# EXHIBIT D

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## Marriage from a Child's Perspective: How Does Family Structure Affect Children, and What Can We Do about It?

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Overview Policies and proposals to promote marriage have been in the public eye for several years, driven by concern over the large percentages of American children growing up with just one parent.

The Bush Administration has proposed improving children's well-being as the overarching purpose of welfare reform, and its marriage initiative is one of its chief strategies for doing so. In this context, what does research tell us about the effects of family structure – and especially of growing up with two married parents – on children?

This brief reviews the research evidence on the effects of family structure on children, as well as key trends in family structure over the last few decades. An extensive body of research tells us that children do best when they grow up with both biological parents in a low-conflict marriage. At the same time, research on how to promote strong, low-conflict marriages is thin at best. This brief also discusses promising strategies for reducing births outside of marriage and promoting strong, stable marriages.

This brief is one of a series prepared by researchers at Child Trends to help inform the public debate surrounding this year's reauthorization of the Temporary Assistance for Needy Families (TANF) block grant, the centerpiece of the 1996 welfare law.

### Family Structure and Child Well-Being

Research findings linking family structure and parents' marital status with children's well-being are very consistent. The majority of children who are not raised by both biological parents manage to grow up without serious problems, especially after a period of adjustment for children whose parents divorce. Yet, on average, children in single-parent families are more likely to have problems than are children who live in intact families headed by two biological parents.

Children born to unmarried mothers are more likely to be poor, to grow up in a single-parent family, and to experience multiple living arrangements during childhood. These factors, in turn, are associated with lower educational attainment and a higher risk of teen and nonmarital childbearing.<sup>2</sup>

Divorce is linked to academic and behavior problems among children, including depression, antisocial behavior, impulsive/hyperactive behavior, and school behavior problems.<sup>3</sup> Mental health problems linked to marital disruption have also been identified among young adults.<sup>4</sup>

Children growing up with stepparents also have lower levels of well-being than children growing up with biological parents.<sup>5</sup> Thus, it is not simply the presence of two parents, as some have assumed, but the presence of

two biological parents that seems to support children's development.

Of course, the quality of a marriage also affects children. Specifically, children benefit from a low-conflict marriage. Children who grow up in an intact but high-conflict marriage have worse emotional well-being than children whose parents are in a low-conflict marriage.<sup>6</sup> Indeed, domestic violence can be very destructive to children's development.<sup>7</sup>

Although research is limited, when researchers have compared marriage to cohabitation, they have found that marriage is associated with better outcomes for children. One reason is that cohabiting unions are generally more fragile than marriage. This fragility means that children born to unmarried, cohabiting parents are likely to experience instability in their living arrangements, and research shows that multiple changes in family structure or living arrangements<sup>8</sup> can undermine children's development.<sup>9</sup>

Thus research clearly finds that different family structures can increase or decrease children's risk of poor outcomes, for a variety of reasons. For example, families are more likely to be poor or low-income if they are headed by a single parent. Beyond this heightened risk of economic deprivation, the children in these families have poorer relationships with their parents, particularly with their biological father, and receive lower levels of parental supervision and monitoring. <sup>10</sup> In addition, the conflict surrounding the demise and breakup of a marriage or relationship can be harmful to children.

#### Trends in Family Structure and Children's Living Arrangements

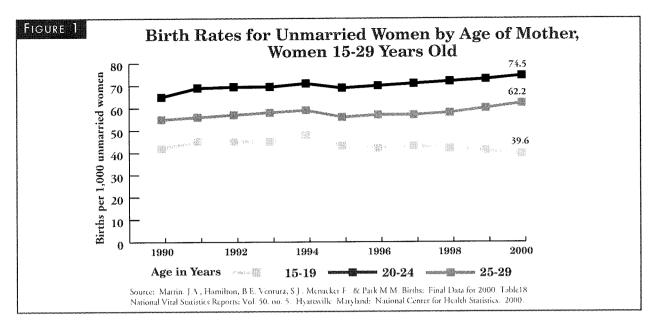
Given these consequences for children, it is a source of concern that an increasing percentage of children have been growing up with just one parent over recent decades. This circumstance has occurred for a variety of reasons, including rising rates of divorce, nonmarital childbearing, and cohabitation.

Rising divorce rates accounted for the initial increase in single parenthood during the latter half of the twentieth century. Single-parent families formed by widowhood were the initial impetus for providing welfare and Social Security benefits for children in the 1930s. In the 1970s, however, divorce began to supplant widowhood as the primary cause of single-parent families. 11 Divorce rates continued to increase into the 1970s and early 1980s, before stabilizing and then declining in the late 1980s and 1990s. 12

steadily during the post-war decades, accelerating in the 1980s. This trend also contributed to an increase in single parenthood. Over the last 40 years, an historic shift occurred in the percentage of children living with a parent who has never married. In the early 1960s, less than 1 percent of children lived with a parent who had never married. By 2000, nearly one in ten children lived with a never-married parent. In addition, today nearly one-third of all births occur to unmarried women (including never-married, divorced, and widowed women), accounting for more than a million births annually. In annually. In annually. In annually.

Contrary to popular perceptions, teenagers account for less than three in ten nonmarital births, with women in their twenties accounting for more than half. Moreover, nonmarital births are not all first births. Only about half of all nonmarital births in 1998 were first births, 16 and more than one-third of unmarried mothers already have children by an earlier partner. 17

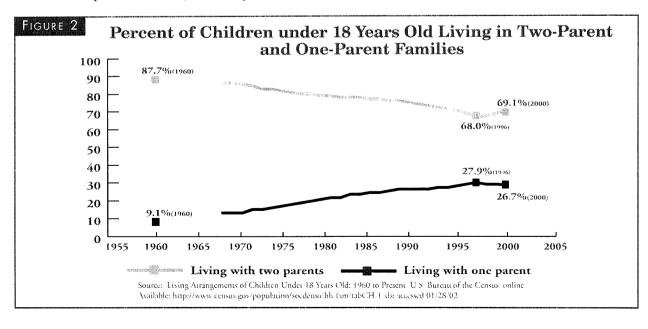
Recent data indicate that the nonmarital birth rate stabilized during the late 1990s. While this development has been hailed as good news, a closer examination of the data reveals a more complex picture. The overall decline in the nonmarital birth rate has been driven by declining



birth rates among teens. Among women in their twenties, the nonmarital birth rate continued to increase in the late 1990s<sup>18</sup> (see Figure 1).

Cohabitation has increased markedly over the last several decades. An unmarried parent is not necessarily a parent without a partner. The increase in families headed by a never-married parent has been driven by a dramatic increase in cohabiting couples – men and women who, while not legally married, nevertheless live together in a marriage-like relationship. And many of these couples have children. The percentage of adults who have ever cohabited jumped from 33 percent in 1987 to 45 percent in 1995, for example. 19

The proportion of children living with two parents declined for several decades but has recently increased slightly. The percentage of children in the United States living with two parents decreased from about 88 percent in 1960 to 68 percent in 1996<sup>20</sup> (see Figure 2). There is some indication that this trend might be reversing, as the percentage of children living with two parents increased slightly to 69.1 percent by the year 2000, and the percentage of children living with just one parent decreased from 27.9 percent in 1996 to 26.7 percent in the year 2000.<sup>21</sup>



Trend data are less available on whether or not children in two-parent families are living with both biological parents or in a stepfamily. Recent data indicate that slightly less than two-thirds of all children live with both biological parents (63.6 percent in 1999, according to data from the National Survey of America's Families). 22

Welfare reform is only one factor that might explain the slight decrease in the percent of children living with only one parent. The teen birth rate has been declining since 1991, when it was at its peak, and the nonmarital birth rate has been relatively stable since 1994. Also, low levels of unemployment and the generally strong economy that characterized much of the late 1990s probably made many men more attractive marriage partners. These same factors may have increased women's economic independence, however, lessening their financial "need" to marry. Also, changes in the Earned Income Tax Credit have increased family incomes, but the marriage penalty may discourage marriage. Rising male incarceration rates have also been cited as contributing to a diminished pool of "marriageable" men.<sup>23</sup>

Thus welfare reform is one of many factors that may be contributing to changes in family structure, but it is not the only or even the most important factor. Also, researchers will need to follow this trend over time to determine whether this recent, slight decline of children living in single-parent families will continue.

#### Promoting Healthy Marriages and Reducing Nonmarital Childbearing

While research clearly indicates that children benefit from growing up with both biological parents in a low-conflict marriage, there has been very little rigorous research on how to promote and sustain healthy marriages. This is particularly the case for disadvantaged populations, such as parents likely to be affected by welfare reform.

Approximately eight in ten pregnancies to teens and never-married adults are unintended at the time of conception,<sup>24</sup> and 63 percent of pregnancies to formerly-married adults are unintended.<sup>25</sup> Helping couples avoid unintended pregnancies is therefore one logical strategy for increasing the likelihood that children are born to two married parents who are ready to assume the responsibilities of parenthood. However, while there is a growing knowledge base about how to discourage teen childbearing, there is not yet an equivalent body of research about how to reduce births outside of marriage by adult partners.

Preventing Teen Pregnancy. Several pregnancy prevention programs targeted at teens have been shown to be effective. While purely informational sex education does not seem to change sexual behavior, education about pregnancy, contraception, and sexually transmitted diseases is more effective when it meets certain criteria: it is focused on specific behaviors; it is based on theory; it gives a clear message; it provides basic, accurate information; it includes activities, participant involvement models, and practice; it uses a variety of teaching methods; it helps teens develop communication skills; it uses trained staff; and it uses approaches appropriate for the age, culture, and experience of its students. 27

In addition, programs that combine youth development and sexuality education, and service learning approaches that provide a sense of connectedness and positive alternatives - such as the Children's Aid Society program in New York City – have reduced adolescent sexual activity or childbearing in a number of sites. A similar result is associated with two high-quality early childhood intervention programs, notably the Abecedarian program, which operated in North Carolina, and the High/Scope Perry Preschool Project of Ypsilanti, Michigan 28 In light of this evidence and strong public consensus for reducing teen childbearing, policy attention to such approaches for preventing teen pregnancy are likely to be fruitful.<sup>29</sup>

Preventing Nonmarital Childbearing among Adults. The majority of births outside of marriage are to adults ages 20 and over, not teens. At this point, though, other than providing contraceptive services, little is known about how to reduce nonmarital pregnancy among adults. Accordingly, it seems prudent to conduct studies of varied approaches to reduce sexual risk-taking, build relationships, and increase contraceptive use among couples older than twenty, as well as among teens.

#### Helping Unmarried Parents to Marry.

Nearly half of all the births that take place outside of marriage occur to cohabiting couples,<sup>30</sup> making them a likely target of opportunity for marriage promotion efforts. Although many cohabiting couples have one or more children, the families they form are often fragile, with less than half of these relationships lasting five years or more.<sup>31</sup> Another kind of fragile family structure is what social scientists call a "visiting relationship."<sup>32</sup> This refers to an unmarried mother and father who, while not living together, are romantically involved and have frequent contact.

Analyses of data from the Fragile Families and Child Wellbeing Study provide insights into both types of unions.<sup>33</sup> The study follows a group of approximately 5,000 children born to mostly unwed parents in urban areas at the turn of the 21st century. Of these children, half were born to unmarried mothers who were living with the father at the time of the birth, while another third were in visiting relationships. In both situations, most fathers were highly involved during the pregnancy and around the time of the birth, and a majority of the couples were optimistic about a future together. 34 Moreover, the study found that many unmarried mothers and fathers hold pro-marriage attitudes and want to marry the other parent of their newborn children. 35 These insights suggest that unmarried parents may be most receptive to marriage promotion efforts immediately around the time of birth.

Successful efforts to increase employment and education among disadvantaged adults may also indirectly promote marriage. Non-experimental analyses of data from the Fragile Families and Child Wellbeing Study suggest that the ability of either the mother or the father to get and keep a job (as indicated by levels of education and recent work experience) increases the likelihood that an unmarried couple with a child will marry. These same analyses also suggest that the likelihood that a couple will marry decreases if the mother has a child by a previous partner<sup>36</sup> - another reason to discourage teen childbearing. Eliminating or reversing the tax penalty for married couples on the Earned Income Tax Credit and in the income tax code may also remove a disincentive to marriage.<sup>37</sup>

Strengthening Existing Marriages and Relationships. The research consensus is that a "healthy marriage" – and not just any marriage – is optimal for child well-being. Marriages that are violent or high conflict are certainly "unhealthy," for both children and adults.<sup>38</sup> Research provides some guidance on marital practices that are highly predictive of divorce, including negative communication patterns such as criticism, defensiveness, contempt, stonewalling, and rejection of a wife's influence.<sup>39</sup>

At this point, though, researchers are only beginning to understand how to promote strong, stable marriages. The knowledge gap is particularly acute for highly disadvantaged couples, many of whom have economic and social as well as relationship problems. The *Becoming a Family Project* is a rare instance of a marriage promotion effort that has been rigorously evaluated (though not for disadvantaged couples). Couples were recruited for this project from the San Francisco Bay Area. Results suggest that a preventive intervention can both enhance marital stability and promote child well-being. 40 The program was designed to support communication

between partners as they make the transition to becoming parents (a period during which marital satisfaction often declines).

Results of an experimental investigation revealed that couples who took part in the program reported less decline in marital satisfaction in the first two years of parenthood than couples with no intervention. There were no separations or divorces among the parents participating in the couples groups until the children were three, whereas 15 percent of the couples without the intervention had already separated or divorced. 41 The longer-term evaluation was mixed. By the time the children completed kindergarten, there was no difference in divorce rate between the experimental and control groups, but the intervention participants who had stayed together maintained their marital satisfaction over the whole period, while satisfaction of couples in the control group continued to decline. These results suggest that the potential positive effects of an early intervention for partners becoming parents might be maintained longer with periodic "booster shots." $^{42}$ 

The Prevention and Relationship Enhancement Program (PREP) has received considerable attention in policy circles, in part because it is at the heart of Oklahoma's much-publicized marriage promotion efforts. PREP is an educational approach available both to married and unmarried couples that emphasizes strategies that help marriages succeed. Non-experimental studies of PREP suggest that couples who plan to marry can be recruited to participate in the program can improve their relationship skills. 44 The National Institute of Mental Health is currently funding a rigorous, large-scale evaluation to test the program's effectiveness.

Providing Premarital Counseling. Unmarried couples with plans to marry may be stronger targets for strengthening relationships than those without plans to marry. Compared to unmarried parents with low expectations of marrying, unmarried parents with a greater likelihood of marrying have higher levels of agreement in their relationships, regardless of their living arrangements. Both

groups, however, rate lower on agreement than married couples. However, couples with plans to marry are similar to married couples when it comes to incidents of abuse and levels of supportiveness. 45 Relationship counseling might help couples decide whether to marry and also help them to strengthen their relationship. Finally, evidence that unmarried couples who marry have higher levels of acquired skills and education suggests that efforts to provide job training and education for fathers, as well as mothers, may enhance their marriage prospects.

#### **Implications for Public Policy**

Marriage, divorce, and childbearing (particularly childbearing by teens and unmarried women) are highly controversial social issues in the nation today. They are also intensely personal and profound individual decisions, with the potential to alter – for better or worse – the life trajectories of adults and children. Not surprisingly, then, there is relatively little societal consensus on the role of public policy – the role of government – in this arena.

At least three conclusions drawn from research may help shape a productive public dialogue on these issues.

First, research clearly demonstrates that family structure matters for children, and the family structure that helps children the most is a family headed by two biological parents in a low-conflict marriage. Children in single-parent families, children born to unmarried mothers, and children in stepfamilies or cohabiting relationships face higher risks of poor outcomes than do children in intact families headed by two biological parents. Parental divorce is also linked to a range of poorer academic and behavioral outcomes among children. There is thus value for children in promoting strong, stable marriages between biological parents.

Second, while there may not be societal consensus on nonmarital childbearing, there is consensus that childbearing by teens is undesirable – for the teen, for her baby, and for the larger society. There is also mounting evidence that a variety of programs and interventions are effective at discouraging teen

pregnancy. While specific interventions (such as sex education, abstinence education, and the provision of contraceptives) may be controversial, the knowledge that a variety of effective approaches exist to prevent teen childbearing should help parents, communities, and government make progress on this front. In particular, programs that combine youth development and sexuality education, and community service approaches are effective. He Further, evidence indicates that high-quality early childhood programs can prevent adolescent childbearing a decade or more later.

Finally, there is not yet a proven approach for building strong marriages, particularly for disadvantaged unmarried couples – only promising insights from research studies and existing programs. This is an area in which carefully designed and rigorously evaluated demonstration programs could inform both private decisions and public policies.

Child Trends, founded in 1979, is an independent, nonpartisan research center dedicated to improving the lives of children and families by conducting research and providing science-based information to the public and decision-makers.

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