



A Research Brief from the

# Welfare Reform *and* Family Formation Project

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**The results suggest that policies of persuasion can influence family desires, but are not sufficient to produce large impacts on behavior.**

## What Do They Think? Welfare Recipients' Attitudes Toward Marriage and Childbearing

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) introduced an unprecedented emphasis on family formation into federal welfare policy. Reducing out-of-wedlock childbearing and encouraging the formation of two-parent families—along with promoting work—are now central goals of the nation's main cash assistance program, Temporary Assistance for Needy Families (TANF).

Notwithstanding these new family formation goals, states have continued to focus their welfare reform efforts on moving people from welfare to work. Such efforts could have unintended effects on family formation if they alter the financial incentives surrounding marriage and childbearing decisions. The conditions for testing this hypothesis are favorable, given evidence that TANF programs have moved thousands of families from welfare to work. Yet research on demographic responses accompanying welfare-to-work transitions has been limited. As we reported in the first Welfare Reform and Family Formation Project research brief ("Assessing the Effects," June 2002), what evidence there is suggests mixed, and generally small, effects on family structure.

These small effects have arisen in a policy environment where the prevailing belief is that government's major challenge is to persuade low-income individuals to make more responsible work and family decisions. Toward this end, state TANF programs rely heavily on financial penalties and incentives to motivate desired changes in behavior. Illustrative policies include: work requirements and incentives, time limits on cash assistance, family caps (ending increases in cash grants for new babies), financial sanctions for failure to fulfill specified parenting responsibilities, and expanding cash assistance for two-parent families.

But do we really know what family values and attitudes welfare recipients hold and how they may have changed? Despite assertions of cultural deficiency and of success in changing the culture of welfare, there has been very little research on this subject to date.

In this second brief from the Welfare Reform and Family Formation Project, we examine welfare recipients' values and attitudes concerning marriage and childbearing. We look also at the extent to which poor mothers say that welfare reforms have influenced their family formation aspirations. One important finding is that welfare recipients' family values and attitudes are very similar to those of other women. This finding suggests that the reasons these women became single parents may have more to do with their social circumstances and economic conditions than with their fundamental preferences.

A second key finding is that many welfare recipients do say that welfare reforms affected their family aspirations—especially leading them to want to postpone or stop childbearing. The most economically disadvantaged welfare recipients are especially likely to report impacts.

A third finding is that fulfilling family aspirations is a problem for many in this population. Few women who reported that reforms increased their desires to marry

actually married. Similarly, many women who said that reforms made them want to postpone or stop having children did in fact have another child. The most economically disadvantaged women—despite being more likely to report policy influences on family formation attitudes—were especially unlikely to fulfill their marriage and childbearing aspirations. The results suggest that policies of persuasion can influence family desires, but are not sufficient to produce large impacts on behavior.

If persuasion has had only modest effects on family structure, what are the alternatives for policymakers interested in larger results? In general, alternatives involve various ways to expand opportunities for people to act on their (responsible) intentions. Broad strategies include providing supports and services to enhance economic opportunities and facilitate marriage and family planning. Illustrative responses include expanding education and job training programs, increasing income supports for low-wage workers, offering relationship education and counseling services, increasing the availability of family planning services, and developing more fatherhood programs.

### Do Welfare Recipients' Attitudes Toward Marriage and Childbearing Differ from those of Other Women?

Implicit in TANF's emphasis on persuasion is the assumption that welfare recipients have deficient family values and attitudes and that welfare policies can and should change these values and attitudes. In this section, we use nationally representative data to address the first of these assumptions. Are welfare recipients less likely to hold "traditional" family values than other women? Are they less likely to want to marry and more likely to want additional children than other women?

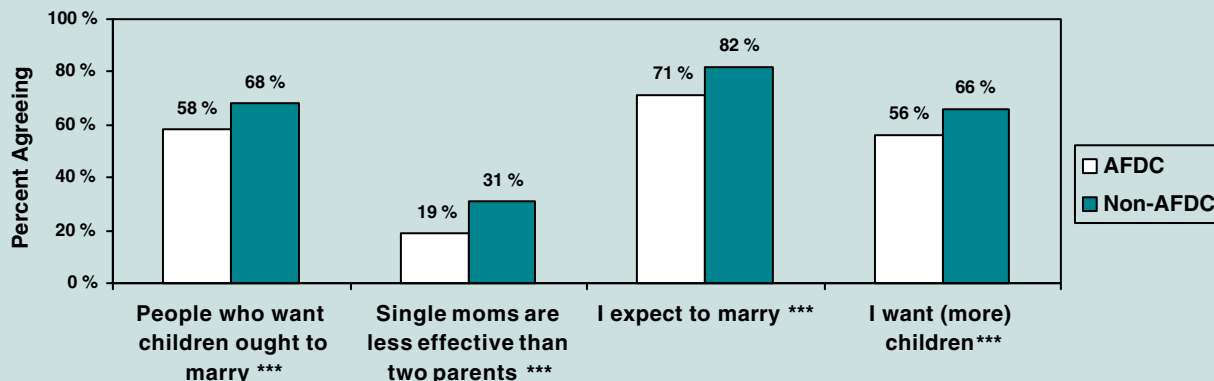
Exhibit 1 compares views on "traditional" family values (in particular, views of single parenting), marriage expectations, and childbearing desires among welfare recipients and other women around the time of PRWORA's enactment. Data on views of single parenting are from the 1997 National Survey of America's Families (NSAF), and data on marriage expectations and childbearing desires are from the 1995 National Survey of Family Growth (NSFG). The NSAF estimates are based on samples of 2,353 women who received welfare in the previous year and 21,393 women who did not.

A majority of women—both welfare recipients and non-recipients—believes that parents should marry, but also that single parents can raise children as well as married couples.

NSFG estimates for childbearing desires are based on samples of fecund women, including 666 women who received welfare in the prior year and 5,806 women who did not. NSFG estimates for marriage expectations are based on samples of unmarried women, including 753 welfare recipients and 3,394 non-recipients.

Though statistically significant, the differences summarized in the exhibit are relatively small and largely attributable to factors other than welfare receipt. A majority of women—both welfare recipients and non-recipients—believes that parents should marry, but also that single parents can raise children as well as married couples (see left-hand bars in Exhibit 1). The fact that welfare recipients are somewhat more confident of single parents' child-raising abilities should not be surprising, given that most welfare recipients are themselves single parents. If we compare only women with similar demo-

**Exhibit 1**  
**"Family Values," Marriage Expectations, and Childbearing Desires**  
**among AFDC and Non-AFDC Women**



\*\*\*Differences statistically significant at the 99-percent confidence level.

Sources: 1997 National Survey of America's Families, 1995 National Survey of Family Growth

graphic backgrounds and family characteristics (not shown in exhibit), the already modest differences on these two questions shrink considerably.

Turning from values to women's views of their own situations, we also see fairly small differences between welfare recipients and other women in marriage expectations and childbearing desires (see right-hand bars in Exhibit 1). Again, these differences shrink greatly when we control for differences in demographic characteristics (not shown). The difference in childbearing desires disappears entirely, and the difference in marriage expectations narrows but remains statistically significant. The small remaining gap in marriage expectations may reflect the fact that women are expressing their perceived marriage *opportunities* as well as their general *desires* to marry. Welfare recipients may perceive a smaller pool of potential spouses than do other women, or they may evaluate the candidates in their pool less favorably. Still, the small difference in marital expectations should not obscure the fact that welfare recipients' family formation attitudes closely resemble those of other women.

### A Closer Look at Marriage and Childbearing Plans among Welfare Recipients

We have seen that 71 percent of unmarried women on welfare expect to marry and that 56 percent of fertile women on welfare want more children. Next, we look at marriage and childbearing jointly. How many women on welfare are both unmarried and still fertile (and thus are at risk of having children outside marriage)? To what degree are such women's marriage and childbearing plans interrelated?

Surprisingly, we find that nearly half (46 percent) of all welfare recipients are not at immediate risk of further unmarried childbearing, as they are either married, ster-

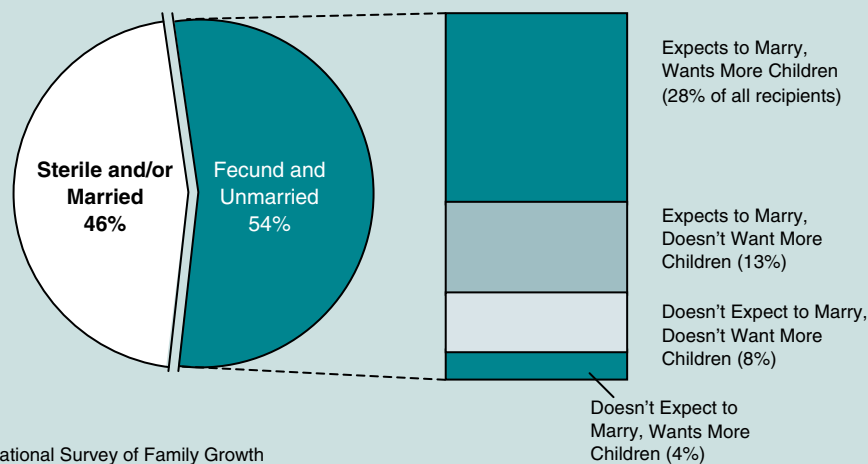
ilized, or both (see Exhibit 2). It is only the remaining 54 percent of welfare recipients who are potentially at risk of unmarried childbearing. Among the latter, a large majority both expects to marry and wants more children. Only 8 percent (16 percent of unmarried fecund welfare recipients) neither expect to marry nor want more children. And only 4 percent want more children without expecting to marry.

**Nearly half (46 percent) of all welfare recipients are not at immediate risk of further unmarried childbearing, as they are either married, sterilized, or both.**

The findings imply that most welfare recipients at risk of unmarried childbearing already aspire to marriage. Thus, it would appear that interventions touting the benefits of marriage are not needed so much as services that might help women fulfill the (pro-marriage) aspirations they already hold. A parallel conclusion applies to childbearing. Measures that could help women postpone childbearing until marriage or cease childbearing entirely would seem to be needed more than policies of persuasion.

Not surprisingly, aspirations vary considerably among welfare recipients at risk of unmarried childbearing. Younger women (e.g., under age 25) with just one child are most likely to both expect to marry and want more children (not shown in exhibit). Older women (e.g., age 35 or older) with three or more children are the most likely to neither expect to marry nor want more children. As we will see shortly, personal characteristics also play an important role in determining how welfare policies influence family formation attitudes, as well as in the extent to which women are able to realize their marriage and childbearing aspirations.

**Exhibit 2**  
**Welfare Recipients' Marriage and Childbearing Status and Desires**



Source: 1995 National Survey of Family Growth

## More Single Mothers Report Welfare Reform Influences on Childbearing Desires than Report Influences on Marriage Ambitions

Despite TANF’s emphasis on persuasion and changing the culture of welfare, there has been very little information about whether welfare reforms have begun to change how people think about desirable family formation outcomes. Here, we present new information on this question from two recent surveys. Abt Associates conducted the surveys from 1999-2000 in Delaware and Indiana as part of broader evaluations of those states’ TANF programs.

The surveys asked women whether welfare reforms made them: (1) think more seriously about getting married and (2) want to postpone or stop having children. Questions like these seem worth asking because it is women themselves who have the most direct access to their own motives. Although some respondents may not want or be able to answer such questions accurately, broad patterns—such as differences in responses to the two questions and across women with different characteristics—still may correspond to real patterns in impacts. For example, women in both Delaware and Indiana were more likely to report impacts on childbearing than on marriage desires (see Exhibit 3). Another study—the Three City Study—also found this pattern: welfare recipients in Boston, Chicago, and San Antonio were more likely to cite welfare reform an influence on their childbearing decisions than they were to say it affected their marriage decisions.

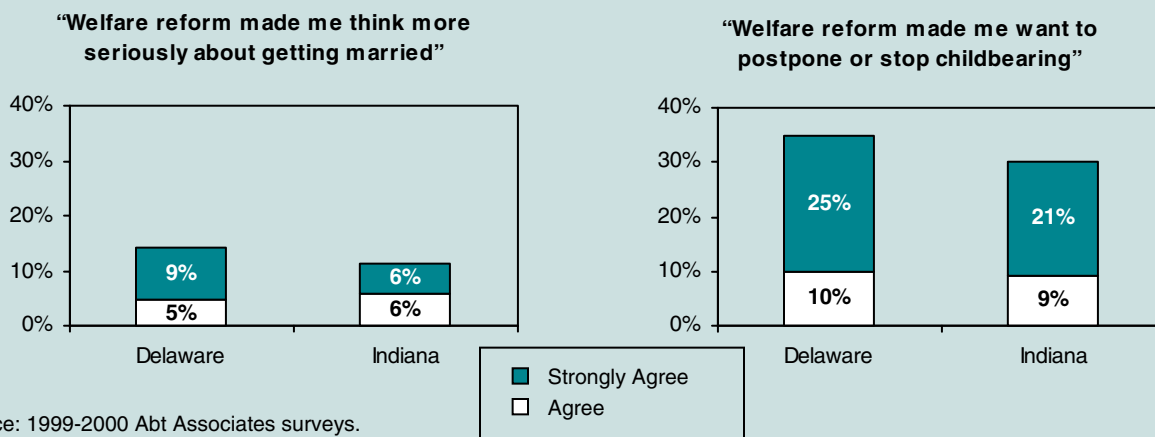
The two study states’ policies provide an interesting contrast. For the period covered by our analysis, Delaware’s A Better Chance (ABC) program had more substantial sanctions and incentives than did Indiana’s Welfare Reform Program (IWRP).

The ABC program ended payments to the family after two years for recipients who would not work in a regular job or a community service job and after four years for all recipients. ABC also ended payments on failure to meet a relatively wide range of requirements, such as to participate in work activities, meet specified parenting responsibilities such as child immunization, and obtain information about family planning from a family planning clinic. To encourage family planning, Delaware adopted a “family cap” that ended the AFDC policy of increasing cash grants when recipients had additional births. As incentives to marriage and work, ABC eliminated special restrictions on assistance to two-parent families and allowed recipients to keep more of their earnings and child support payments.

IWRP placed a two-year time limit on the adult’s share of the cash grant, but allowed the children to receive cash assistance indefinitely. Unlike ABC, in IWRP only about one-quarter of the most job-ready cases were subject to time limits and work requirements initially. Financial penalties for failure to meet a somewhat narrower (compared to Delaware) range of personal responsibilities resulted in loss of only part of the family’s cash grant. Indiana also adopted a family cap on payments for additional births. There was no change in two-parent family eligibility and only a minor change in how earnings affected cash grants. Both states adopted family caps on cash payments for the vast majority of their caseloads.

Our analyses of marriage attitudes apply to women who were unmarried at the point they first became subject to welfare reform, of which we have samples of 702 in Delaware and 993 in Indiana. Analyses of childbearing attitudes apply to women who were able to have children (i.e., were fecund) when they first became subject to reform, of which we have samples of 457 in Delaware

**Exhibit 3**  
Percentage of Women Saying that Welfare Reform Affected Their Attitudes Toward Marriage and Childbearing



Source: 1999-2000 Abt Associates surveys.

and 695 in Indiana. The survey interviews occurred four to five years after these women first became subject to welfare reform, by which time most no longer were on the rolls.

Many respondents in both states reported revising their marriage aspirations and, especially, their childbearing desires. In Delaware, 14 percent agreed that welfare reform made them think more seriously about getting married, and 35 percent agreed that welfare reform made them want to postpone or stop childbearing (see Exhibit 3). Impacts were only slightly smaller in Indiana: 12 percent said that welfare reform made them think more seriously about getting married, and 30 percent said that it made them want to postpone or stop childbearing. Differences between the two states, though small, are consistent with the expectation that Delaware's more intensive policies would have the greater impact on family formation attitudes. A more dramatic difference, however, is the substantially greater impacts for childbearing compared with marriage desires.

### African American Women and Women with Less Education and More Children Were Most Likely to Say Welfare Reforms Influenced their Marriage and Childbearing Desires

Some women may be especially prone to revise their family aspirations in the face of new pressures, expectations and responsibilities. A woman's ability to succeed in the workforce may affect her likelihood of seeking alternative sources of income (such as from a spouse) or determine whether she can afford additional children. Differing cultural norms may affect how different social groups respond to new signals emanating from policies. Finally, lower levels of pre-reform aspirations may leave more room for attitudes to change in some groups than

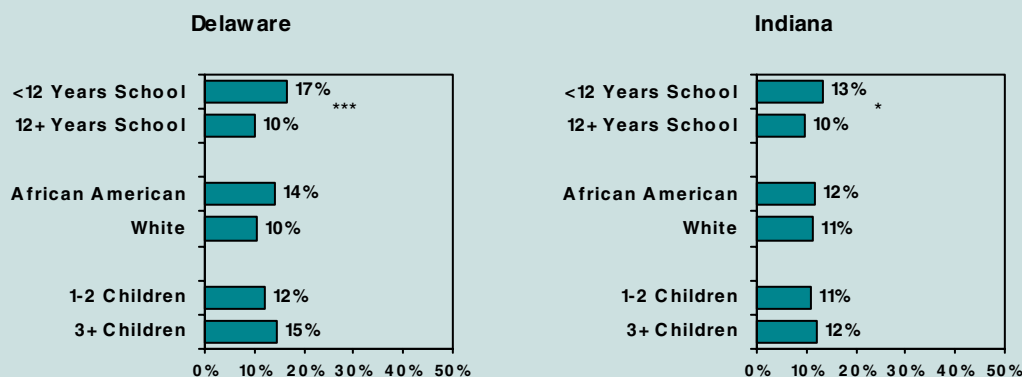
for others. Subgroup differences in impacts can suggest clues to the sources of overall impacts and provide an improved basis for targeting future policies.

We looked at the degree to which self-reported impacts varied with five characteristics (measured in the month women first became subject to reform). The characteristics are: education (completed fewer than 12 or 12 years or more of school), welfare history (ongoing recipient or new applicant), age (under 25, 25-34, or 35 and over), race (African American or White), and number of children (1, 2, or 3 or more).

Differences in self-reported impacts were statistically significant for three of these characteristics—education, race, and number of children. Women were most likely to report increased marriage and decreased childbearing desires if they had less education, were African American, or (in Delaware) had three or more children (see Exhibits 4 and 5). Differences for childbearing by education and race are especially large. For example, in Delaware 41 percent of women with less than 12 years of school associated welfare reform with reduced childbearing desires, compared with only 30 percent of those with 12 or more years of school (see left panel in Exhibit 5). The differences for these characteristics persisted in multivariate models controlling for all five characteristics.

These results implicate economic disadvantage as an important correlate of greater impacts. Women with less education, who are members of racial minorities, and who have more children all face greater challenges succeeding in the labor force. Such challenges suggest greater financial stresses with welfare reform and consequently greater incentives to marry and limit childbearing. Although economic constraints seem the most likely interpretation, other mechanisms also might be con-

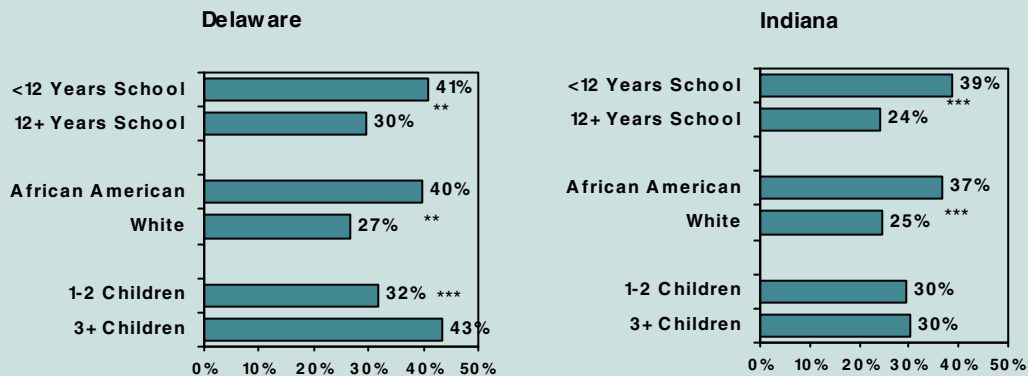
**Exhibit 4**  
Percentage of Women Agreeing that “Welfare Reform Made Me Think More Seriously that I Would Like to Get Married”



\*\*\*Subgroup differences statistically significant at the 99-percent level; \*\* at the 95-percent level; \* at the 90-percent level.

Source: 1999-2000 Abt Associates surveys.

**Exhibit 5**  
**Percentage of Women Agreeing that “Welfare Reform Made Me Want to Postpone or Stop Having Children”**



\*\*\* Subgroup differences statistically significant at the 99-percent level; \*\* at the 95-percent level; \* at the 90-percent level.

Source: 1999-2000 Abt Associates survey.

tributing to the observed differences. For example, it may be easiest to convince women who already have three or more children to curtail childbearing because social norms already favor smaller families.

Altering women’s attitudes is presumably one step toward shifting their behaviors in ways consistent with welfare reform’s family formation goals. However, the extent to which welfare recipients—particularly those under increased economic strain—can act upon their initial or revised marriage and childbearing desires is still in question. Our next set of analyses addresses this issue.

### Should We Expect Changes in Attitudes to Influence Marriage and Childbearing Behavior?

An implicit TANF assumption is that realigned economic incentives will affect attitudes and thereby change behaviors. Although necessary, motivation may not be a sufficient condition for behavioral change. In this section, we look at the strength of linkages between initial attitudes and later behaviors to assess the potential effects on behavior when policies change attitudes.

Survey data for Delaware offer an unusually good basis for such an analysis, because we have information from interviews with the same women at the end of their first and fourth years after initial exposure to welfare reform. We looked at the association between marriage and childbearing aspirations at the first interview and subsequent marriage, childbearing, and contraceptive sterilization experiences. Here are the key findings:

- **Women who initially expected to get married were twice as likely as other women to marry by the time of the second interview (14 percent vs. 6 percent).**

- **Women who initially did not want more children were significantly less likely than other women to subsequently have a baby (29 percent vs. 43 percent).**
- **Women who initially wanted no additional children were not significantly more likely to become sterile than other women (20 percent vs. 17 percent).**

These findings show a clear association between initial family formation attitudes (specifically, marriage expectations and childbearing desires) and behaviors (getting married or having a baby). But the associations are not overwhelming: many people did not realize their stated family formation aspirations. It is possible that more will marry and take steps to avert childbearing given a longer time horizon. At the same time, the low percentages marrying and the high fractions with unforeseen births over the observed three-year period between surveys suggest that a wide gap between desires and behaviors is likely to persist.

Further analysis of these data reveals that performance gaps were largest for two of the three subgroups most likely to report their attitudes as being influenced by reform. Specifically, among welfare recipients who initially expected to marry, high school dropouts and women with three or more children were less likely than other women to actually marry. In addition, among recipients who initially said they did not want more children, high school dropouts and women with three or more children were more likely to have another child. In other words, the women most likely to experience financial stress and revise their attitudes toward marriage and childbearing also tended to have the most difficulty following through with their family formation intentions.

Other evidence also suggests a wide gap between desires and behaviors for welfare recipients in general and even more so for the more disadvantaged recipients. Overall, four-fifths of women in the Delaware and Indiana surveys who had births since welfare reform said that these births were unintended (unwanted or mistimed). Proportions of unintended births were somewhat higher for less educated and African American women than for other groups. One reason more disadvantaged women have more trouble controlling their fertility may be poorer access to reliable family planning. Another reason is that their partners may be less willing to support efforts at contraception—research suggests such collaboration will be weaker in populations with higher ratios of fragile partnerships to stable relationships. With regard to marriage prospects, substantial research shows that the deficit in men with above-poverty wages in welfare recipients' communities is a major obstacle to marriage. Furthermore, women having difficulty securing employment themselves also may be less attractive as potential spouses.

### Policy Implications

The overarching message from this brief is that policies of persuasion alone are unlikely to substantially reduce single parenting among people who rely on welfare. Financial pressures associated with welfare reforms appear to have led some recipients to rethink their marriage ambitions and especially to reduce their desires for more children. The greatest impacts on attitudes have occurred for the most economically disadvantaged segment of the welfare population—yet these are precisely those women least able to act efficaciously on revised family aspirations. Although most severe among the most disadvantaged recipients, poor marriage prospects and fertility control characterize many other recipients as well. The reasons for low rates of marriage and high rates of out-of-wedlock childbearing in this population appear not to be linked to fundamental desires for these outcomes: our findings show that welfare recipients' family values and aspirations closely resemble those of other women.

It thus seems unadvisable to undertake further efforts to persuade welfare recipients to marry and desist from out-of-wedlock childbearing. Rather, policy makers would do well to turn to strategies for improving marriage prospects and increasing family planning access and education for both low-income women and men.

With regard to marriage, most women on welfare already want to marry. Policies that focus on educating women about the value of marriage thus are unlikely to have much effect. Marriage education programs that teach specific relationship skills seem worth testing, however. As mentioned previously, a lack of men with decent earnings in low-income communities is another substantial impediment to marriage. Here, policymakers might

redouble their efforts to develop effective employment and education programs for low-income men.

Women facing the greatest financial constraints—due to limited education, large families, and racial background—were more likely than other women to say that welfare reform had made them think differently about marriage and childbearing, and yet were also less likely to realize their expressed family formation intentions. These findings suggest that welfare policies and other policies targeted at low-income families should be designed to make marriage economically feasible, especially for the most financially vulnerable. Strategies here might include minimizing restrictions on welfare recipient for two-parent families, reducing preferences for single-parent families in housing and child care subsidies, and expanding the federal Earned Income Tax Credit.

The finding that four-fifths of welfare recipients' births are unintended, with even higher fractions for more disadvantaged recipients, suggests that improving access to contraception, abortion, and associated education and health services is crucial to reducing out-of-wedlock childbearing. Successful efforts to strengthen low-income couples' relationships also may lead to better family planning. Another approach would be to renew efforts to help welfare recipients acquire additional education, which is associated both with reduced desires for children and with better fertility control. To repeat a long-standing lesson from international aid programs, economic opportunity is often the best contraceptive.

There remains much we do not understand about exactly how policy impacts on employment and income have influenced family aspirations and the circumstances under which revised desires translate into changes in behavior. In upcoming briefs from the Welfare Reform and Family Formation Project, we will provide extensive analyses of data from a series of random assignment experiments in an effort to shed more light on these subjects.

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## About Welfare Reform and Family Formation...

Welfare Reform and Family Formation is a collaborative research project examining the impacts of welfare reforms on marriage, childbearing, and related attitudes and behaviors. The project represents the most systematic and rigorous investigation of this subject to date. Principal analyses will utilize a round of surveys conducted for random assignment welfare reform evaluations in Delaware, Florida, Indiana, and Minnesota. The underlying conceptual framework represents welfare reforms as potentially influencing family formation through changes in intervening outcomes like employment, welfare benefits, family income, attitudes, sexual activity, and contraceptive use. Project analyses will highlight differences across different subgroups of adult recipients and their teen children.

Welfare Reform and Family Formation will provide a series of research bulletins, technical papers, and a final report. The first two bulletins are addressing the following topics:

- #1. Welfare Reform and Family Formation: Assessing the Effects**
- #2. What Do They Think? Welfare Recipients' Attitudes Toward Marriage and Childbearing**

For further information about Welfare Reform and Family Formation, visit our web page [www.abtassociates.com/wrffproject](http://www.abtassociates.com/wrffproject)

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