

A Research Brief from the

Welfare Reform *and* Family Formation Project

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**The purpose of [TANF]
is to increase the flexi-
bility of States...to...
prevent and reduce the
incidence of out-of-
wedlock pregnancies
...and encourage
the formation and
maintenance of
two-parent families.**

—*Personal Responsibility and
Work Opportunity Reconciliation
Act of 1996*

Welfare Reform and Family Formation:

Assessing the Effects

By the early 1990s, rapid increases in nonmarital childbearing were provoking widespread concern in the U.S. Public services stretched thin as welfare caseloads burgeoned with new single-parent families. Emerging research showed that children from single-parent families fared poorly on outcomes such as early childbearing, school performance, and school-to-work transitions compared with children from two-parent families.

Although some analysts blamed the welfare system for making single parenting financially viable, most research showed that welfare played at most a small role in out-of-wedlock births. Nonetheless, a consensus emerged that even if it was not the primary cause of nonmarital childbearing, the welfare system sent the wrong messages about work and single-parenting, and therefore required fundamental restructuring.

In response, states experimented with increasingly significant changes to their welfare programs. The “waiver reforms” of the early to mid-1990s (so called because they required exemptions from federal Aid to Families with Dependent Children, or AFDC, rules) emphasized moving welfare recipients into employment through work requirements, time limits, and other financial incentives. Although a number of states broadened welfare eligibility for two-parent families and capped cash grants when recipients had additional children, family formation was not a major focus of the waiver reforms.

The tide appeared to shift in 1996, when the landmark Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) made reducing out-of-wedlock childbearing and encouraging marriage,

along with promoting work, central objectives of the new federal welfare program, Temporary Assistance for Needy Families (TANF). However, this new emphasis on family structure has proven so far to be largely rhetorical. During the first five years of TANF, only a few states made concerted efforts to change demographic behavior through new welfare policies.

To a large degree, this gap between rhetoric and action reflects a lack of agreement as to whether TANF should do more to promote two-parent families and, if so, what should be done. Many people feel that the government should not intrude in private decisions such as those concerning marriage and childbearing. In addition, some people fear that promoting two-parent families will divert resources from, and further stigmatize, single-parent families. One moderate approach calls for removing financial disincentives to marriage but otherwise waiting to see how the economic impacts of TANF affect family structure. Proponents of more aggressive policy intervention have recommended a variety of different strategies, including stepping up efforts to prevent teen pregnancy, providing services to strengthen relationships between unmarried couples, expanding

employment and training programs for young fathers, developing marriage promotion and education programs, and increasing financial support for married couples.

One major obstacle to assessing these alternative approaches is the lack of evidence concerning how TANF has influenced family formation thus far. Like policymakers, researchers evaluating the effect of welfare reforms have focused almost entirely on economic outcomes and have paid limited attention to demographic outcomes. As a result, very little is known about how welfare reforms already may be changing family formation norms, attitudes, and behaviors. Better information is crucial, as future policy decisions must be based on a clear understanding of the effects of current policies.

Welfare Reform and Family Formation is a new research project devoted to creating an increased understanding of how changes in welfare policies have affected childbearing, marriage, and other behaviors pertaining to family structure. The project, involving researchers at Abt Associates and the University of California, will produce extensive analyses of the family formation impacts of welfare reforms in Delaware, Florida, Indiana, and Minnesota. Because the survey data to be analyzed are from four random assignment evaluations, the project's findings will be highly reliable.

This introductory brief provides a framework for the analyses to come. We begin by examining the pathways by which state TANF programs might change attitudes and behaviors linked to marriage and childbearing. In addition to providing a theoretical basis for investigating the demographic impacts of welfare reforms, this discussion underscores the complexity of the economic and noneconomic factors that bear upon

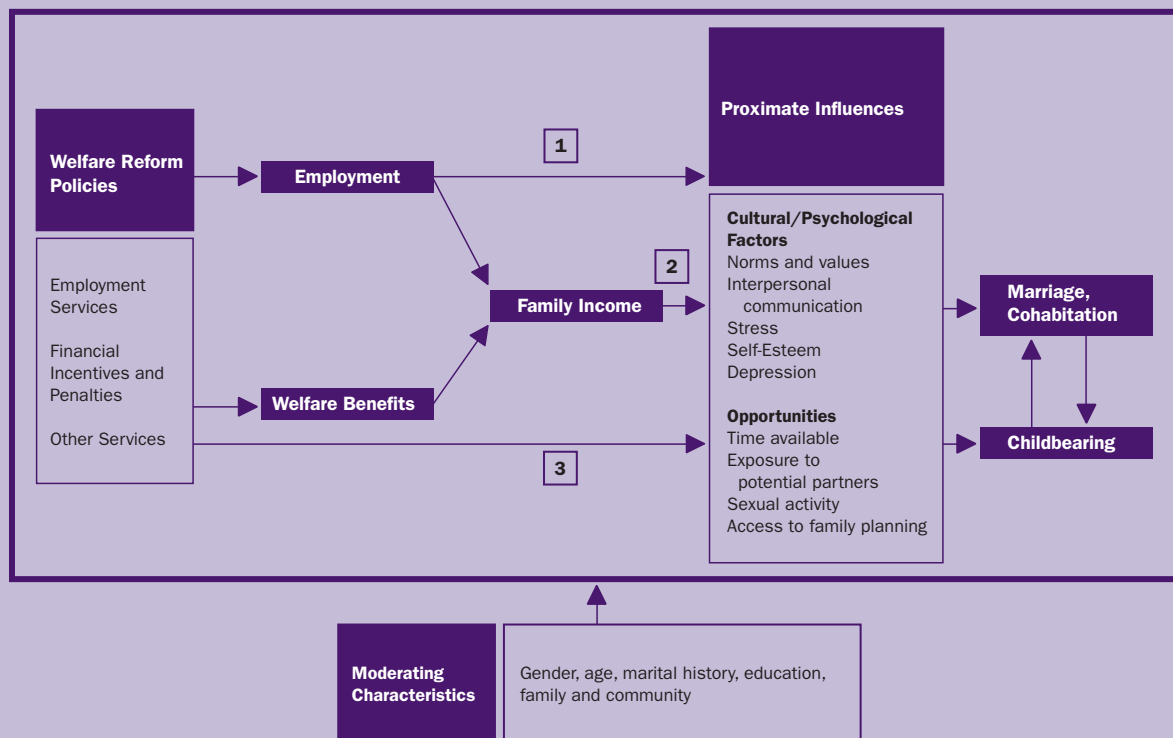
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family formation. Next, we review the best findings on demographic impacts from scattered evaluations of reforms instituted during the 1990s. Finally, we offer some thoughts on the policy implications of these findings and discuss the current research needs with regard to welfare reform and family formation.

How TANF Might Influence Marriage and Childbearing

Welfare reform's initial emphasis on economic outcomes is by no means incompatible with its family formation goals. Demographers see financial cost-benefit considerations as figuring heavily in marriage and childbearing decisions, and TANF has had important impacts on economic outcomes that could alter the pertinent costs and benefits. Of

Main Pathways of Expected Influence of Welfare Reforms on Family Formation



course, financial considerations are only one factor determining demographic behaviors. Others include emotional needs, cultural influences, and aspects of biology or environment over which individuals have little control. Welfare policies could affect these various factors as well.

In this section, we outline some of the major pathways through which TANF programs might be expected to affect marriage and childbearing decisions. The exhibit on page 2 illustrates these main lines of influence. Here we see that much of the potential effect of welfare reform policies derives from direct impacts on employment (1) and income (2). To fully understand these effects, we must study whether and how changes in employment and/or income affect attitudes and opportunities that are closely linked to marriage and childbearing outcomes (labeled “Proximate Influences”). In addition, certain policies (for example, increased family planning services) might have a more direct effect on these proximate influences (3). Finally, the nature and strength of any particular policy effect depend on the characteristics and circumstances of the individuals concerned (labeled “Moderating Characteristics”).

The remainder of this section examines in greater detail these three major pathways and their potential effects on single-parent and two-parent families.

Effects through Increased Employment

One of the central emphases of TANF has been a “work first” approach—that is, getting people into jobs as quickly as possible, regardless of how much the jobs pay. This focus on employment is reflected in TANF programs’ core services—e.g., work readiness, job development, job search assistance, and child-care—as well as in the widespread use of financial incentives and penalties as inducements to work. Reliable evidence shows that these policies have generated substantial increases in low-wage employment among both single- and two-parent families. However, in most cases family income has not grown much, because the increased earnings have been offset by decreased welfare benefits.

What effects on marriage and childbearing might we expect from this increase in employment? The standard economic model suggests that among single or married persons, new demands on time detract from the time available for childbearing and therefore might reduce fertility. These same time demands also might reduce investments in forming and maintaining intimate relationships, thereby reducing marriage. Depending on personal circumstances, however, work may actually increase dating, cohabitation, and marriage by bringing single women into new social networks.

Effects through Changes in Family Income

Most TANF programs rely heavily on a wide mix of financial incentives and penalties to encourage work and other desired behaviors. Illustrative policies include “earnings disregards” that allow recipients to keep more of their benefits when they work, time limits on cash assistance, and financial sanctions for failure to meet work requirements and other personal responsibilities. Some policies target demographic behaviors directly. These include not increasing grants when recipients have additional children (known as the “family cap” approach), conditioning assistance to teen parents on their living with an adult guardian, and removing eligibility restrictions for two-parent families. Evaluations have shown that these policies have substantial effects on cash assistance and related benefits.

By changing the income available to different types of families, these reforms alter some of the direct costs and benefits of marriage and childbearing. However, it is unclear precisely how changes in income translate into demographic outcomes. The standard economic model suggests that benefit reductions will discourage childbearing and encourage marriage among single parents. However, the

[1] Income growth makes it more financially feasible to do without a spouse—especially if there are not many “good catches” in the community.

non-economic effects of reduced benefits might create influences that act in the opposite direction for some women. For example, increased stress, diminished self-esteem, greater social isolation, and changes in family planning utilization might increase childbearing desires, as well as unintended pregnancies, and make women less inclined to marry.

The demographic implications are similarly ambiguous for single parents whose incomes rise due to employment and financial incentives. Women may be more likely to marry because their increased income gives them more bargaining power in relationships and makes them more attractive as potential spouses. On the other hand, income growth makes it more financially feasible to do without a spouse—especially if there are not many “good catches” in the community—thereby creating an “independence effect” for the single parent.

The same uncertainty applies when welfare reforms induce married women to work. The effects of other policies affecting two-parent families’ income may be less ambiguous, however. In general, increases in welfare benefits available to the family unit will reduce stresses associated with poverty and contribute

to family stability, whereas benefit decreases will have the opposite effect. Some reform provisions specifically broaden the conditions under which two parent families are eligible for public assistance and thus create specific incentives to stay together.

Effects on the Proximate Influences

In addition to potentially affecting family structure through changes in employment and income, TANF programs provide services that could more directly influence attitudes and actions linked to family formation outcomes. For example, a number of states have increased provision of family planning services through TANF or Medicaid, or have developed teen sexual abstinence education programs. (In the other direction, linkages to Medicaid may be severed when families transition from welfare to low-wage jobs, thus potentially restricting access to family planning services.) States also have begun to experiment with programs to promote marriage and strengthen partnerships between disadvantaged unmarried parents (so-called “fragile families”). Additionally, some states have offered education, counseling, and case management intended to foster responsible parenting. Although they are not directly aimed at childbearing or marriage, parenting measures might increase awareness of the requirements of quality child rearing, thereby affecting attitudes toward when and with whom to have children.

The knowledge base concerning policies targeted at proximate influences is limited. Strong evidence from past studies indicates that increasing access to family planning and reproductive health services reduces fertility. However, there is much less solid evidence on the impacts of abstinence education, marriage promotion, and fragile family programs. Additionally, research shows that parenting provisions sometimes improve child outcomes (e.g., immunization and school attendance rates), but studies have not explored potential indirect effects on adult demographic behavior.

Challenges for Researchers

If theory offers many strong reasons to expect that welfare reforms will affect marriage and childbearing, it also suggests that the linkages between policies and demographic behavior are numerous and complex. The impacts of different provisions may run in opposite directions, and unintended consequences seem as likely as intended ones.

Furthermore, demographic impacts are likely to vary across the population, both because the intervening economic impacts (i.e., changes in employment and income) tend to vary and because demographic responses to the same economic impacts may differ. For example, two women taking similar jobs might

respond differently, depending on their ages, number of children, prior marital experiences, long-term career prospects, and family and community backgrounds.

In the short run, it seems reasonable to expect larger demographic impacts for adult welfare recipients, who actually experienced the new reforms, than for nonrecipients. In the long run, however, impacts could be larger for children and other nonrecipients. In addition to there being more lifetime single parenting ahead to potentially avert, attitudes and behaviors may be more malleable before they are affected by the experience of single parenting.

Truly understanding the effect of welfare reforms on family formation requires research strategies that take all these various complexities into account. Researchers must address how demographic impacts depend on the specific policies in place, personal and community characteristics, and the timeframes involved. As the following section indicates, the best evaluations to date have devoted only superficial attention to these matters.

Family Formation Findings from Welfare Reform Experiments

In this section, we examine the key findings from a series of welfare reform evaluations begun just prior to TANF implementation. We concentrate on evaluations that used a random assignment design to isolate program effects. Experts agree that random assignment is the only approach that guarantees program effects will not be confounded with extraneous influences such as economic conditions.

As noted earlier, researchers to date have concentrated almost entirely on the economic impacts of welfare reforms. An examination of findings pertaining to marriage and childbearing reveals a clear need for closer scrutiny of the demographic effects of TANF programs, particularly in light of the complex linkages between welfare policies and family formation.

Tying the Knot: Has Welfare Reform Encouraged Marriage and Marital Stability?

As was shown in the prior section, welfare reforms might affect single parents’ interest in and opportunities for marriage, as well as decisions by partners who already are living together. Given the sizable influence that values and attitudes can have on behavior, we ideally would like to know how welfare reforms affect both attitudes and behavior.

Little is known about impacts on marriage attitudes. A common supposition is that low marriage rates among welfare recipients are largely the result of their unfavorable views of marriage. Accumulating evidence from in-depth surveys supports a more qualified position: welfare recipients see marriage as highly desirable in the abstract, but do not assess their own marriage prospects very favorably.

The only evidence to date on how welfare reforms may affect attitudes toward marriage is from the evaluation of Delaware’s A Better Chance (ABC) program. After participants had been exposed to work requirements, sanctions, personal responsibility requirements, and time limits for one year, the ABC evaluation found no impact on expectations for marriage among the caseload as a whole. However, striking subgroup patterns lay beneath this overall finding: ABC increased marriage expectations among recipients with lower levels of education, but sharply reduced marriage expectations among those with higher levels of education.

The researchers speculated that this pattern might reflect differing perspectives with regard to alternative means of financial support when welfare benefits are reduced. Faced with marginal earnings prospects, women with less education might see financial contributions from a spouse as relatively attractive. Women with more education, on the other hand, might expect greater financial returns from investing in their own careers than from entering into marriage.

Studies of single parents have found small, mixed impacts on marriage itself. There has been little analysis of subgroup patterns.

At least seven important welfare reform demonstrations have reported findings on marriage impacts. Based on these findings, it appears that the reforms most likely to affect marriage behavior are those that directly influence welfare benefits. Two demonstrations that tested financial work incentives—Minnesota’s Family Investment Program (MFIP) and Canada’s Self-Sufficiency Program (SSP)—found a mix of marriage increases (for long-term MFIP recipients and in one of the two SSP sites) and decreases (in the second SSP site). Delaware’s ABC program—a comprehensive program notable for applying financial incentives and penalties to a wide range of work and parenting requirements—also generated small increases in marriage. Conversely, Connecticut’s Jobs First Program and Florida’s Family Transition Program (FTP)—two comprehensive programs that included financial incentives, but featured less extensive sanctions than did ABC—produced no impacts on marriage. In addition, two narrower demonstrations testing mandatory employment

services (National Evaluation of Welfare to Work Strategies, Evaluation of LA Jobs-1st GAIN) produced little evidence of marriage impacts.

Despite the highly suggestive findings from MFIP, SSP, and ABC, the mechanisms through which changes in welfare benefits alter marriage outcomes for single parents remain unclear. MFIP and SSP involved financial incentives, whereas ABC involved both incentives and penalties. Also, SSP showed that the same program can produce opposite impacts in different sites. On this latter point, it is interesting that positive and negative marriage effects in the

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individual SSP sites canceled in the aggregate, potentially creating the misleading appearance that the program had no effect on marriage. Authors of this study speculated that this cross-site variation might reflect cultural differences (e.g., values about marriage) between the two program locations.

We may find similar divergences lurking beneath the surface when we examine the effects of welfare reforms on different subgroups within the caseload. Of the seven experiments noted above, only three conducted subgroup analyses for marriage behavior. The ABC findings echoed those for marriage expectations: welfare reforms led to increases in marriage among single mothers who were under 25 and those with less than 12 years of completed education, but had no marriage effects on older or better educated women. In SSP, marriage decreases were concentrated among mothers aged 25 and over. Marital history also may matter, as SSP led to marriage increases among never-married women but decreases for ever-married women. Finally, a recent re-analysis of the Connecticut Jobs First Program found reduced marriage among single mothers with children aged 12-48 months, with the largest reductions for women with work experience.

Marriage impacts that vary based on age, educational attainment, and marital history suggest that personal characteristics lead some women to address their financial needs by finding a spouse and others to do so by going to work. Further analysis, as well as results for other welfare reforms, would help shed light on the explanations underlying these different responses.

Welfare reforms that raised family incomes also increased the stability of two-parent families.

To date, only two experiments have examined marriage impacts for two-parent families on the welfare caseload: MFIP and the California Work Pays Demonstration

(CWPD). Both programs prominently featured revised welfare benefits intended to reward work, and both found larger impacts for two-parent families than for single-parent families.

The MFIP evaluation found that the program substantially reduced union dissolution for two-parent families who were ongoing recipients when they first encountered the revised benefits. These reductions were accompanied by substantial increases in family income, leading researchers to hypothesize that increased income led to decreased relationship stress and conflict. CWPD modestly reduced base benefit levels, but allowed recipients to keep substantially more of their benefits when they worked. Like MFIP, CWPD found reductions in union dissolution.

Having Kids: Has Welfare Reform Reduced Out-of-Wedlock Births?

For childbearing, as for marriage, many hypotheses about welfare reform link changes in economic status to attitudinal and behavioral changes. However, the policy impacts on childbearing have been virtually ignored in welfare reform evaluations. There also has been little attention paid to impacts on crucial intervening behaviors such as sexual activity, contraception, and abortion.

The one experiment to assess attitudes toward childbearing found striking subgroup differences in early impacts on childbearing desires.

The Delaware ABC evaluation assessed impacts on childbearing desires one year into the reform. For the overall caseload, the study found reduced desires for more children, but this impact was not statistically significant. Here again, ABC showed that striking subgroup differences can underlie small overall effects. Women aged 25 and over, those who ever married, and those with intermediate durations of prior welfare use showed significant reductions in childbearing desires. ABC also produced large increases in employment for women with intermediate past welfare use, potentially implicating increased employment in reduced childbearing desires.

So far, most evaluations have not found impacts on childbearing. However, technical limitations in these analyses leave great uncertainty about policy effects. Impact estimates for fertility are available from seven welfare reform experiments. These include tests of narrower work programs (National Evaluation of Welfare to Work Strategies, Los Angeles Jobs-First GAIN), more comprehensive TANF-like programs (Connecticut Jobs First, Delaware ABC, Florida FTP), and waiver programs emphasizing family caps (Arkansas Welfare Waiver Demonstration Project, New Jersey Family Development Program). Unfortunately, the two most important tests of

financial incentives, MFIP and SSP, did not analyze program effects on fertility.

For the overall caseloads, neither narrower work programs nor more comprehensive TANF-like programs showed impacts on fertility. However, all but one of these studies (Florida) had only one- or two-year follow-up periods—too short to assess the full nature of fertility impacts. Also, because none of the studies distinguished between nonmarital and marital childbearing, we cannot assess impacts on the outcome of greatest concern in TANF: out-of-wedlock childbearing. An additional problem is that virtually none of the evaluations performed subgroup analyses. Although the ABC investigation did consider subgroups (the study found a modest reduction in fertility for women with intermediate prior welfare use), its follow-up horizon was too short to support an analysis of varying childbearing outcomes.

Of the two family cap evaluations, New Jersey found striking impacts on fertility, whereas Arkansas found no effects. The New Jersey program led to a marked reduction in birth rates, with a parallel increase in contraception use and, among new cases, increased abortions. Unfortunately, as both of these evaluations suffered from serious technical problems, the results are not trustworthy.

“Work first” policies have moved many single mothers into employment, but so far do not appear to promote reduced nonmarital childbearing.

How Will the Next Generation Respond?

Descriptive research strongly indicates that children of single parents are more likely to become single parents themselves. There is little evidence thus far on whether or not welfare reforms have begun to interrupt this intergenerational cycle. Only one experiment, the Florida FTP demonstration, has reported impact estimates for childbearing among teen children in single-parent families. The findings show no significant effects on teen childbearing. However, the FTP teen sample was quite young (ages 13 to 17) at the time of the survey, and hence, few of these individuals had reached their peak years of teen pregnancy risk.

Implications

Findings from these early welfare reform experiments indicate a need to think carefully about how existing policies may be shaping demographic outcomes. “Work first” policies have moved many single mothers into employment, but so far do not appear to promote reduced nonmarital childbearing. Benefit reductions may reduce fertility by making children harder to afford, but also may create pressures

to enter marginal relationships and may increase children's value as a source of emotional gratification. Whereas some states have sought to increase access to family planning services, Medicaid exits accompanying welfare departure could make reliable contraception less accessible. Finally, although welfare provisions that enhance income might help stabilize two-parent families, sanctions and other provisions that reduce income might have a destabilizing effect.

Five years into TANF, we still have much to learn about the role that welfare policies can play in changing family formation attitudes and behaviors. Prior studies, while rigorously evaluating economic impacts of welfare reforms, have not examined adequately the corresponding implications for marriage and childbearing. There exists a great need for a more careful assessment of these demographic outcomes,

through studies that feature extensive subgroup analysis and longer follow-up periods.

Improved research on complex linkages between welfare policies, intervening attitudes and circumstances, and marriage and childbearing outcomes also is needed. In contrast to early TANF studies, future studies should build in highly refined demographic measures and conduct more detailed analyses using these measures, even for programs where demographic change is not a central goal. By addressing the significant gaps in knowledge concerning the impacts of welfare reform on marriage and fertility, more thorough research can help inform new policies that speak directly to TANF's family formation objectives.

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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

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