



Issue Brief

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State Policy Options for Supporting Healthy Marriages

Summary

Policymakers are concerned by the high rates of divorce and out-of-wedlock births and the implications that these have for the health and well-being of children. Children raised by married parents tend to do better emotionally, academically, and economically than children raised in single-parent families. Yet most children in this country will spend at least part of their life with a single parent.

To address these concerns, states have implemented a range of strategies to promote marriage and strengthen families. State activity has gained momentum over the past decade, in large part due to welfare reform, which created the Temporary Assistance for Needy Families program (TANF). TANF provides funding for states to help low-income parents move toward self-sufficiency through marriage and work, to reduce out-of wedlock pregnancies, and to promote the formation and maintenance of two-parent families. When Congress reauthorizes TANF, it is likely to include substantial incentives for states to implement family formation initiatives.

Actions that states have taken to support healthy marriages include:

- reviewing policies and practices in income support programs to ensure that they do not penalize two-parent families or provide disincentives to marry. For example, states have modified asset and income eligibility requirements in TANF and Medicaid to make it easier for two-parent families to receive benefits;
- strengthening existing marriages and reducing divorce by providing access to marriage counseling and education, and/or by making the divorce process more cumbersome;
- providing marriage education courses and other resources for couples who plan to marry;
- providing information about marriage and parenting to unmarried couples who are expecting, or have recently experienced, the birth of a child;
- working with youth to help them build communication skills, understand the value of marriage, and prepare for healthy marriages in the future through curricula offered in school or other venues; and
- promoting the value of marriage to the public by launching public information campaigns.

Background

Changes in family composition, coupled with evidence that such changes matter to the well-being of children, have elevated the issue of marriage and family formation on the public's agenda. Today, unmarried women account for nearly one-third of all births in this country, and half of marriages end in divorce. Over half of these divorces involve parents of children. In fact, most children in this country will spend at least part of their childhood in a single-parent household.

Over the past several decades, a growing body of research has focused on the changes in family structure and how those changes affect children. As researchers continue to study these issues, a consensus has emerged—on average, children do best when raised by married, biological or adoptive parents who have a low-conflict relationship.¹ Children raised by married parents tend to do better emotionally, academically, and economically than children raised by single parents. Conversely, children living in single-parent households are more likely to be poor, drop out of school, become teen parents, and rely on welfare than are children in two-parent families.

There is also evidence that marriage has positive effects on parents. Married adults are more productive on the job, earn more, save more, and are healthier than unmarried couples. Recent research indicates that married parents suffer less economic hardship than cohabiting parents, even when they have similar incomes and education. Married parents are more likely to pool their earnings; husbands earn more; and married couples receive more assistance from family, friends, and the community.²

States have responded to concerns about rising rates of divorce and out-of-wedlock births by adopting policies to promote marriage and strengthen families. State activity has gained momentum over the past decade, largely because of welfare reform efforts. The TANF block grant gives states broad flexibility to develop programs to help low-income families. It provides funding for state efforts to help low-income parents move toward self-sufficiency through marriage and work, to reduce out-of-wedlock pregnancies, and to promote the formation and maintenance of two-parent families. As Congress considers the reauthorization of welfare reform, the issues of family formation and of marriage, in particular, have taken on a more central role. Reauthorization of TANF, anticipated in 2004, will most likely clarify the law's purposes to more directly encourage marriage and include financial incentives for states to implement family formation demonstration projects.³

This *Issue Brief* offers policy options for states interested in expanding or initiating efforts to support healthy marriages. It reviews a range of options states have used to strengthen existing marriages, encourage and support new marriages, and educate the public about the benefits of marriage. The brief does not discuss related efforts that states have taken to increase noncustodial fathers' involvement in supporting and raising their children, reduce pregnancies among unmarried women, and support healthy youth development.

State Policy Options

Reviewing current policies. Public benefit programs and tax policies can create disincentives for recipients to marry and often reduce the economic benefits that marriage can provide. Benefit programs may have policies that favor one-parent families over two-parent families or may give preferential treatment to single-parents when deciding who has access to services such as child care. Programs that base eligibility solely on financial circumstances may unintentionally create a system in which an unmarried, unemployed parent benefits more financially than married parents with a single, low-income earner.

Responding to these concerns, many states have acted to offset policies that penalize married parents. States have reviewed how assistance units are defined, how income and assets are treated when determining eligibility for receiving and maintaining benefits, and how scarce resources are allocated. Virtually all states have reduced or eliminated the requirement that two-parent families work a total of 100

hours per month under their cash assistance programs. Alabama, Mississippi, North Dakota, and Oklahoma have modified their TANF eligibility requirements to disregard income of a new spouse for some period of time after a couple's wedding.⁴ West Virginia adds a \$100 incentive payment to monthly cash benefits for married-couple families.

Many states have also made it easier for adults in two-parent families to get Medicaid. Because the majority of states base Medicaid on financial circumstances, low-income adults in families with two earners may not qualify.⁵ However, 17 states use Section 1931 Medicaid expansion options to increase income disregards and extend medical coverage to low-income families.⁶ Under Section 1931, states may expand access through income or asset disregards or by increasing income and asset limits. Ohio has made it easier for two-parent families to be eligible for Medicaid by allowing two-parent families two earned-income disregards when both parents work. In addition, eight states used Section 1115 waiver authority to expand coverage to two-parent families.⁷

Strengthening existing marriages and reducing divorce. The rate of divorce in this country rose sharply in the 1970s and has declined only slightly since its peak in 1981. Since that time, divorce and its implications for the well-being of children has become a serious concern for policymakers. Divorce can have devastating effects on both children and parents, and, for some children, the negative impact of divorce can last through adulthood. Even if a parent remarries, some evidence indicates that children are not as well off as they would have been with both biological parents.⁸ Poor marital quality can also have detrimental effects on children and increases the likelihood that they, too, will experience problems in future relationships.⁹

States have taken a number of steps to support healthy marriages, strengthen the quality of parental relationships, and reduce the likelihood of divorce. Several states use public funds to provide mentoring, counseling, and education to married couples. Oklahoma established a marriage resource center to provide information on marriage, mentor couples, and provide workshops on relationship skills. Michigan's Family Independence Agency provides marriage counseling to couples who are eligible for welfare cash assistance. Utah's Commission on Marriage is using TANF funds to offer vouchers for counseling and mediation and to develop a Web site that includes marriage enrichment information and links to services.

States can also take steps to make it more difficult to divorce or to minimize the effects of divorce on children. For example, states can provide counseling or education for divorcing parents. Before granting a divorce, Arizona, Florida, Hawaii, Iowa, New Mexico, Tennessee, Utah and Virginia require all parents to attend classes on the effects of divorce on children and on parenting issues associated with divorced couples.¹⁰ States can also modify their divorce laws to make the process of divorcing more cumbersome. Georgia does not grant a no-fault divorce unless both parents agree to the divorce and no children are involved. The Michigan Mediation Project works with couples immediately after their divorce to help them discuss issues and manage conflict, explore the initial causes of their divorce, and consider reconciliation.

As policymakers craft strategies to curb divorce rates in their state, they should be particularly sensitive to the issue of domestic violence. Although growing up in strong, two-parent families can be economically and emotionally beneficial to children, these benefits are diminished when the marriage is marked by parental conflict. Research suggests that in families with violence or high levels of conflict between parents, children may in fact be better off if the parents divorce. However, research also indicates that the majority of divorces today are not a result of such serious conflict.¹¹ While interventions aimed at helping couples address distress in their marriage and improve communication can lead to stronger marriages,

policymakers should ensure that couples have access to domestic violence counseling and other services. Furthermore, service providers should be aware of signs of domestic violence and able to refer individuals for assistance in addressing those issues.

Building marriage skills among couples who plan to marry. By providing resources and services to couples before they wed, states may be able to lower the risk for subsequent marital problems or divorce and help ensure that couples are ready to marry. Although couples tend to be highly satisfied with their relationships prior to marriage, half of marriages end in divorce and a quarter of these dissolve in the first three years. Researchers have found that how a couple communicates and handles conflict is more important than premarital satisfaction to the future of a marriage. If couples are not able to manage conflict effectively, it can put immense stress on their relationship and have negative effects on their children.¹² Programs that help couples develop communication and conflict-resolution skills before they marry may be able to strengthen relationships and prevent future divorce.

Focusing on engaged couples may also be a good option for states for logistical reasons. Because couples need to apply for a marriage license in person, outreach to that population would be fairly simple. Furthermore, because the individuals targeted have self-selected marriage, working with this population may minimize concerns that government-sponsored marriage initiatives will push couples into marriage prematurely or unintentionally pressure people to enter or stay in abusive relationships. In fact, providing premarital education or counseling may actually cause some couples to contemplate their relationship more seriously and postpone marriage if they are not ready.

States currently provide a range of services and resources to engaged couples.

- Utah used TANF funds to develop a marriage skills video that is distributed through county clerks' offices to couples who apply for a marriage license.
- Florida and Texas distribute a handbook to all marrying couples. The handbooks cover a range of issues, such as communication, conflict, children, money, lifestyles, families, faith, marriage, and the law.
- Arizona, Arkansas, and Louisiana enacted covenant marriage laws that provide an alternative to the traditional marriage contract for couples who want to demonstrate a strong commitment to marriage. Covenant marriages typically require couples to participate in premarital counseling and are more difficult to dissolve than traditional marriage contracts.

Several states offer incentives for engaged couples to enroll in marital education. For example, Florida, Minnesota, and Oklahoma offer a reduction on marriage license fees for couples that enroll in marriage education courses.

The effectiveness of such programs is difficult to determine. Research is limited regarding what works in terms of building strong marriages and preventing divorce. Very little is known about the effectiveness of efforts, such as written or video materials currently distributed by states, to reach broad populations of engaged couples. In addition, no research exists on the effectiveness of covenant marriage, nor are there serious efforts to track utilization of such options. Studies on specific marriage education curricula indicate positive effects on relationship satisfaction and communication for couples who complete premarital education courses.¹³ However, couples who voluntarily enroll in premarital education may be more likely to place a priority on communication, have higher expectations that the marriage will last, or be less willing to divorce than couples who do not opt to take premarital education.

Recognizing that there is limited research to guide state and local practice, public agencies and private foundations have begun to invest in evaluations and other studies of family formation initiatives. The U.S. Department of Health and Human Services, Administration for Children and Families (ACF) has recently funded several studies to assess the effectiveness of premarital education curricula and other initiatives to prevent troubled marriages, including an evaluation of programs for low-income couples in their child-rearing years who are married or plan to marry. An increasing number of efforts also provide technical assistance to states and localities, as well as opportunities to share promising practices and lessons learned. Policymakers will want to keep abreast of the research in this developing field, seek technical assistance from experts, and share information and experiences with others implementing similar programs.

Providing information to unmarried couples who are expecting, or have recently experienced, the birth of a child. Research conducted over the past several years has shed light on unmarried parents' attitudes about marriage. It is now widely accepted that, at the time of their child's birth, most unmarried parents are in committed relationships, want to be involved in raising their child, and have expectations that they will marry.¹⁴ Yet, despite their high hopes, the majority of these couples do not wed. Though actively promoting marriage among unmarried couples is controversial, the period around the birth of a child—when parents have high aspirations for marriage—might be a good time to provide these parents with access to the resources and support that could help them consider the option of marriage more seriously.

In fact, states already intervene at this point in new parents' lives. The child support enforcement system is tasked with establishing paternity, which typically takes place at the hospital. Consequently, the state already has an entrée into the lives of unwed mothers and fathers at a time when parents may benefit from a range of supports, including employment-related services, parenting classes, and information about marriage.¹⁵

Recognizing this opportunity, a few states and localities have initiated projects targeting unmarried new parents. For example, Cleveland Heights, Ohio, is testing a curriculum to teach relationship skills to low-income, unmarried parents of infants. Additionally, states typically have a variety of home visiting programs for parents with newborns. Almost half of the states use federal welfare monies to fund home visiting programs that provide support for new parents and assist them with the responsibilities of parenting. A few states use this opportunity to provide parents with information about marriage education or as a time to build communication skills. North Carolina's home visiting program targets new parents and includes relationship-building skills. Similarly, Utah's Commission on Marriage collaborates with home visiting programs to provide fragile families with marriage-enrichment materials. Utah has recently developed a packet of resources on marriage that will be distributed to low-income parents through Medicaid home visitation programs, Early Head Start, and other early-intervention programs.

Help Youth Prepare for Healthy Relationships and Marriages. Much of the recent discussion about strengthening marriage has focused on unwed parents, couples considering marriage, and married couples at risk of divorce. However, states can also take preventive steps to educate youth about what it takes to sustain a healthy marriage and help them build the skills necessary for strong relationships. Surveys of teen attitudes over the past few decades indicate that they increasingly aspire to long-term marriages. However, teenagers—particularly girls—are also becoming progressively pessimistic that their marriages will last a lifetime.¹⁶ Policymakers seem to have an opportunity to reach out to adolescents, both to increase expectations about having long-lasting marriages and to develop the skills to achieve them.

High schools in several states currently offer some type of marriage education course, and Florida requires all high school students to complete a class in relationships and marriage. The Florida Marriage and Preservation Act of 1998 mandates marriage skills education for all 9th and 10th graders as part of their life management classes. Utah also offers a course that focuses on a range of issues, including dating, money management, communication, marriage preparation, and parenting skills, though the class is not mandatory. In other states, individual schools and school districts are offering classes or adding units within existing classes to teach students about the skills necessary to succeed in marriage.¹⁷

In addition to school-based interventions, programs to teach youth about marriage can also be delivered by community- and faith-based organizations; organized at youth centers; and integrated into existing efforts, such as teen pregnancy prevention programs or youth development initiatives.

Stressing the value of marriage to the public. Recognizing that failing marriages and out-of-wedlock births are widespread, some Governors and state officials have initiated broad efforts to stress the importance of marriage to the general public. Several states, including Arizona, Louisiana, South Carolina, and Utah, have launched statewide commissions around the goal of supporting marriage. Oklahoma launched a statewide initiative on marriage with the goal of decreasing the state's divorce rate by a third. Florida recently held a statewide conference on marriage.

Public information campaigns, such as antismoking efforts, offer evidence that such a strategy is an effective way to reach a large and diverse audience, influence public opinion about an issue, and affect behavior. Launching a statewide media campaign may be a cost-effective option for states to provide information about marriage education opportunities or to promote the benefits of marriage.

Issues for State Policymakers to Consider

The scope and type of program a state implements will depend on a number of factors, including the nature of the problem policymakers seek to address; the resources available; the capacity of organizations, agencies, and staff to implement the program; and the public and political support. Governors and other policymakers considering a marriage initiative in their state will want to consider a number of issues.

Data on marriage, divorce, and out-of-wedlock births. The type and quality of the data on marriage, divorce rates, and births to unmarried parents can affect a state's ability to target resources and programs effectively. Reliable data can help policymakers identify target populations or geographical areas and develop program goals and strategies. Unfortunately, current data on marriage and divorce rates are limited and vary widely across states. While a couple of states do not collect any data on marriage or divorce, several others have initiatives to improve their vital statistics in this area. In addition, ACF has recently funded a study to analyze options for improving the collection of marriage and divorce statistics at the federal, state, and local levels.

Public support for a healthy marriage initiative. The amount of public and political support will help guide the types of activities the state launches. For example, state policymakers may wish to devote time and resources to building a diverse coalition of local leaders, service providers, and other stakeholders, and to educating others about the impetus for such an initiative. Initiatives in several states and localities have failed either because legislation did not pass, the initiatives were successfully challenged in court, or opposition at the local level made implementation difficult. Successful endeavors, such as Oklahoma's statewide marriage initiative, had leadership from the Governor, involved a diverse coalition of support—including both faith-based organizations and the domestic violence prevention community—dedicated full-

time staff to the programs, and sought to educate the public about the benefits of marriage and the goals of the project. Building a diverse coalition to support, plan, and implement the initiative can help bring more flexible resources to the table and ensure the program meets local needs and is culturally sensitive. Potential stakeholders include public agencies, local leaders, faith- and community-based organizations, fatherhood programs, teen pregnancy prevention and youth development efforts, and the domestic violence community.

Available resources. A number of funding sources are available to states interested in funding healthy marriage initiatives. As noted, when welfare reform is reauthorized, funding will undoubtedly be provided for states and localities to implement demonstration programs to support healthy marriages, although these funds will require some sort of state match. States can currently utilize federal TANF dollars to fund broad marriage initiatives, as well as state maintenance-of-effort monies to fund programs for low-income populations. Additionally, states can use the Social Services Block Grant (Title XX) for activities aimed at preserving and reuniting families; the Promoting Safe and Stable Families Program for family support, parent education, and family reunification services; the Administration for Native Americans for services to promote healthy marriage and responsible fatherhood among Native Americans; and the Maternal and Child Health Block Grant (Title V) for abstinence-until-marriage programs.¹⁸ The U.S. Department of Health and Human Services has recently granted several waivers to states to implement marriage activities under their child support programs. States may also be able to use state children's trust funds, state marriage license fees, and foundation grants.¹⁹

Tracking progress and measuring outcomes. States will want to identify measurable goals and track outcomes, including utilization of services, customer satisfaction, and outcomes among the populations served. Programs aimed at specific populations will be easier to evaluate than efforts to distribute resources to wide audiences or those aimed at changing public attitudes. Short-term measures may include effective use of resources, program utilization, staff capacity, and customer satisfaction; long-run outcomes may include tracking the divorce and marriage outcomes of program participants and targeted populations and me

¹ Mary Parke, *Are Married Parents Really Better for Children? What the Research Says About the Effects of Family Structure on Child Well-Being* (Washington, D.C.: Center for Law and Social Policy, May 2003).

² Robert Lerman, *How Do Marriage, Cohabitation and Single Parenthood Affect the Material Hardship of Families with Children?* (Washington, D.C.: The Urban Institute, July 2002).

³ Current reauthorization proposals include Healthy Marriage Promotion Grants for states of up to \$200 million annually, including a dollar-for-dollar state match; money for marriage research and technical assistance; and funds to support responsible fatherhood and healthy marriage programs.

⁴ Karen Gardiner et al., *State Policies to Promote Marriage* (Falls Church, Va.: The Lewin Group, Inc., September 2002).

⁵ Children are typically eligible at higher income levels than their parents.

⁶ Ibid.

⁷ Ibid.

⁸ Andrew Cherlin, Key Findings from "Welfare, Children and Families: A Three Cities Study" Presented February 20, 2002, National Press Club, Washington, DC. For more information on Welfare Children and Families: A Three City Study, see <http://www.jhu.edu/~welfare>.

- ⁹ Paul Amato and Alan Booth, *A Generation at Risk: Growing Up in an Era of Family Upheaval* (Cambridge, Mass.: Harvard University Press, 1997).
- ¹⁰ Gardiner et al., *State Policies to Promote Marriage*, p. 8-9.
- ¹¹ Amato and Booth, *A Generation at Risk*, 220.
- ¹² Scott Stanley and Howard Markman, *Acting on What We Know: The Hope of Prevention* (Denver, Colo.: University of Denver, Center for Marital and Family Studies, <http://www.smartmarriages.com/hope.html>).
- ¹³ Ibid.
- ¹⁴ “Is Marriage a Viable Objective for Fragile Families?” Fragile Families Research Brief Number 9, (Center for Research on Child Wellbeing, Princeton University, July 2002). For more information about the Fragile Families and Child Wellbeing Study, see <http://crcw.princeton.edu/fragilefamilies/index.asp>.
- ¹⁵ Sarah McLanahan et al., *Unwed Parents or Fragile Families? Implications for Child Support Policy*, Working Paper #00-04 (Princeton, N.J.: Princeton University, Center for Research on Child Wellbeing, May 2000).
- ¹⁶ David Popenoe and Barbara Dafoe Whitehead, *The State of Our Unions 2001: The Social Health of Marriage in America* (Piscataway, N.J.: Rutgers University, The National Marriage Project, June 2001).
- ¹⁷ For more information about youth programs, see <http://www.smartmarriages.com/school.html>.
- ¹⁸ Danielle White and Jan Kaplan, “The State’s Role in Supporting Marriage and Family Formation,” (Washington DC, Welfare Information Network, June 2003).
- ¹⁹ Courtney Jarchow, “Strengthening Marriage and Two-Parent Families,” (Denver, Colorado, National Conference of State Legislatures, February 2003).