together, one or the other partner has a child from another relationship. But in almost 80 percent of married couples who have a child together, neither partner has a child from another relationship. I probably do not have to draw a picture for you of some of the problems that might arise for children when we have a developing trend of multiple partner fertility. It is more difficult to enforce or establish paternal responsibility, there is more likely to be conflict within the current relationship, and there can be difficulty in trying to navigate past relationships and co-parenting.

What all three trends—unwed childbearing, cohabitation, and multiple partner fertility—have in common is the loss of the social norm of married parenthood. You sometimes hear people say, particularly in low-income African-American communities, that marriage is completely gone, vanished, dead; it does not even exist there as an idea. But based on some of the recent ethnographic research, that is not completely accurate. According to recent ethnographic studies, the ideal and aspiration to marriage remains very strong for women in marriage-deprived communities. What is being lost is the ability to achieve married parenthood.

The vanishing norm of married parenthood is not limited to the African-American community. According to the University of Michigan's Monitoring the Future survey, more than half of high school seniors agree with the statement "having a child out of wedlock is experimenting with a worthwhile lifestyle and not affecting anyone else." According to another survey, close to 60 percent of 15–17-year-old teenage girls approve of unwed childbearing. That figure rises to 73 percent among teen girls ages 18–19.



Finally, the standards for choosing a partner for marriage are substantially higher than choosing a partner for sex or baby-making. Many young women tend to be pickier about the man they would marry than about the man they would have a child with. So we see this split between marriage on the one hand and parenthood on the other. We have to begin to bring the two together. Going forward, the most important goal of welfare reform is to reestablish the norm and the achievable possibility of married parenthood. Welfare reform deserves a lot of credit for establishing the norm of working parenthood—that is, if you have children, you have the responsibility of working and supporting those children.

The next step is to establish the norm of married parenthood—that is, if you want children, you should be prepared to form a healthy and stable marriage first. Some people who are in favor of welfare reform are skeptical about policies to encourage marriage. They take the position that there is nothing that public policy can or should do to encourage marriage. I disagree. There is a lot we can and should do.

For one, we can begin to teach young people about how to form and sustain healthy relationships, beginning in high school or maybe even in middle school, so that kids will have the skills, knowledge, and ability to build a foundation for future marriage, as well as to recognize and avoid what would constitute an unhealthy relationship.

For another, we can reach couples in fragile families, cohabiting, or otherwise in a romantic relationship, who want to marry and have the capacity to form healthy marriages to acquire the skills and tools and knowledge to do so.

Finally, I think that we have to think about ways to boost women into what you might call better "marriage markets." Too many women are unable to meet the kind of men in their local social networks who would make good marriage partners. If women are able to avoid early unwed pregnancy, finish their education and gain decent employment, they are likely to find themselves situated in a better marriage market than if they were single mothers socially isolated in a low-income commu-

nity. This might actually be a bridge between the work component of welfare reform and the marriage component

HON. WADE HORN, PH.D.: The title of this panel, "The Collapse of Marriage and the Rise of Welfare Dependence," got me thinking: Which is the independent and which is the dependent variable? The order in which it appears in the panel title suggests that the collapse of marriage happened and then we had a rise in welfare dependency. Is that really true? Or is it the other way around? If you look at the data, it seems to me that it's the other way around.

As late as 1970, marriage was still the norm in the black community. In 1970, 64 percent of all black adults over 18 were married. And that number was not dramatically lower than it was in the general population at the time, which was 72 percent. But by 1980, only 51 percent of black adults were married, and by 2004 that had dropped further to 41 percent.

Also during the 1970s we saw the percentage of children born to unwed African-American mothers jump from 35 percent to 55 percent. Why? Why did this happen? It happened because we told them to stop getting married. Aid to Families with Dependent Children (AFDC) had two very, very strong rules. Its message was, "We will give you a lifetime entitlement to cash so long as you have a dependent child and you don't do two things: you don't go to work and you don't marry someone who is working." So why are we surprised that both work and marriage increasingly retreated from too many low-income communities? The welfare system said "Don't go to work," so they didn't go to work. And it said "Don't get married to somebody who's working," so they didn't get married. They still had children, but they didn't do those two things.

Moynihan would certainly agree that this was not a good development. In fact, he called for upholding in public policy what G. K. Chesterton claimed is imperative when facing any social problem: the "social ideal." In this case, the married two-parent family is the "social ideal." As Moynihan said, "The principal objective of American government at every level should be to see that children are born into intact families and that they remain so." It is



therefore somewhat disappointing that he was such a critic of the 1996 welfare reform law, particularly given the fact that three of the four purposes of that law were directly related to either reducing out-of-wedlock births or increasing the formation and stability of two-parent, married families.

Still, Moynihan had an extraordinary legacy because lesser mortals, after the reaction to his initial report, would have retreated from this issue and apologized. But Moynihan didn't. He kept writing and talking about the problem of the collapse of the family, particularly within African-American communities, but increasingly within all ethnic groups.

The real legacy of Moynihan was his success in bringing a lot of Democrats and even liberals along. For example, in 1996 Hillary Clinton wrote, "Every society requires a critical mass of families that fit the traditional idea, both to meet the needs of most children and to serve as a model for other adults who are raising children in difficult settings. And we are at risk of losing that critical mass today." 3

I was recently at a conference on new strategies for reducing poverty at the University of North Carolina. Former Senator John Edwards was the moderator of the conference, and after my talk on why marriage is important in the context of antipoverty strategies, he remarked, "I agree with everything that Wade Horn just said." And then he added, "And that really, really worries me."

It is important that we win the rhetorical debate on this issue. It was not too long ago that we were in danger of losing the idea of marriage as an important social institution in America. Marriage is important not only as an expression of the love and affection that two people have for each other, but also because it is critical to the common good in our culture and society.

Since the 1996 welfare reform legislation there has been some good news and some not so good news. The good news: Out-of-wedlock births have declined at least in part because of the 1996 law. In the African-American community in 1995, the percentage of black children born out of wedlock hit a

record 70 percent. It has dropped every year since then, and although not huge drops, it is now at about 68 percent. A study by the late Paul Offner in *Social Science Quarterly* documents the decline in unwed motherhood among poor teens, and it demonstrates that the decline is at least in large measure the result of provisions in the 1996 law.<sup>4</sup>

The bad news is that we are not seeing an increase in the percentage of African-American adults who are married, and we continue to see a retreat from marriage in other ethnic groups as well. In 1995, 43 percent of adult blacks were married, and today 41 percent are married. Why should it be that the out-of-wedlock birth rate among teens is dropping, but we are not seeing an increase in marriage? I think it is because we have convinced people that it is a bad idea to have a child when you are a teenager. We have not convinced them, however, that it is a good idea to be married before you have children.

That is where the new provisions of the Temporary Assistance to Needy Families (TANF) law come into play. For the first time, we have a dedicated funding stream at the federal level to focus exclusively on helping couples form and sustain healthy marriages. This is a dramatic shift in social policy. Just 10 years ago it was impolite to even use the word "marriage," and now we have a dedicated \$100 million funding stream to not only mention the word, but to promote and encourage marriage.

However, if all we do is see the marriage efforts as a dedicated funding stream, we are in trouble. As Moynihan said, "the principal objective should be to see that more children are born into intact families and remain so." I oversee \$46 billion, part of a \$2 trillion federal budget, and \$100 million for the Healthy Marriage Initiative out of my \$46 billion is not a lot of money. So a much more important task is to integrate the idea of marriage into all of the social programs that support low-income families. We have been trying to do just that, so we now have marriage education programs in our child welfare funding streams, we have them in our refugee resettlement funding streams, we have them

<sup>4.</sup> Paul Offner, "Welfare Reform and Teenage Girls," Social Science Quarterly, Vol. 86 (June 2005), pp. 306–322.



<sup>3.</sup> Hillary Rodham Clinton, It Takes a Village: And Other Lessons Children Teach Us (New York: Touchstone, 1996), p. 50.

just about everywhere. Ron Haskins of the Brookings Institution once said, "If it's not tied down, Wade Horn has spent it on marriage." But it is the idea, not the amount of money, that I think is so critical. It is recapturing the idea that marriage is fundamental to the social good, and encouraging healthy marriages is an important objective of government policy.

ROBERT RECTOR: Daniel Patrick Moynihan was a remarkable man, and he was a very unusual politician for being able to stand up year after year and say, "The decline of marriage is a terrible thing and I don't have any idea what to do about it." Most politicians cannot be that intellectually honest. If they do not have an immediate solution, they will not even mention the problem.

The genesis of this talk is 41 years in the wilderness. It has been 41 years since Moynihan first raised this issue, and this year is the first time in that period that the government has taken an active step to restore marriage in the midst of the welfare system. It is a tiny amount of money—I believe it is one penny to support marriage for every \$15 that we spend supporting single parent-hood—but it is a first step. We may now have the opportunity to break what I call the "muzzle of silence" that fell around this issue from the time the Moynihan Report was napalmed in the mid-1960s up until now.

What we know today is that the issues that Moynihan brought up concerning the black family now pertain to all families. The out-of-wedlock childbearing rate is at 25 percent for whites, 45 percent for Hispanics, and 68 percent among blacks. It is important to emphasize again that this is not a teen pregnancy problem; only about 14 percent of these non-marital births occur to girls under 18. It is really a crisis in the relationship of young adults, and primarily low-income young adults. Murphy Brown is a myth. If you go to a school like Vassar you can take your seminar in sociology on the horrors of marriage, but almost no one in that class will go on to have children out of wedlock. Rather it is our most disadvantaged women—who are going to have the hardest time going it alone—who end up choosing or being pushed to go it alone.

There are several arguments objecting to a promarriage policy that I would like to address. The first is that black males are not marriageable. In fact, the overwhelming majority of non-married fathers around the time of birth are quite marriageable, white or black. The men actually make more than the women do. It is a real puzzle rather than an obvious case why they do not get married.

Another dilemma in this discussion is what I call "if you can't save the last one don't save any." One out of three children is born out of wedlock, to 1.5 million couples each year. That number includes a huge range of couples, from stable, working class couples all the way down to the most dysfunctional couples one could imagine. Most of the debate about this focuses on whether the marriage program will work for the most dysfunctional family in that continuum, not the ones on the other end, who are actually more numerous. By way of analogy, this would be like going into a retirement home and proposing an exercise class for the elderly, and being told that because there are several quadriplegics who cannot participate, the program is a mistake. In fact, not everyone can be helped by marriage education programs, and not everyone should be helped. But I believe that the overwhelming majority of the couples that are having children out of wedlock can and should be helped.

I believe that the fundamental problem behind out-of-wedlock childbearing and the decline of marriage is actually attitudinal. I would commend to all Kathy Edin's book, *Promises I Can Keep*, on young single mothers in urban areas. What we learn from that book is that these mothers have common goals with most other women in society. Most of them want to be married, to have a house in the suburbs, two kids, a dog, and a minivan. The problem is that they have absolutely no practical plan to get there.

The second thing that we learn from this book, unequivocally, is that these women very much want to have children. Children are the center point of their lives. Liberal nostrum complaints about lack of access to birth control are completely irrelevant. The mothers have all the birth control they could want, they know all about it, but they are having children because children are absolutely



essential to their vision of what they want to be and to their life fulfillment. The problem is that they have the sequence mixed up.

In the middle class, couples generally begin by forming an attachment to each other, followed by commitment, followed by marriage, and then having children. In low-income groups today, that sequence has been reversed and the couple starts by having a child, then the mother seeks commitment—not necessarily to the father of the child, because he may not be the right guy—and then she ultimately seeks marriage perhaps 10 or 15 years down the road. This is a matter of attitude and perceptions.

These young women do not see that sequence that I just described as in any way abnormal; it's absolutely normal to them. If you were to tell them that there was something odd about this they would be really surprised, which is why I think education here is absolutely key. I think most people, liberal or conservative, can see that that sequence is a disastrous one. But we do not communicate that message to the young women who need it.

We need to find opportunities to intervene with a positive and instructive message that will help young women to see these ideals and design a pathway to accomplish those ideals. I would say the earlier we can intervene, the better. When we first started talking about marriage, we talked about getting welfare mothers married. Well, most welfare mothers had the relationship with the father collapse seven years ago. She can't stand him and she doesn't want anything to do with him. That's not a good place to intervene. Then we started talking about the magic moment of the child's birth; that's a good place, we ought to intervene at that point. But really, waiting until after you've had a child is not exactly the best place to try to decide whether you want to make a lifetime commitment to another individual. We could go back before that.

In order to reach young women with this information before they become pregnant outside marriage, the place to intervene is through Title X birth control clinics. These clinics exist in virtually every county in the United States and provide services to

4.4 million low-income young women each year. These are in fact the women who within a year or two will have children out of wedlock. What generally happens in those clinics today is that young women come in and receive a gynecological exam and some form of birth control, and a year or two later they return for an abortion or support for their out-of-wedlock birth. In most cases no one says anything to discourage or change that pattern, and I think that is abusive. No one would treat a member of his own family that way. If we look at the polling data we find that these women are actually looking for something more than a physical exam and contraceptives. So, if I had unlimited budgetary resources, I would mandate that each of those Title X clinics start a program to offer any young woman coming in seeking birth control referrals to optional educational opportunities about life skills planning, marriage, and relationship skills. Participation in these opportunities would be voluntary.

Right now we don't do that anywhere in the U.S., but I think if we offered that voluntary option, more than half of the young women would in fact take it. Such a program could ask, "What are your life plans?" And I suspect that we would find that most young women have pretty conventional life plans, and we could encourage them to build the skills to achieve those plans.

In general, we should ask these young women and students in at-risk communities in high schools across the United States, "Do you plan to have children?" And the answer is "Yes." Children are the essence of life to these women. And then I would ask, "Well, do you want your child to be poor?" To which they would say "No." Then I might say, "Well, do you understand that a child that is born and raised outside of marriage is seven times more likely to be poor than not?" And the answer to that would be, "You're kidding!" They have no idea, because it is difficult to conceptualize a life course that is outside of the one that is prevalent in their community.

I think that by opening with those questions we could begin to talk with them about where they want to go and what sequence of choices they need to make in order to bring the child—which they highly esteem and highly value—to the level of life



that they want for that child. We can help them understand that having a strong, committed relationship with the father of that child will be key to the success of that child. We know this is the most important thing to them, but we remain silent because of a paralysis of political correctness that began as long ago as 1965 with the reaction to the Moynihan Report. We must break through that paralysis of silence. I hope that with the passage of the Healthy Marriage Initiative and this small amount of money, for the first time in 40 years, we can begin to get this message out.

**JENNIFER MARSHALL:** Before we move to audience questions, I'd like to ask the panel to react to that last idea that Robert offered. Does anyone have a response to that idea, particularly about the Title X clinics?

ROBERT LERMAN: I think it's a good idea, but I think that high schools and getting the young men equally involved is a critical step. And I think that one of the things that we really haven't talked about too much is the sort of cultural messages that work against all these policies. People are not operating in a vacuum just waiting for a government program; they're operating in the context of an array of cultural messages. To begin to offset that is something I would wholly support.

BARBARA DAFOE WHITEHEAD: I would say the spirit of Murphy Brown lives in the popular culture. And in fact it is even stronger today as the popular culture portrays a youthful mating culture where people just exchange sex partners. My husband teaches at a university and all of his students love *Friends*; it's sort of the archetypal show of their generation. From my perspective, this does not send the best message to young people about the pathway into a healthy and lasting marriage. So we're up against that, too.

## **Selected Questions**

**QUESTION:** Do any of you see a correlation between the rise of the social ills that each of you described and the decline in Christian values in the social sphere?

**ROBERT RECTOR:** We do know that strong religious values are a strong counteractive to this type

of behavior. Church attendance, for example, is strongly negatively correlated with both teen pregnancy and out-of-wedlock childbearing. There is good literature that shows that when young people go to church, it not only has a positive impact on them, but they actually have a positive peer effect on the neighborhood around them.

I think one of the major challenges in the inner city is for the churches to have the opportunity to actively promote this message. I think a lot of them have been overwhelmed with the decline of marriage and don't know where to start. It's very difficult to stand firm on this issue if two-thirds of your parishioners have had children out of wedlock. But I think that would be an excellent point to start, and I would think that I would see that there would be a great role for faith-based organizations in marriage programs. Again, participation should be voluntary. We never have to force this message on anyone, because I think once we begin to offer it the demand will be overwhelming.

ROBERT LERMAN: Just to pick up on this last point, one of the things that you see in at least a couple of the sites where they're getting money from the community Healthy Marriage Initiative is an effort to build coalitions of pastors and other faith-based groups to come together around this kind of issue in local communities.

**QUESTION:** I want to know how the panelists feel about incorporation or increased emphasis on job skills education, in order to make the fathers of the children appear more appealing as husbands.

WADE HORN: If my daughter came home and she said, "Dad, I've fallen in love and I'm going to get married," I'd ask her to tell me a little about him. "Well, he dropped out of high school, he's got a drug habit, he deals a little bit on the side to support the drug habit, he's been in jail a couple times, and he has no job. You want to meet him?"

Obviously, it's desirable to find men who have attributes that would be attractive as marital partners. So yes, let's give them job training. Having said that, what I find curious is that people will do just about anything to avoid using the word "marriage." Instead what they love to say is "We should give these guys job training and education and then



they'll get married." What they're really proposing is calling job training and education a marriage program.

However, if you get a little bit of change without mentioning the word "marriage," what if we actually used the word and combined the job training programs with something that actually is marriage education? The amount of money for the Healthy Marriage Initiative is kind of immaterial; the most important thing that we have done in the federal government in the last five years is recapture the word "marriage." If you have a culture that is afraid of mentioning the word, do not be surprised if the institution disappears. And what we have done, I think very successfully, is recaptured the word.

ROBERT LERMAN: I'd just like to say something about the issue of timing. The young men, 18- and 19-year-olds, are not really making enough money to form families. What has happened over the last several decades is that the age at which men reach a higher earnings level has gone up and the age of sexual activity has gone down, so there is a big gap between when young people are having lots of sex and the time when they can really afford to have children.

One of the benefits of apprenticeship is that it allows young people to get into a culture that is not purely youth-oriented. There are some adults around, some of whom may have a little adult wisdom, and it encourages preparation for the future.

ROBERT RECTOR: It's important when we look at the Fragile Families survey, which is a survey of unmarried couples at the time of their child's birth, to recognize that the men actually make more than the women. So if these men are not ready to have children, what does that tell us about the women?

There is a general hypothesis that marriage disappeared among blacks because of low black male wages and employment. In fact, there is a very strong positive correlation between black male wages over history and the out-of-wedlock child-bearing rate: As wages go up, particularly in the 1950s and '60s, this is exactly when the black family started to disintegrate and out-of-wedlock childbearing rose.

To put this in simple terms, back when Pearl Harbor was bombed, the average black man made \$600 a year, which is about \$9,000 per year today. But back then about 90 percent of black children were born inside marriage, even though these wages, both in absolute terms and relative to white wages, were extremely low. And then wages go up and at the same time black marriage declines. I think that's a very strong indication that the decline of marriage is not really wage-driven, or at least is only in part wage-driven.

**QUESTION:** I'm interested in how you actually go about changing cultural norms. We haven't talked about the media a lot or curriculum in schools. I'm wondering if you have any practical ideas about the way to go about this in the culture, not just in public policy.

WADE HORN: Yes. Everybody who leaves this room should always use the word "marriage." We have to be clear, particularly with young people, about what we mean. And if we say "Wait until you're in a committed relationship to have a child," that's a different message than "Wait until you're married to have a child."

QUESTION: I wanted to pick up on Barbara Whitehead's point about young women being pickier about the men they marry than the men they have children with. I think that's a very important point. I'm concerned that some of the marriage education may actually increase that pickiness. I think part of what needs to be told is that men mature in marriage. There's lots of evidence that their work effort increases, their earnings increase in marriage. They've got to follow the old thing from Guys and Dolls: marry the man today and change his ways tomorrow. Another important Darwinian lesson is the guy who is most likely to be committed to a specific child is the guy who is the biological father of that child. I don't think that message is getting across, and it's a very basic message. And you see it in all the literature about stepparents and boyfriends and child abuse.

**BARBARA DAFOE WHITEHEAD:** I do think this comment calls attention to something important. Virtually every society has the task of matching up men and women for the purposes of marriage and



parenthood. This task is so fundamental that no known society leaves marriage up to lone individuals roaming around on their own. Yet this seems to be the experience of many young people today. They don't get much help in partner choice. They often lack any notion of what constitutes a good, reliable, faithful, potentially marriageable partner. So I think there are some ways that we can begin at least to have that discussion. Otherwise, in the absence of a successful marriage system, there is a vacuum and what fills the vacuum is a lot of stuff from popular culture that I think creates entirely unrealistic expectations about what marriage is and what it entails.

WADE HORN: I do think you make a very important point, which is if the bargain's too high for marriage, if the expectations are too great for what marriage is, people become more picky. And it may actually drive more people toward cohabitation, particularly as "trial marriage." And unfortunately the more trial marriages you have, the less likely you're going to have a marriage that actually lasts for a long time.

I would be remiss if I didn't say there are a lot of people between Moynihan and Robert Rector in the history of this work. And Nick Zil, who is here today, is one of the really historic figures in this area who did a lot of the empirical work in the '80s and the '90s to substantiate the connection between family structure and outcomes for kids. I just want to take a moment to thank you for the work that you've done as well.

**JENNIFER MARSHALL:** Our panel has underscored why Daniel Patrick Moynihan was right when he said that marriage matters and family matters. That is the unfinished business of welfare reform.

—Jennifer A. Marshall is Director of Domestic Policy Studies at The Heritage Foundation, Robert Lerman, Ph.D., is a Senior Fellow at the Urban Institute and Professor of Economics at American University, Barbara Dafoe Whitehead, Ph.D., is Co-Director of the National Marriage Project at Rutgers University, the Hon. Wade Horn, Ph.D., is Assistant Secretary for Children and Families at the U.S. Department of Health and Human Services, and Robert Rector is Senior Research Fellow in Domestic Policy Studies at The Heritage Foundation.