



What Do We Know About Couples and Marriage in Disadvantaged Populations?

Reflections from a Researcher and a Policy Analyst

June 2006

David Fein
Abt Associates Inc.
4800 Montgomery Lane, Suite 600
Bethesda, MD 20814
david_fein@abtassoc.com

Theodora Ooms
Center for Law and Social Policy
1015, 15th Street, NW, Suite 400
Washington, DC 20005
tooms@clasp.org

Revised version of a paper presented at the Annual Research Conference of the Association for Public Policy Analysis and Management, held in Washington, DC, on November 3-5, 2005.

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By David Fein and Theodora Ooms
November 2005 (revised June 2006)

Introduction

A few years ago, we each independently noted with some surprise that little was known about the patterns and determinants of marriage and cohabitation outcomes—for example, formation, stability, and quality—among economically disadvantaged populations (Fein et al. 2003; Ooms 2002). This information was needed to inform an emerging policy interest in promoting and strengthening marriage. In the years since, there has been an explosion of research on couple unions, family formation, and marriage. As the federal marriage agenda moved forward, the poverty research community “discovered” marriage, and the marriage field “discovered” poverty. As a result, numerous studies specifically focusing on disadvantaged couples began to emerge. We decided it might be useful to identify and summarize some of the key findings that are shaping policy and programs.

As we prepared to write this paper together, we realized that we each looked at the literature from a distinctive perspective and had an interesting story to tell. David Fein, a demographer, has been attempting to organize basic research to provide a conceptual framework to guide program interventions and research. Theodora Ooms, a policy analyst, approaches the same literature from the standpoint of informing the broader policy goals of strengthening marriage and improving child well-being. Rather than blur the differences, we thought that it might be more enlightening to organize the paper around these two perspectives.

The Researcher’s Perspective. David Fein’s main aim in this paper is to help researchers—whether in academia or policy research firms—understand the complex dimensions, interactions, and multidisciplinary nature of the research on marriage in general and, in particular, the issues facing economically disadvantaged populations. In this paper, he briefly outlines a conceptual framework and principles to help organize and guide new research and analyses. Using this framework, he mines for “pearls” of knowledge useful in designing marriage education programs. He presents a few examples of such pearls and also discusses some widely-held assumptions that the new studies show to be unfounded. In the process, he suggests directions for future research.

The Policy Analyst’s Perspective. Theodora Ooms approaches this topic as a former social worker turned “policy wonk” who has spent the past couple of decades trying to build bridges between the research, policy, and practitioner communities in broad areas of family policy. Her main aim in this paper is to share some of the lessons emerging from this new wave of research that address the major policy questions under discussion

at the federal and state levels. She also discusses some of the questions and areas of research that deserve more attention if progress is to be made towards the broader policy goals of strengthening marriage and improving child well-being.

To provide a context for these discussions, we begin by offering background on the emerging marriage initiatives and associated research endeavors. We then outline our perspectives.

Part I. Research and Policy Background

Although marriage (especially *healthy* marriage) is a relatively new topic for policy research and debate, the dramatic declines in marriage of the last few decades are hardly a new subject. Rising rates of out-of-wedlock childbearing, cohabitation, and divorce—resulting in a three-fold increase since 1960 in the proportion of children growing up in single-parent households—have provoked considerable scholarly and public comment and controversy (Preston 1984; Moynihan 1965). Depending on one’s political perspective, these trends were either deplored as “family breakdown” or welcomed as “increased family diversity.” Similarly, recommendations ranged from promoting sexual abstinence and denying abortion to providing increased assistance to single-parent families. Through all these debates, marriage remained off-limits as an explicit object of public policy; it was, in many ways, the “m-word” (Ooms 1998).

This situation began to change when studies published in the eighties and early 1990s found negative effects of divorce on children, including a greater likelihood of disadvantage among those raised by single parents (McLanahan and Sanderfur 1994). These findings, which now receive broad support in the research community, helped fuel the concern about child well-being that began to be translated into public action first at state and community levels, and then at the national level (Ooms, Parke, and Bouchet 2004). In the process, marriage has become for many a legitimate issue for policy concern and action.

The 1996 Temporary Assistance for Needy Families (TANF) welfare reform law was the first federal program to explicitly declare marriage promotion and reducing out-of-wedlock childbearing as policy goals. Nevertheless, states and localities at first put little explicit emphasis on services and policies to strengthen marriage or reduce out-of-wedlock childbirth. Not surprisingly, analyses of TANF’s early impacts on demographic behavior found little consistent effects (Grogger et al. 2002; Fein et al. 2002; Gennetian and Knox 2003). These findings contributed to a sense that more direct measures might be needed to further TANF’s family formation goals.

In 2001, the U.S. Department of Health and Human Services’ Administration for Children and Families (ACF) launched a Healthy Marriage Initiative; to date it has spent around \$200 million in marriage-related research and demonstration projects. The TANF Reauthorization bill, introduced in 2002 and finally passed in February 2006 as part of the Deficit Reduction Act of 2005, establishes a new grants program for the promotion of healthy marriage and responsible fatherhood. The new law authorizes an appropriation

of up to \$150 million per year for fiscal years 2006 through 2010—\$100 million per year for healthy marriage programs and up to \$50 million for responsible fatherhood programs. The healthy marriage program defines eight allowable marriage-related activities that the funds can be spent on. The fatherhood funds can be used to provide four types of activities that (1) promote or sustain marriage; (2) promote responsible parenting; (3) improve the economic status of fathers (including job and employment-related programs), and (4) support a national media campaign to promote responsible fatherhood. Although there is no language to this effect in the legislation, it is generally expected that much of this funding is expected to serve low-income populations¹.

The emphasis on *healthy* marriage needs further explanation. In the past, ACF spokespeople clarified that marriage *per se* is not the desired policy goal, as research shows that children raised in homes where their married parents have a highly discordant relationship do not fare better than children of divorced parents (Amato and Booth 1997; Amato 2005). In addition, in response to the concerns of domestic violence prevention advocates, ACF has clearly stated there is no intention to encourage or force women to enter or remain in abusive and violent marriages. Thus, the ACF policy goal has become promotion of *healthy* marriage, with activities designed to “strengthen and support” marriage. The agency’s healthy mission statement stresses the voluntary and skills-oriented nature of its Healthy Marriage Initiative: “to help couples, who have chosen marriage for themselves, gain greater access to marriage education services on a voluntary basis, where they can acquire the skills and knowledge necessary to form and sustain a healthy marriage.”² All of the new Healthy Marriage and Responsible Fatherhood demonstration grantees are required by the law to assure that participation in the programs is voluntary and must consult with domestic violence experts or local domestic violence coalitions in developing their programs and activities.

In 2001, there was no track record of demonstrations designed to strengthen marriage and improve marital quality in low-income and welfare populations. Public officials turned to the field of marriage and relationship education—prevention-focused programs designed to help individuals and couples learn the information, attitudes, and skills needed to achieve long-lasting, happy, and successful marriages. This field grew out of studies on middle- and upper-income white couples and the programs have mostly been offered to these populations in small, freestanding church or community-based programs (Ooms 2005). The federal government’s interest in pursuing healthy marriage through an educational strategy raised the question about whether and how these programs could be adapted to serve low-income populations and brought to scale (Ooms 2004).

To remedy the gap in knowledge about partner relationships and marriage in low-income populations, the federal government has launched a vigorous and intensive research and demonstration effort (with additional support from foundations in two of the studies). This new research agenda includes:

¹ The Request for Proposals for the Healthy Marriage and Responsible Fatherhood Demonstration grants was issued in May 2006. Awards will be made by October 1, 2006.

² See the ACF website: <http://www.acf.hhs.gov/healthymarriage/about/mission.html#ms>.
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- commissioned research and policy reviews;
- new longitudinal data collection efforts, including the Fragile Families Study (of unmarried parents) and the Three-City Study of Welfare, Children and Families;
- two multi-site, experimental demonstrations, one focusing on unmarried parents (Building Strong Families) and the other on low-income married parents (Supporting Healthy Marriages);
- an evaluation of community-wide initiatives to promote healthy marriage;
- and an exploration of service delivery setting and evaluation design options to strengthen and promote healthy marriages.

More recently, ACF has awarded three new projects to assess the prospects for interventions focused on the special needs of step-families, teens, and circumstances associated with low-wage employment and unemployment. Much of this work is being done by the premier research firms in the nation: MDRC, Mathematica, The Urban Institute, Abt Associates, RTI, and others. In addition, researchers in leading universities have been analyzing data from national surveys and conducting new research on these topics, particularly the growing phenomenon of cohabitation and non-marital childbearing. Some of these studies focus on low-income populations.

Part II. An Applied Researcher’s Perspective on Basic Research on Marriage and Cohabitation (David Fein)

One useful role an applied researcher can play is to translate findings from basic research into implications relevant to program and policy development. In several reports, I have explored the extensive literature on marriage and cohabitation in search of such applications.³ As my focus has been mainly on implications for program design, I have focused more on the *determinants* of union formation, stability, and quality than on the *consequences* of union outcomes for other realms of personal and family well-being. In reviewing the literature, two major shortcomings of existing research stood out. First, despite a voluminous body of empirical research on marriage and cohabitation, there had been little attention to the effects of economic disadvantage on couple relationships and little effort to see whether disadvantaged couples’ relationships were affected by the same things as affected middle-class couples’ relationships. Second, demographers, economists, psychologists, and sociologists were producing useful theories of relationship influences, but efforts to link these theories were at an embryonic stage.

In this paper, instead of working from basic research to applications, I would like to “translate in reverse” and offer some guidelines for basic research. First, I will outline a conceptual framework that integrates ideas from the different disciplines and discuss several principles for using this framework in research on union determinants for disadvantaged couples. Then, I will review a selection of findings from recent studies that begin to illuminate the model and illustrate my research principles.

³ I have conducted most of this work as part of an ACF project to synthesize literature on marriage and cohabitation determinants (Fein et al. 2003; Fein 2003) and as a team member on the Supporting Healthy Marriage (SHM) demonstration, led by MDRC (Fein 2004). However, the views in this paper are strictly my own, and are not necessarily shared by ACF or members of the SHM team.

Conceptual Framework for Research and Intervention Design

Before the federal marriage initiatives, there were no blueprints for marriage education programs for disadvantaged populations. It was generally understood that models should represent the basic logic and goals of the federal marriage initiative: improving relationship skills would support healthier marriages which, in turn, would result in better outcomes for children. Beyond this notion, there was a sense that, because low-income couples were likely to experience more stressors that might affect their interaction, programs needed to put more emphasis on external stressors than existing marriage education curricula developed for middle-class couples.

A conceptual framework representing these external stressors is provided in the chart, *Framework for Basic and Applied Research on Economically Disadvantaged Couples* (see Exhibit 1, p.31). This model is an adaptation of the “family stress model” described in various forms by Conger and his associates (e.g., Conger et al. 1999, 2002; Cutrona et al. 2003; and Karney and Bradbury 1995).⁴

At the center of the model are the relationship processes that are the targets of most marriage education programs. These processes encompass the feelings, thoughts, and behaviors involved in interpersonal interaction. Psychologists have generated a rich and sometimes conflicting set of hypotheses about which of these processes matter and how they affect marital quality.⁵

On the left side of the chart are two sets of external influences on relationship processes. One set encompasses a wide range of personal characteristics and experiences that can affect how each partner approaches relationships—including family upbringing, personality, health, education, employment experiences, various stressors, social supports, and other factors. The second category includes influences in the couple’s environment. More proximal (“micro-environmental”) influences include children, other family members, financial resources, and housing quality. More distal (“macro-environmental”) influences include neighborhood conditions (neighbors, traffic, crime, pollution) and more general conditions such as the state of the economy, societal norms, racial/ethnic discrimination, and laws and public policies.

At the extreme right, the diagram represents the hypothesis that healthy marriages will foster child well-being, based on evidence that children do better when they grow up with both parents, especially when their parents get along (e.g., McLanahan and Sandefur 1994). Children in these families tend to be exposed to better role models and warm—rather than stressful or negative—family environments (Cummings and Davies 1994; Gottman and Katz 1989; Hetherington et al. 1992; Morrison and Coiro 1999). When

⁴ This version of the model was developed by the SHM team and is included here with permission.

⁵ See, for example, the exchange between Gottman et al. 1998 and 2000; and Stanley et al. 2000. For commentaries and other examples of the complexity of findings on marital processes, see Bradbury and Karney 2004; Gottman and Notarius 2000; Gottman and Levenson 2000; and Karney and Bradbury 1995, 1997.

parents get along, they are also better able to work as a team to meet their children's needs (Conger et al. 2002; Cowan and Cowan 2002; Chase-Lansdale and Pittman 2002).

Traditional marriage education programs have focused mainly on intrinsic processes—that is, the way things operate within relationships (labeled as “couples relationship processes” in the exhibit). Our work leads us to believe that programs for disadvantaged couples would do well to put additional emphasis on helping couples to understand and deal with the external factors influencing their relationships. We believe also that they should include material that teaches skills for acting as an effective parenting team. (These intervention vectors are shown as arrows connecting marriage education to other boxes in the diagram.)

Notice that most of our arrows run from left to right, as the diagram is intended to show the most direct routes whereby interventions might have the intended effects. Nonetheless, effects in the reverse direction are possible in nearly every instance, which suggests the potential for the impacts of interventions to reverberate through the system in a “virtuous circle.”

Principles for Research

In a nutshell, these are the relationships we must understand in order to develop sound interventions for disadvantaged couples. Basic research within this framework is likely to produce much knowledge valuable in policy and program development. I also offer the following specific principles to guide such research.

Define “economic disadvantage” carefully. The lens through which we would like to examine has not been well developed, either as a criterion for targeting interventions or as a concept in research. “Low-income families” may be a convenient short hand for general discussion of policy aims, but it is an insufficient construct for identifying what must be understood. Conceptually, income is only one indicator of material circumstances—others include financial hardships, assets, savings, and debt—and material circumstances do not directly reflect the future prospects and opportunities dimension of disadvantage, which can include, for example, education, English language proficiency, family socioeconomic background, and neighborhood poverty. Programs are unlikely to search for couples who meet certain income criteria, but rather to recruit from particular communities or organizations serving couples who face limited prospects in the future, in addition to having low incomes in the present. From a research standpoint, income's fluidity also makes it problematic as an indicator of disadvantage: of 599 married couples with incomes below 200 percent of poverty in the National Survey of Families and Households (NSFH) Wave I, more than half (55 percent) were no longer low-income by Wave II, about five years later.⁶ There is, accordingly, a great need for more careful attention in research and program design to the particular situations of couples experiencing varying kinds of economic disadvantages.⁷

⁶ Author's tabulations.

⁷ It is also important to understand when a particular research or intervention target is not made strictly on the basis of economic disadvantage—for example, racial/ethnic minority group status and unwed

Answer questions about “prevalence” and “influence.” The conceptual model suggests that several interrelated lines of investigations are needed to understand economically disadvantaged couples’ relationships. One basic need is to document differences in the *prevalence* of helpful and harmful external factors between more and less disadvantaged groups. Another is to analyze the *influences of varying external factors* to see which matter most, and for which categories of disadvantaged couples. A third line of investigation should assess whether the *influences of intrinsic relationship processes* on marital quality and stability are the same or vary across groups.

Keep couple interaction distinct from relationship satisfaction in analysis. A third noteworthy aspect of the model is its distinction between marital interaction and marital quality. In this representation, *quality* is defined in terms of couples’ satisfaction with and commitment to their relationships and is distinguished from their actual interaction with one another. Some past and proposed indices of relationship quality combine interaction and satisfaction measures. That supposes a better understanding of what is good for couples than may exist. Psychologists have made some valuable discoveries about the elements and patterns of interaction that lead to distress and divorce, but there remains substantial uncertainty as to which behaviors lead to marital distress. Different couples appear to be able to adapt—even manage happily—under very different styles of interaction, and negative interactions during one period appear, in some instances, to lead to greater satisfaction later on.⁸ Under such circumstances, it seems risky to second-guess couples’ own assessments of relationship quality. Rather, the most valuable research will be that maintaining a distinction—and exploring the relationship—between marital processes and marital satisfaction.⁹

Some “Pearls” from Basic Research

In this section, I would like to review a selection of recent studies that are beginning to shed light on relationship outcomes and determinants for disadvantaged couples. The sampling approach here is decidedly non-random. I have chosen studies that fit comfortably within the conceptual framework and exemplify my three suggested research principles. The selection also has some bias in favor of studies with findings that challenge myths about disadvantaged couples. The findings are organized within broad headings of the conceptual framework: marital outcomes, relationship processes, individual-level influences, and environmental factors.

Basic Differentials in Marriage Outcomes

parenthood. Although such groups do experience disproportionate levels of economic disadvantage, many of their members may not be economically disadvantaged and differences are as likely to arise from socio-cultural factors as they are economic sources.

⁸ For examples and discussion, see Bradbury and Karney 2004; Gottman and Krokoff 1989; Karney and Bradbury 1997; and Lindahl et al. 1997.

⁹ Although this point has become fairly widely accepted among psychologists studying marriage (e.g., Fincham et al. 1997; Bradbury et al. 2000), it deserves added emphasis for researchers from other disciplines who to-date have not devoted careful attention to couple interaction processes.

There were remarkably few basic facts known about disadvantaged married couples, and so in a 2004 paper, I surveyed what information there was. The first few findings highlight the importance of beginning with simple descriptive comparisons of outcomes between more and less economically disadvantaged couples.

The power of simple statistics in a new research area can be dramatic. In couples research, one of the best-known examples is from research on fragile families—unwed parents of a baby. The surprising finding was that high proportion of these couples were romantically involved and had high hopes for their relationship at the time of their baby’s birth; less surprising was how quickly these relationships came apart thereafter. These facts sparked substantial interest in interventions aimed at giving these couples the means to realize their hopes. The Building Strong Families (BSF) demonstration is the most significant of such approaches.

Conventional wisdom—sometimes reflected in writings of marriage researchers—has it that the poor are disadvantaged in marriage, as they are in other realms. This view turns out to be only partly right. Over their lives, economically disadvantaged people are just as likely to marry as non-disadvantaged people (Fein 2004). Confusion on this point stems in part from a tendency to attribute findings about African Americans—who do have substantially lower marriage rates and very high rates of non-marital childbearing—to the poor more generally.¹⁰

For marital disruption however, the conventional view prevails: varied measures of economic disadvantage all show a strong association with marital break-up (includes separation and divorce). One recent study estimates the lifetime probability of divorce at 60 percent for high school dropouts but only 36 percent for college graduates (Raley and Bumpass 2003).

What about trends over time? For entries to marriage, the indications are mixed. One analysis forecasts falling marriage rates among the least educated and rising rates among the best educated (Goldstein and Kenney 2001), but another analysis projects little such divergence (Martin 2004). For marital disruptions, signs of divergence again are more marked. At least by the mid-1990s, disruption rates were increasing substantially among less educated women and decreasing among more educated women (Raley and Bumpass 2003).

Given substantially higher disruption rates, we might expect to find much higher levels of marital distress among couple who are more, as opposed to less, economically disadvantaged. The actual picture here is rather cloudy, however. A wide variety of cross-sectional analyses find little or no association between marital dissatisfaction and

¹⁰ For example, one of the most often-cited social science marriage primers of the 1990s, Cherlin’s 1992 *Marriage, Divorce, Remarriage*, discusses the effects of poverty exclusively in the context of research on African Americans (see Chapter 4, “Race and Poverty”).

economic disadvantage, at least when disadvantage is measured by education or income (Fein 2004).¹¹

One possibility is that differences in relationship quality are obscured by higher rates of break-up for disadvantaged couples, leaving relatively happier disadvantaged than advantaged couples in the still-married population. The explanation may be that higher disruption rates operate to select out lower-quality marriages, attenuating relationships in the cross-section (Glenn 1997). We addressed this issue partially by controlling for marital duration, and found little effect on the results. In work underway, we are finding more relationship problems, despite roughly similar levels of satisfaction, for disadvantaged compared with non-disadvantaged couples. The answer to the puzzle thus may be that overall feelings about relationships are somewhat resistant to the way people behave with one another, at least up to a point. A prospective analysis of the association between changes in behavior and changes in marital satisfaction for couples in different socioeconomic groups would be informative.

Meanwhile, the findings serve as a good general warning against making assumptions about disadvantaged couples in advance of the facts. From a practical standpoint, the facts can be seen as supporting the case for marriage programs for economically disadvantaged married couples. Such couples clearly aspire to marriage but their marriages are much more fragile than those of more advantaged couples. Levels of marital distress may not be as consistently related to economic disadvantage as has been supposed—the finding bears further research, but may imply that prevention programs designed for non-distressed couples are likely to find plenty of eligible couples in disadvantaged populations.

Relationship Processes

Next, I would like to describe a series of basic research studies that have begun to tackle the central challenge of understanding how interpersonal interactions mediate the effects of external factors on relationship satisfaction and stability.

For its sensitizing value in this regard, a fine example is a recent analysis by Paul Amato (2003). Using data on married couples from the Oklahoma marriage survey, Amato shows how several measures of negative marital interaction—escalating negativity, criticism, and withdrawal—vary across a set of demographic variables, including two measures of economic disadvantage: education and receipt of government assistance. He finds that, while government assistance receipt is associated with all three measures of negative interaction, low education is associated only with greater criticism. Amato next examines how two indicators of marital distress—marital happiness and thinking about divorce—vary across the same demographic factors. Receipt of government assistance displays a strong negative relation to happiness and proneness to divorce, while education is not related to either outcome. Last, he adds the marital interaction measures of negativity, criticism, and withdrawal to the demographic covariates to models for marital

¹¹ Another measure of disadvantage—public assistance receipt—does show a strong negative association with marital quality in a recent analysis of survey data from Oklahoma, however (Johnson et al. 2002).

distress. Impressively, all three interaction measures are strongly correlated with distress, and they fully account for the effects of government assistance.

Researchers with the Fragile Families project are also making progress in understanding the role of relationship processes. One recent study introduces measures of conflict, supportiveness, and physical violence as mediators of the effects of economic and demographic characteristics on transitions to marriage among fragile families (Carlson et al. 2004). Higher reports among partners of the level of support they received from each other show strong positive effects on marriage, while the other two relationship measures do not have statistically significant effects. Another Fragile Families analysis examines whether the same measures helped to explain substantially lower marriage transition rates among African American unwed parents (Harknett and McLanahan 2004). It finds that neither the relationship variables nor an extensive set of economic, demographic, and attitudinal variables have much effect on racial differences in marriage. Instead, the differences can be explained, to an astonishing degree, by the city-level ratios of employed men to women for each race/ethnicity group.

A third example is a body of research on financial strain and relationship outcomes. This work is remarkable for its detailed exposition of how external economic pressures impinge on individual psychological well-being, and how the latter affects couple interaction and thereby relationship satisfaction. The investigators have applied sophisticated causal modeling strategies to samples as varied as unemployed job seekers in Michigan (Vinokur et al. 1996), low- and middle-income white families in rural Iowa (Conger et al. 1999), and a diverse sample of African American families in Georgia and Iowa (Conger et al., 2002; Cutrona et al. 2003). For example, using structural equation methods, Conger et al. (1999) find that economic pressure at Time 1 predicts individual distress and observed marital conflict at Time 2, which predicts marital distress at Time 3. Economic strain is related to higher hostility and lower warmth among husbands, which in turn is associated with lower reported marital quality by wives. The effects of stress are significantly ameliorated when wives provide social support to their husbands.

Together, these three sets of studies find researchers using different datasets to investigate the mechanisms by which external factors affect relationship outcomes. In the next few sections, I cite more examples from these and other studies pointing to useful lines of investigation of external factors.

Attributes of Partners Affecting Relationship Processes

The list of individual attributes that might affect relationships is very large. Some characteristics—for example, family background and personality—are unlikely to change. Their role is important to understand, nonetheless, because marriage education programs may be able to help couples overcome these factors. Other personal-level influences are more dynamic and thus potentially open to change. Below are some emerging findings and research needs in this latter category.

Values and beliefs shape partners' attitudes. The values each partner applies guides to understanding and deciding how to behave in different kinds of relationships is one area of note. Qualitative research has identified a number of values and beliefs that appear to have a distinctive character among fragile families. On the values side, unwed parents see marriage as highly desirable, but view it as a state one should enter only when one is financially secure. They appear to attach less value to marriage as the *sine qua non* for childbearing and childrearing. On the beliefs side, researchers report that women do not have high levels of trust in men to be sexually faithful or otherwise reliable, and perceive that commitment to men would require an unacceptable sacrifice of autonomy.

Gender mistrust plays a role. A series of recent statistical analyses have sought to test these qualitative findings using Fragile Families survey data. One interesting set of findings concerns gender mistrust. Across all fragile families, one study finds that women who express mistrustful attitudes towards men are less likely to marry (Carlson et al. 2004a).¹² However, another reports that the level of mistrust is low among unmarried parents and—contrary to suggestions from qualitative research—no higher among African American than other fragile families (Harknett and McLanahan 2004). Controlling for mistrust thus does not help to explain lower marriage rates for African Americans compared with other fragile families. The results leave room for doubt about how much emphasis to place on changing women's perceptions of men as a general proposition. There is also a need for more research on the behaviors that give rise to mistrust. It may be that if programs focus on changing behavior, especially men's infidelity, increased trust will follow.

In contrast to these studies on fragile families, we know little about the values and beliefs that other economically disadvantaged cohabiting and married couples hold about relationships, and the degree to which these values and beliefs differ from those of more advantaged groups. There is some evidence that African American married couples attach more importance to the financial benefits of marriage than other race/ethnicity groups (Tucker 2000), but we cannot assume that this view of marriage is held by economically disadvantaged couples in general.

Stress also plays a role, and must be understood. Under the heading of dynamic, individual-level influences, another important set of emerging basic research findings concerns the effects of stress on intimate relationships. Stress has been defined as the perception that external demands exceed one's capacity to adapt (Cohen et al. 1997). I see stress as a meta-construct in our conceptual framework that—similar to confidence, commitment, and safety—operates to organize and summarize the effects of disparate external factors in influencing relationship processes. Given this role, and evidence that stress can have important effects on relationships, further research in this area belongs fairly high on the list of priorities.

As noted above, one group of researchers have focused on the effects of stresses associated with economic difficulties, emphasizing one type of connection between financial strain and marriage outcomes. Specifically, their models posit stress as a cause

¹² Mistrust of women does not affect marriage rates for men.

of emotional distress (particularly depression, but also frustration and hostility), leading to negative evaluations and aggressive feelings and behaviors in couple relationships.

Another group of researchers has focused on the ways that stress may interfere with the cognitive processes and mental models required to form and sustain positive attributions (or judgments) of one's partner's behavior during interaction. These findings suggest that when people are surrounded by negative events, they are more likely to see their partners in a negative light and attribute negative motives to their behaviors (Neff and Karney 2004; Tesser and Beach 1998). This appears to be due at least in part to the fact that with increasing exposure to negative life events, it takes progressively more cognitive effort to apply the correct discounts in judgments about unrelated aspects of life, such as one's relationship with a partner.

Although work on these cognitive linkages has been limited to analyses of middle-class white couples, findings imply that the effects of stress may be far more damaging in social groups that are subject to higher overall levels of stress. For example, Tesser and Beach (1998) have found that the effects of stress are discontinuous—couples appear to recognize and discount for negative events only up to a point, after which relationship satisfaction drops precipitously. Using hierarchical modeling techniques, Karney et al. (2005) have found that wives experiencing higher levels of chronic, or background, stress are more vulnerable to declines in marital satisfaction when they experience negative life events. These authors hypothesize that chronic stress can deplete the cognitive and emotional resources needed to respond positively to negative events.

This emerging literature on stress and couples raises a variety of ideas for interventions. Based on this research, Bodenmann has developed an entire curriculum focused on helping couples cope with stress. Key objectives are to help each partner learn to recognize and discount for negative effects of stress on relationships, to cope more effectively with the sources of stress, and to learn to provide strong emotional and practical support to the other partner (Bodenmann and Shantinath 2004).

Interventions addressing stress among disadvantaged couples seem especially appropriate, given reasons to expect couples experience a greater variety and severity of stressors and have fewer coping resources. At this point, however, the knowledge base on the prevalence and effects of different stressors in varying disadvantaged couple populations is very weak. Basic research in this area would be very helpful for adapting programs developed for middle class couples.

Micro-Environments

The next category of influences in our framework includes factors in couples' immediate vicinity that affect their relationships. Again, from the many factors that may matter, I chose to focus on two for which I have encountered research with important implications for interventions.

Having and raising children affects relationship quality. Children bring significant changes to couples' lives. Thus, it is reasonable to expect that the circumstances surrounding their arrival will matter a lot. We know something about the effects of birth timing on marriage and marital stability in the general population: pre-marital births reduce transitions to marriage but have no effect on marital stability for those who do marry. In contrast, post-marital births have a strong positive effect on marital stability. In both instances, births that were unintended have more negative effects. These findings apply to the general population; effects among economically disadvantaged groups have not been studied.¹³

There similarly has been little research on how having and raising children affects marital quality. There has been great interest in transitions to parenthood as a propitious moment for intervention, based on the assumption that couples will be especially interested in support during a period of heightened anxiety. This makes good sense as a rationale for couple interventions. However, there has been some tendency to exaggerate the risks to relationships of having children, as well as how much we know about such risks. In general, what we do know does not implicate babies as a major source of harm in relationships.

The little that we do know is mostly from middle-class married couples, for whom a number of studies have observed a modest decline in average relationship quality after a first birth (Cowan & Cowan 1995). Whether this drop is *caused* by the arrival of a child is unclear, given the tendency of satisfaction tends to decline over time generally. There is little descriptive evidence on the size of declines among disadvantaged couples, or after second and later births. There is some evidence that declines in marital quality are greater following an unplanned birth (Cox et al. 1999). This finding suggests that improving awareness and communication around decisions to have children may be a fruitful topic for marriage education. Although most curricula discuss sex and intimacy, we haven't found any that promote discussion of this important topic.

There also has been little research on stresses surrounding other family transitions that might provide good opportunities for relationship education, such as children's transitions to elementary school and adolescence (Lindahl et al. 1997). Attention here might provide useful indications of whether these transitions offer good focal points for interventions.

Another type of transition—to blended and step-families—has been better studied by and is the subject of a number of specialized relationship education curricula (Adler-Baeder and Higgenbotham 2004). Here, also, however, the basic research literature is limited largely to middle-class couples and more work is needed to understand distinctive strengths and vulnerabilities associated with family complexities in disadvantaged populations.

Does cohabitation influence relationship outcomes? There is substantial descriptive evidence that, on average, relationship outcomes are worse for cohabiting than for

¹³ See review of effects of births on marriage entries and exits in Fein et al. 2003 (Chapter 2).
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married couples. Levels of commitment and satisfaction are lower, there is more infidelity and domestic violence, and break-ups are more likely, even when children are concerned. Furthermore, marriages preceded by cohabitation are more instable than those that are not. Finally, children raised by cohabiting couples evidence poorer outcomes than those raised in marital unions. For the most part, differences diminish but remain statistically significant when analysts control for initial differences in the kinds of people who cohabit and who marry without cohabiting—at least for those differences measured in surveys.¹⁴ Efforts to discourage cohabitation have gained ascendancy in the United States and proponents of such efforts routinely cite this descriptive evidence as justification.

This step from association to causation may not be justified, however. The most careful analyses suggest that observed differences in relationship quality and stability result from attributes governing decisions to cohabit and marry and initial relationship quality, rather than the effects of being in these states. These analyses use statistical methods that are able to control for unobserved, as well as observed, differences when making comparisons.

An important paper by Musick and Bumpass (2005) tackles the problem by measuring how outcomes change over time for persons who experienced and did not experience changes in their relationship status. The analysis looks at changes across the first two waves of the NSFH, a five-year time period. Their “change scores” approach eliminates any effects of fixed characteristics that may have differed across relationship types at the outset. They examine a wide range of outcomes. In general, transitions into cohabitation and marriage have positive and very similar effects on relationship quality and various indicators of well-being, whereas transitions from cohabitation to marriage have little effect. As in a previous change analysis, findings indicate that cohabitation engenders more liberal family values—including divorce when children present, non-marital childbearing, and cohabitation (Axinn and Thornton 1992; Axinn and Barber 1997). Apparently, however, these changes did not have much effect on their relationships.

Supporting this finding, an analysis of data from the National Longitudinal Study of the High School Class of 1972 finds no effect of cohabitation on the likelihood of marital disruption after controlling for a measure of the degree to which cohabitation is selective of people who are initially more prone to divorce (Lillard et al. 1995).

Finally, a seminal review by Manning (2002) does not find evidence that cohabitation *per se* has a negative impact on children. Instead, it finds that the reason outcomes are less favorable for children in cohabiting unions is that these unions are less likely to include both biological parents than are marital unions. Outcomes are similar when both the cohabiting and marital unions that are compared involve two biological parents or both include a step-parent. Such findings do not support the thesis that cohabitation is a cause of poor outcomes for children.

¹⁴ Musick & Bumpass (2005) provide an excellent review of this literature.
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These studies deserve more serious attention than they have received from practitioners, who have begun to incorporate messages discouraging cohabitation in marriage education curricula. The best evidence simply does not suggest that cohabitation is an important independent cause of relationship difficulties or poor child outcomes. Thus, rather than discourage cohabitation as a matter of principle, the best way to address worse outcomes for cohabiting couples may be to provide relationship education and other needed services.

Wider Contexts

My last two areas of focus are recent examples of research that bring wider environmental forces into analyses of influences on couple relationships. Macro-contextual influences assume particular importance in research and programs for economically disadvantaged couples. Poor couples tend to live in more disadvantaged communities. Marriage education programs for disadvantaged couples are thus likely to be located in disadvantaged areas and should be designed to help couples understand and cope with the challenges of living in such communities.

An impressive example of the power of such contexts is Harknett and McLanahan's (2004) finding that differences in the relative supply of men and women in local "marriage markets" account for lower marriage rates for African Americans than for other couples following a non-marital birth. This finding suggests that internal relationship processes—such as positive behavior and, perhaps, commitment and traditional views of marriage—are influenced by the relative availability of alternatives to one's current partner in the community and related community norms.

My second example is a path-breaking analysis of the effects of neighborhood disadvantage on marital interaction and satisfaction among married African American couples (Cutrona et al. 2003). It is one of a small handful of studies of married African American couples and is notable as well for utilizing observational measures of interaction and incorporating individual-level measures of financial strain in addition to measures of neighborhood disadvantage. Findings indicate important associations between neighborhood disadvantage and marital interaction and quality, beyond the effects of financial strain experienced by individuals. Neighborhood disadvantage is associated with less observed warmth in couple interaction, after controlling for an index of financial strain and other demographic variables, but has no apparent association with observed hostility. Curiously, couples in more disadvantaged neighborhoods report somewhat higher relationship satisfaction, controlling for individual-level financial strain.¹⁵

Clearly these two examples explore only two dimensions of wider contexts that can impinge on couples' relationships. They should serve to demonstrate the potential value

¹⁵ The authors offer several possible explanations for this finding. One hypothesis is that in order to survive in economically disadvantaged contexts, marriages need be unusually good ones. Another is that disadvantaged neighborhoods tend to be more racially homogeneous, thereby insulating residents from the most direct and corrosive exposure to racial discrimination.

of forging ahead on this front. In addition to exploring the effects of a wider range of contexts, they point to the need for analyses of the mechanisms linking context to individual behavior and couple outcomes.

Summary of the Research Perspective

In this section, I have offered a framework and suggested principles for conducting basic research useful in developing marriage education initiatives. I also have described a variety of studies indicating that researchers are beginning to work along these lines. The knowledge base nonetheless remains highly fragmented and incomplete. One consequence is that, although there is some basis for formulating general principles for marriage interventions, research is inadequate as a guide to formulating specific topical emphases and modes of service delivery for specific populations or disadvantaged couples in general.

The good news is that many able researchers are interested and working on these topics, and finding opportunities to do so within existing datasets. In the future, we can look forward to several new data sources that are likely to capture better the kinds of influences, processes, and outcomes I have described. These include an NIH project to design models, analyses, and new data for studying couples and families¹⁶ and extensive data collection by BSF, SHM, and other ACF projects that, though primarily intended to measure program impacts, also should be valuable in basic research.

Part III. A Policy Analyst's Perspective (Theodora Ooms)

The lens through which I examine research on relationships and marriage in disadvantaged populations is that of policymaking. I generally turn to research to help determine what strategies need to be used to pursue predetermined policy goals and answer specific questions that would inform policy and program design and implementation. Sometimes I also look for research evidence that the policy goals themselves make sense (or don't), or to suggest alternative or additional policy goals.

I believe it is fair to say that the central goal of current federal marriage policy is to promote and strengthen marriage in order to improve child well-being.¹⁷ This overarching goal translates into the following specific objectives:

- Reducing the rates of out-of-wedlock childbearing;
- Promoting and strengthening marriage (helping couples make better marriage choices, and prepare for and have healthy, long-lasting marriages);
- Reducing the rates of separation and divorce.

¹⁶ <http://www.soc.duke.edu/~efc/>

¹⁷ Many of those in the so-called "marriage movement" are promoting marriage more generally, citing the benefits to adults, communities, and the public at large (see Institute for American Values 2005).

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In pursuit of these goals, targeting healthy marriage programs primarily upon disadvantaged Americans is justified by the evidence that these groups are considerably more likely to have children out-of-wedlock, cohabit, separate, and divorce than more advantaged Americans. Public officials are thus now looking to research for answers to the following questions:

- What are the distinctive individual characteristics and patterns of couple unions in disadvantaged populations? Are there particular sub-groups at high risk that need to be targeted? Are there particular events or transitions in couples' lives which offer opportunities for intervention?
- What are the reasons why such high proportions of low-income women (and men) have children outside-of-marriage? How can non-marital childbearing best be prevented?
- Should policymakers discourage cohabitation when children are involved?
- What factors influence whether and when unmarried parents marry after the birth of their child? Do we know what intervention strategies might help to encourage them to marry?
- What do we know about which low-income couples marry, the quality of their relationships and how long these marriages last?
- What factors influence marital disruption? How can marriages best be strengthened and stabilized in disadvantaged communities?

A comprehensive review and summary of the growing body of research that addresses these questions is beyond the scope of this paper. Indeed one of the big challenges in this new policy arena is that so much relevant research is now being conducted across a number of disciplines that it is very difficult for those in the policy community to keep abreast of it. Relevant studies are being published in many different journals, and many remain unpublished (although sometimes posted on websites). Moreover there are few policy research organizations funded to keep track of new developments in couples and marriage research and provide syntheses of the results.¹⁸

What I try to do in this section is to select a few of my favorite “pearls” emerging from recent research that shed light on these policy questions. Some are already being translated into policy and program design. In doing so, I draw upon four areas of research: (1) the Fragile Families study of unmarried parents; (2) research on cohabitation, (3) studies related to out-of-wedlock childbearing; and (4) recent state surveys on marriage and divorce that over-sample low-income residents. Where possible, I highlight findings relevant to low-income or more broadly disadvantaged couples. There is, however, an important and extensive body of economic research on the economic determinants and benefits of marriage that cannot be adequately addressed here. These studies are related to the policy question about whether increases in marriage

¹⁸ The Center for Law and Social Policy reports on new policy developments, and the Brookings Institution, the Urban Institute, Child Trends, and the Heritage Foundation have published occasional review articles and research syntheses on topics related to marriage in disadvantaged populations.

will help reduce poverty. (Interested readers should consult several recent reviews including Ribar 2004; Roberts 2005; Thomas and Sawhill 2005).

This field is so new that many of the findings I have selected are still preliminary and will undoubtedly be corroborated, elaborated on, or perhaps disproved by future research. At the end of this section I comment on a few “black holes”—broad topics that remain largely unexamined and I believe need to be investigated.

Fragile Families Research

The Fragile Families and Child Well-being (FFCWB) study is the first national study of unmarried parents, their relationships to each other and the well-being of their children. The term “fragile families,” originally coined by Ron Mincy (when working as a program officer at the Ford Foundation), emphasizes the fact that low-income unmarried parents and their children are, indeed, families and are at great risk of poverty and family dissolution. Launched in 1998, FFCWB follows a birth cohort of 5,000 children and their parents in 20 U.S. cities for a period of five years. (Of these children, 1,186 were born to married parents—who serve as a comparison group.) Over one third of the unmarried mothers are Hispanic, 44 percent are non-Hispanic African American, and 21 percent are non-Hispanic white or others. About 70 percent are low-income (poor or near poor).

Prior to this study, it was generally assumed that children born to unmarried mothers were the product of casual unions, deserted by their uninterested fathers and living with their mothers in female-headed households. Findings from the first two waves of interviews, together with several in depth (qualitative) studies have both debunked these stereotypes about unmarried parents and provided key information about their characteristics, attitudes, and behaviors upon which to base interventions.

Some “Pearls” from the Research

The following are some of the key findings from the FFCWB and related studies.¹⁹ (See McLanahan et al 2003; Carlson, et.al. January 2005; Edin and Reed 2005; Gibson et al. 2003; Mincy 2002; and Parke 2004.)

- **Unwed parents are strongly connected to each other and to their children at the time of their child’s birth.** At the birth of their child eighty-two percent of unmarried parents are romantically involved, either living together (51 percent) or dating (31 percent). The large majority of fathers provides financial or other types of help during pregnancy, and put their names on the birth certificate.

¹⁹ However the Fragile Families study has a few limitations: the sample is restricted to births occurring in urban areas; the response rate of the unmarried fathers was only 76 percent and thus may not be representative; and minor teen mothers were also underrepresented. Further, the data for those parents who were low-income (about two-thirds of the sample) were not analyzed separately from the one-third who were more advantaged. See <http://crcw.princeton.edu/fragilefamilies> for a list of the numerous research papers, briefs, and reports being generated by the study.

- **Most unmarried parents in the survey are poorly equipped to support themselves and their children.** The majority of unmarried parents are poor or near-poor and have low levels of human and social capital (little education, few job skills, poor work experience, and scant family and community support).
- **Unmarried parents are younger and much more likely to already have children with more than one partner than married parents who have just given birth.** They are, on average, six to seven years younger than their married counterparts. Forty-three percent of unmarried mothers have children with at least two men.
- **High proportions of unmarried fathers have been incarcerated.** One third of cohabiting fathers and 42 percent of visiting fathers have been incarcerated at some time in the past (about one-fifth were in prison for a violent crime). A prison record makes it much harder to get a job and to qualify for some public benefits such as housing (Western, Lopoo, and McLanahan 2002).
- **At the time of their children's birth, unmarried parents value marriage and have high hopes for the future of their relationships.** Seventy-four percent of the mothers and 90 percent of the fathers say the chances they will marry the baby's other parent are 50-50 or greater.
- **However one year later, of those who were cohabiting at the birth only 15 percent of the couples had married, and 20 percent had broken up. Only about 15 percent of all the unmarried Fragile Families couples had married by the time their child was three years old²⁰.** Those who were in visiting or dating relationships at the time of the birth fared worse—almost 50 percent are no longer romantically involved, 14 percent were still dating, 32 percent were cohabiting, and 5 percent had married by the time their child was three years old. (African American couples were much less likely than whites or Hispanics to marry). We know from other studies that down the road, the large majority of unwed parents will not stay together, although they may eventually marry another partner.
- **Although disadvantaged men and women have high aspirations for marriage, reflecting their hopes and values, they have lower expectations that they will marry, reflecting their actual circumstances.** In the survey and in companion qualitative studies, the FF respondents spoke about two sets of obstacles to their getting married—financial problems and relationship problems. Three financial conditions are seen as a necessary prerequisite before they would be ready to marry: income security (good and steady jobs, especially for the father), and financial assets to buy and/or furnish a home or for a wedding. Having a child together was not considered a sufficient reason to marry; the quality of the couple's relationship was what was most important. Many said they or their partner were not emotionally mature enough to make the commitment to marry. Their relationships are also fraught with problems, including not trusting their partner (infidelity), too many arguments, and violent or criminal behavior.

²⁰ Unpublished data, personal communication, Marcy Carlson, June 2006.

- **Children born to unmarried mothers are exposed to a series of risks**—including poor housing and unsafe neighborhoods, parents’ health problems, fathers’ employment problems, father in/out of jail, other children by non-biological parents, and low social support (Osborne 2005). These *cumulative* risks, which often co-occur, appear to account more for children’s more negative outcomes than any individual risk.
- **Low-income mothers who have been physically or sexually abused in childhood have particular difficulty forming stable relationships and are much less likely to marry.** This disquieting finding suggests that marriage promotion programs are much less likely to succeed with the large number of low-income women who have life histories of sexual and physical abuse (Cherlin and Burton et al. 2004).

Two of the major findings from the Fragile Families study have strongly influenced policymaking:

- **Birth can be a “magic moment” for intervention.** FFCWB research demonstrates that the time of a child’s birth offers a promising opportunity for intervention—a “magic moment”—when the majority of unmarried parents are committed to each other and their child and are optimistic about marrying.
- **Unwed disadvantaged parents want to marry, but they face multiple barriers.** The researchers conclude that in light of the findings, at least one-third of these couples will need multiple services to address these barriers, stabilize their relationship and move towards marriage. (Services should include relationship skills training, job assistance, counseling, substance abuse and mental health treatment, among others.) For another third of parents, relationship skills training by itself may be sufficient. For the final third, interventions are not appropriate because the couple is no longer romantically involved or there is evidence of domestic violence.

These findings have helped to shape a large-scale, multi-site federally funded demonstration project, Building Strong Families, directed by Mathematica Policy Research. The program will be rigorously evaluated using random assignment. The overall program design and components are carefully built upon the findings from these studies, and from practitioners’ experiences in the field (Hershey et al. 2004).

Research on Cohabitation

The increase in cohabitation has long been of interest in academia, but it took time for the policy community to understand its implications. In 2000, Bumpass and Lu published a paper that contained some startling facts: a majority (56 percent) of couples first marrying between 1990 to 1994 had lived together prior to marriage—a dramatic increase from the 10 percent cohabitation rate among those who married between 1965 and 1974. Although only a small proportion of children live in cohabiting households at any one time, the authors calculated that 40 percent of children will live in a cohabiting household

at some point, and that these children are much more likely to experience further transitions. (The number of transitions is negatively associated with child well-being.)

Cohabitation is a fluid family form that is clearly here to stay and growing. Thus, it no longer makes sense for policymakers to think strictly in terms of children living in either married or single-parent families.

Like separation and divorce, cohabitation is associated with socioeconomic status. Disadvantaged couples are more likely to cohabit. There are also race/ethnic differences. Bumpass and Lu estimated that 57 percent of Black, 42 percent of Hispanic and 35 percent of White children born in the early 1990s are expected to spend some time in a cohabiting parent family.

In the past decade, studies on cohabitation have mushroomed (See Booth and Crouter 2002; Smock and Gupta 2002). The following findings are especially relevant to policy.

- **Cohabitation is a “fuzzy institution.”** There are no commonly agreed upon terms for referring to one’s cohabiting partner. Confusing the matter is that different studies use different measures. Clearly cohabitation is a continuous rather than a dichotomous variable (depending on how many nights per week the couple lives together, the extent to which they share income and household expenses, etc.). Moving in together is typically a process that occurs over time, rather than a discrete event. (See Manning and Smock 2003; Knab 2005).
- **Cohabitation means different things to different groups within the population.** For some couples who have already committed to marry each other, cohabitation is merely an interim step towards marriage. More often for Whites cohabitation is seen as a “trial” marriage. For many Mexican Americans, it is often seen as an alternative to marriage (Phillips and Sweeney 2005), and for others, most notably many Blacks, as an alternative to being single.
- **Cohabiting unions are typically short-lived.** In the United States, cohabitation is usually short-term, lasting on average two years. However, about half of these unions move into marriage. While children of these unions do experience more transitions, about 60 percent will have moved into a married couple family by the time they are five years old, and 28 percent will have moved into a single-mother family (Graefe and Lichter 1999).
- **Cohabitation is not good for children.** In general, children living in cohabiting unions do not fare as well. Children living in cohabiting couple families fare better economically than children living with single mothers, but worse than with married parents (Manning and Lichter 1996). Cohabiting parents are more likely to be in poverty, to be psychologically distressed, and to experience more parenting aggravations than married parents (Brown 2002).
- **However it is the child’s tie to the biological parents, rather than their parents’ marital status that counts.** Children living with their two biological parents in a

cohabiting union do about as well in social and emotional terms as children living with their biological parents who are married (Manning 2002).

These research findings showing the diversity and fluidity of this “incomplete” institution demonstrate how difficult it is to make generalizations about cohabitation that can help guide policymaking. Yet, policymakers want to know whether policies should seek to encourage or discourage cohabitation, especially when children are involved.²¹ The research suggests an answer that policymakers may find hard to deal with—namely, it depends in part on what the alternative to cohabitation is. Is the alternative that the child will be raised in a single parent home, or within a married couple family? The answer also depends on what the couples’ intentions and prospects are for their future together.

Studies Related to Out-of-Wedlock Childbearing

Teenage pregnancy and childbearing captured the attention of researchers and public officials decades before the current interest in out-of-wedlock childbearing in general. This was undoubtedly in part because the advocacy and policy community became concerned in the late seventies about the high rates of adolescent pregnancy and childbearing. Since then, there have been numerous studies, study groups, and commissions examining the causes and consequences of teenage pregnancy and childbearing, and a proliferation of programs funded by both public and private sources designed to prevent teen pregnancy and help teen parents.

In earlier decades, the concern focused more on the parents’ age at birth—that is, “too-early childbearing”—rather than marital status at birth (around 80 percent of teen births are non-marital). In the early 1990s, the lens widened. Public officials began to understand that the majority of single-parent households were created as a result of a non-marital birth (rather than divorce) and that the “problem” of out-of-wedlock births was not confined to teenagers. Two thirds of non-marital births were to adult women ages 20 to 29.²² In the early 1990s, the U.S. Congress commissioned the Department of Health and Human Services (DHHS) to conduct a comprehensive study of out-of-wedlock childbearing, and more research on this topic began (USDHHS 1995).

The published research on non-marital childbearing explores the numerous antecedents and consequences, yet there is little focus specifically on these patterns among adult women (USDHHS 1995; Wu et al. 2001). Only a handful of studies focus on young men, or young unwed fathers (Lerman and Ooms 1993; Sonenstein 1986). And there has been very little research on the relationship between young couples, beyond a couple of studies of older males in the context of concern about statutory rape (Lindberg et al. 1997).

²¹ This question primarily arises when considering the impact of tax and transfer rules (Winkler 2002; Primus and Beeson 2002; Greenberg and Roberts 2004; Carasso and Steuerle 2005; Acs & Maag 2005). It also arises when state and local governments consider whether to enact domestic partnership laws, which provide some of the legal benefits of marriage to cohabiting unions.

²² The latest vital statistics data released by NCHS show that the percentage of births to adult unmarried women increased in 2004, while the teen birth rate continued to decline. Thus adult non-marital births may now constitute closer to three quarters of all non-marital births.

Perhaps in part because there is scant research on adult non-marital childbearing, there have been remarkably few programs designed explicitly to reduce adult out-of-wedlock childbearing. States that have received the federal TANF bonuses for reducing out-of-wedlock births have difficulty identifying what actions they took that made the difference, beyond citing their abstinence programs and other pregnancy prevention programs targeted to teenagers.²³

Nevertheless the following two “pearls” in the non-marital births literature have received some policy attention in the recent discussions about marriage.

- **Having a non-marital birth is a barrier to marriage.** Women who give birth outside of marriage are less likely eventually to marry (Lichter and Graefe 2001; Upchurch, Lillard, and Panis 2001).
- **While only a third of non-marital births are to teens (ages 15-20) adolescents account for about half of all *first* births to unmarried women.** Thus many of the births to adult women are second-order births (Sawhill 2002).

These facts have been used to argue for focusing marriage promotion strategies on preventing pregnancy among unmarried women who have not yet given birth, especially teenagers. It is pointed out that we have a track record of success in this area—teen pregnancy and birth rates have decreased substantially—whereas little is known about how to encourage disadvantaged mothers to marry and stay married (Sawhill 2002; Lichter 2001).

Some “Pearls” from the Qualitative Research

If we turn to recent qualitative studies of unmarried low-income mothers conducted as part of the interest in unwed parents and fragile families, we gain some interesting insights into why so many low-income adults have children but postpone marriage.

- **Attitudes toward marriage are shifting.** Marriage remains highly valued by low-income adults but for different reasons than in the past. The “instrumental,” or practical, value of marriage has severely diminished, while the symbolic value remains very high (Edin and Reed 2005).
- **Low-income Americans are not as convinced of the importance of raising children within marriage.** In contrast, college educated cohabiting couples mostly view marriage as a prerequisite to having children (Edin and Reed 2005).

²³ The one exception is Virginia—under the auspices of the Department of Health, the state has used TANF funds to support *Partners in Prevention*, a small community-based grants program that aims to reduce non-marital childbearing among adults ages 20 to 29, largely through broad community education efforts.

- **Aversion to divorce leads to avoidance of marriage.** A somewhat paradoxical finding is that the fear of divorce appears to play a role in disadvantaged mothers' failure to marry. The stigma of a failed marriage was seen as far worse than that of an out-of-wedlock birth. Several respondents said that they believed marriage was sacred, they revered marriage and deplored divorce. (It is also likely that they have had some personal experience of the pain of divorce, father abandonment, and step-parenting.) They don't want to make a mistake and will only decide to marry once they are confident it will last.²⁴
- **Children are highly valued.** Children are highly valued in disadvantaged communities. Both the men and the women dream of having children and view childlessness as life's greatest potential tragedy. Edin and Kefalas (2005) report that having children offers the young women they interviewed a profound sense of meaning and identity, and helps them mature and settle down. The young low-income man will often say as part of the courtship ritual "I want to have a baby by you." Thus, having a child in low-income communities is regarded almost as a rite of passage to womanhood and manhood. In contrast, for men in the population as a whole, it is marriage that signals the arrival of manhood (Nock 1998).
- **Many "slide" into parenthood rather than decide to marry.** Many young low-income couples become parents not because they weigh the pros and cons and then deliberately choose to get pregnant, but rather they become parents "by default." Even for those who are well informed about contraception, a pregnancy is not seen as something over which they have much control; it "just happens." Importantly, because their economic prospects are so poor, they have little motivation to actively take steps to avoid having children (Edin and Reed 2005). Marriage on the other hand requires a deliberate, considered decision.

These new insights from the qualitative research on unwed parents will need to be confirmed by quantitative studies. However, they suggest that it is a daunting task to aim to reduce the rates of adult out-of-wedlock childbearing in the face of these deeply held beliefs, attitudes, and motivations about the value of having children and concerns about marriage. Traditional prevention strategies that may have had some success with teenagers—promoting sexual abstinence, teaching effective contraception and avoidance of STDs, and comprehensive youth development programs—are thus much less likely to be successful with adults.

Statewide Baseline Surveys of Marriage and Divorce

Another source of interesting new information on marriage in disadvantaged populations are three recent statewide surveys. Three states recently conducted baseline studies on attitudes, beliefs and behaviors related to marriage and divorce to help guide, as well as assess, the success of their new marriage initiatives. Oklahoma's survey was the first in

²⁴ The fear of divorce, shifting attitudes towards marriage—looking for "soul mates" to marry—and the delays in marriage are not restricted to disadvantaged mothers but are also expressed in recent Gallup polls by young adults more generally (See The National Marriage Project 2001).

2001; its survey was then replicated with adaptations in Utah and Florida in 2003. All these surveys over-sampled low-income residents. The Texas Health and Human Services Commission is currently planning to field a similar survey in Texas, which would over-sample Latinos. All of these surveys have had considerable input from state and national scholars in the marriage field. (For the survey reports see Johnson et al. 2002; Schramm et al. 2003; Karney et al. 2003.)

On many of the standard demographic and attitudinal indicators, these surveys confirmed the findings of national surveys. One notable exception was that Oklahomans and Utahns marry between two to three years younger than the national median age. In Oklahoma, this finding led to the development of relationship education classes being offered as electives in hundreds of the high schools. In all three state surveys, the overwhelming majority of respondents across income and race/ethnicity thought that a happy, healthy marriage was one of the most important things in life and thought favorably of marriage education. However, in both the Oklahoma and Florida survey, the low-income respondents were more likely to have low-quality, unsatisfying relationships, and be more “divorce-prone.” Interestingly the low-income recipients in Florida, the group with the lowest likelihood of being married expressed the highest desire of any group to marry.

The following two findings from the Oklahoma survey are of particular relevance to this paper (Johnson et al. 2003):

- The percentage of low-income individuals (72 percent) in Oklahoma who would consider using relationship education is greater than the percentage of *non*-low-income individuals (64 percent) who would consider using relationship education.
- Low-income respondents who had ever been divorced in Oklahoma were more likely than non-low-income respondents to cite the following major contributors to their divorce: too much conflict and arguing, infidelity and extramarital affairs, financial problems or economic hardship, domestic violence and lack of support from family members. (The most frequently cited reason for divorce cited by all respondents was lack of commitment.)

Questions for Further Research: What More Do We Need to Know?

Returning to the policy questions I posed at the beginning of this section, it is clear that research is providing some interesting preliminary answers that can help guide policymaking, especially with respect to interventions addressed to disadvantaged unwed and cohabiting parents. Still, much less is known to guide out-of-wedlock prevention efforts among disadvantaged adults or efforts to strengthen marriage and prevent separation and divorce among those disadvantaged couples who marry.

Among the dozens of questions that need to be explored further I have selected the following three broad topics that I believe would be most useful for policymakers to know more about.

1. Couple relationships and related attitudes among youth prior to childbearing, in the population in general and in disadvantaged populations specifically. We know little about dating patterns and “courtship” among young people ages 16 to 25 in general and specifically in disadvantaged communities, and why so many of their relationships with the opposite sex are abusive and even violent. (Recent studies have documented the alarmingly high rates of violence in dating relationships among high school students. See Avery-Leaf & Cascardi 2005). What are young men and women’s attitudes and beliefs about gender, marriage and the best environments for children to grow up in? Where do they learn these from? What qualities are they looking for in their sexual partners, and in a marriage partner? What are their hopes and dreams for their own family life?

2. Marriage in disadvantaged populations. What are the key stressors on low-income marriages? Are they similar to, or different from the factors that keep fragile families from getting married? What are the reasons that low-income couples give for separating and/or divorcing? Do they differ from those cited by more advantaged couples? What do we know about successful marriages in low-income populations? In addition to relationships skills, what coping strategies, external conditions, and resources account for their success? How do they overcome the numerous challenges they encounter such as chronic economic stress, poor health, bad neighborhoods? How important to strong marriages are strong family and social networks, church membership, absence of personal problems, and ability to know how to access sources of help (Boyd-Franklin 1989; Minuchin et al. 1998)

3. Norms, expectations, and values in disadvantaged populations. Changes in social norms and expectations are clearly very important in explaining the retreat from marriage in the population as a whole (Nock 2005). But the marriage policy debate is largely uninformed about the pathways by which broad social norms and other cultural factors are communicated especially to young people, and how they then affect couple behavior in disadvantaged communities, and how these norms might be changed. For example, what is the role of Hip-Hop music and culture in shaping young adults’ intimate relationships? What other institutions influence community norms and messages in disadvantaged communities? How do these differ by race and ethnicity?

Part IV. Conclusion

In recent years, the emergence of federal marriage initiatives has heightened interest in basic and applied research on disadvantaged couples. In this paper we offer two perspectives on some of the recent research that addresses this interest. Our purpose has been to spot important research themes and noteworthy findings, rather than attempt to survey the literature in a comprehensive fashion.

Reflecting our different orientations, each of us has looked at the research in a different way and put the spotlight on a somewhat different, though sometimes overlapping, set of findings. Fein assesses emerging work for its contributions to developing a coherent conceptual framework to guide future research and program development. Ooms casts

her eyes on findings that speak to the larger policy questions concerning the populations and strategies upon which efforts to promote healthy marriage should focus.

The orientations underlying our two perspectives have a fair amount in common and complement each other.. We both tend, at this time, to find ourselves more interested in research on determinants than research on the consequences of healthy relationships and marriage. That is because we both agree that promoting and supporting healthy relationships is a worthy goal, and that what is needed now is a better understanding of the most effective ways to develop interventions.

We both believe that any strategies or program interventions need to take into account the wide array of external forces that can impinge on intimate relationships, and the potential for external stressors to have strong effects on disadvantaged couples. In this regard we both are cheered to see that researchers from different disciplines are joining forces to create and assemble empirical evidence within richer explanatory frameworks. It is also gratifying to observe the ongoing and fruitful interchanges between those working in the policy and program communities and those engaged in academic research.

Social scientists have only recently begun to explore the linkages between economic disadvantage and couple relationships, and in this paper we have identified some of the important gaps that remain. There nonetheless have been several important early findings and there are signs that suggest much useful research is yet to come.

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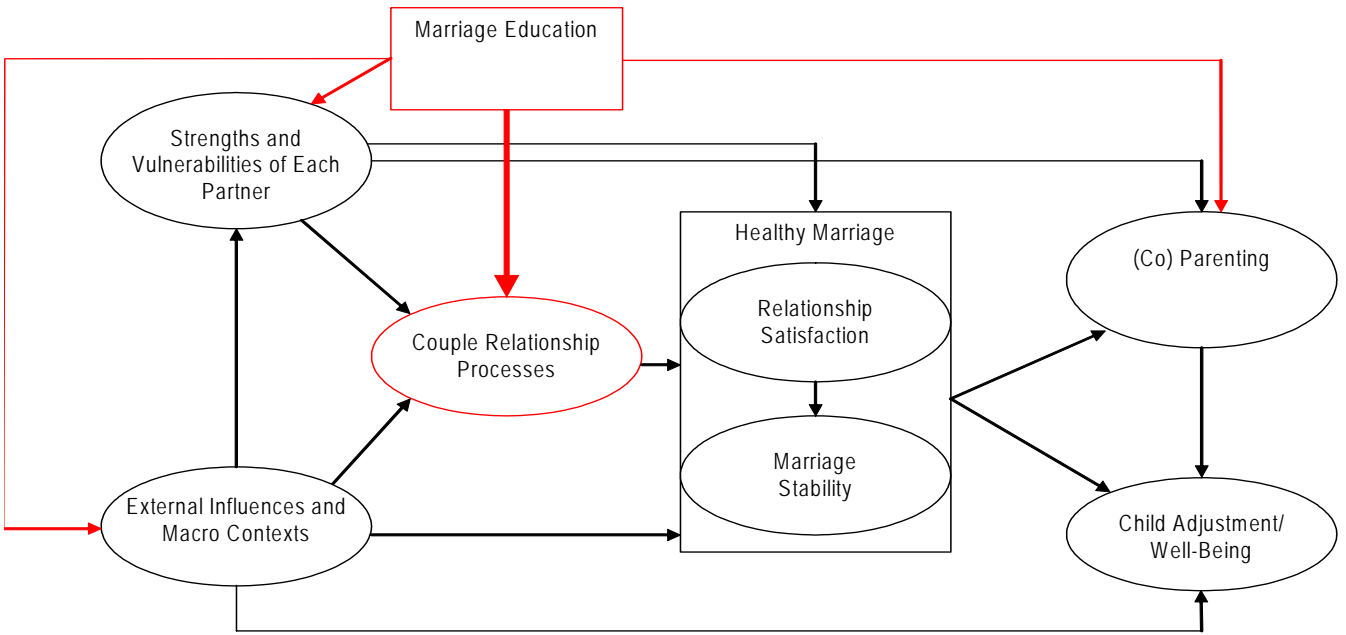


EXHIBIT 1. Conceptual Framework for Basic and Applied Research on Economically Disadvantaged Couples

Source: Model adapted for the Supporting Healthy Marriage (SHM) demonstration from work by Conger et al. (1999, 2002), Cutrona et al. (2003), and Karney and Bradbury (1995).