S. HRG. 109–254

POTENTIAL FOR MARRIAGE DEVELOPMENT ACCOUNTS IN THE DISTRICT OF COLUMBIA

HEARING

BEFORE A

SUBCOMMITTEE OF THE

COMMITTEE ON APPROPRIATIONS

UNITED STATES SENATE

ONE HUNDRED NINTH CONGRESS

FIRST SESSION

SPECIAL HEARING

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CONTENTS

	Page
Opening Statement of Senator Sam Brownback	1
Statement of Eleanor Holmes Norton, Delegate for the District of Columbia, U.S. House of Representatives	6
Prepared Statement	11
Statement of Ron Haskins, Senior Fellow, Brookings Institution, Washington, DC	21
Prepared Statement	24
Statement of Dr. Malcolm Smith, Director of Operations, Center for Fathers, Families and Workforce Development, Baltimore, MD	32
Prepared Statement	34
Statement of Dr. W. Bradford Wilcox, Assistant Professor of Sociology, University of Virginia, Charlottesville, VA	35
Prepared Statement	37
Statement of Rev. Thabiti Anyabwile, Assistant Pastor for Families and Children, Capitol Hill Baptist Church, Washington, DC	40
Prepared Statement	42
Statement of Colleen Dailey, Executive Director, Capital Area Asset Building Corporation, Washington, DC	51
Prepared Statement	53
Statement of George R. Williams, Executive Director, Urban Father-Child Partnership, National Center for Fathering, Kansas City, MO	55
Prepared Statement	57
Statement of Curtis Watkins, President, East Capitol Center for Change, Washington, DC	58
Prepared Statement	61
Statement of Winston Graham	64
Accompanied by Saundra Corley	64
Prepared Statement of Saundra Corley and Winston Graham	67
Prepared Statement of Senator Wayne Allard	70
Letter From Legal Momentum	71
Prepared Statement of the Corporation for Enterprise Development	72

POTENTIAL FOR MARRIAGE DEVELOPMENT ACCOUNTS IN THE DISTRICT OF COLUMBIA

THURSDAY, OCTOBER 6, 2005

U.S. SENATE,
SUBCOMMITTEE ON THE DISTRICT OF COLUMBIA,
COMMITTEE ON APPROPRIATIONS,
Washington DC.

The subcommittee met at 10:32 a.m., in room SD–138, Dirksen Senate Office Building, Hon. Sam Brownback (chairman) presiding.

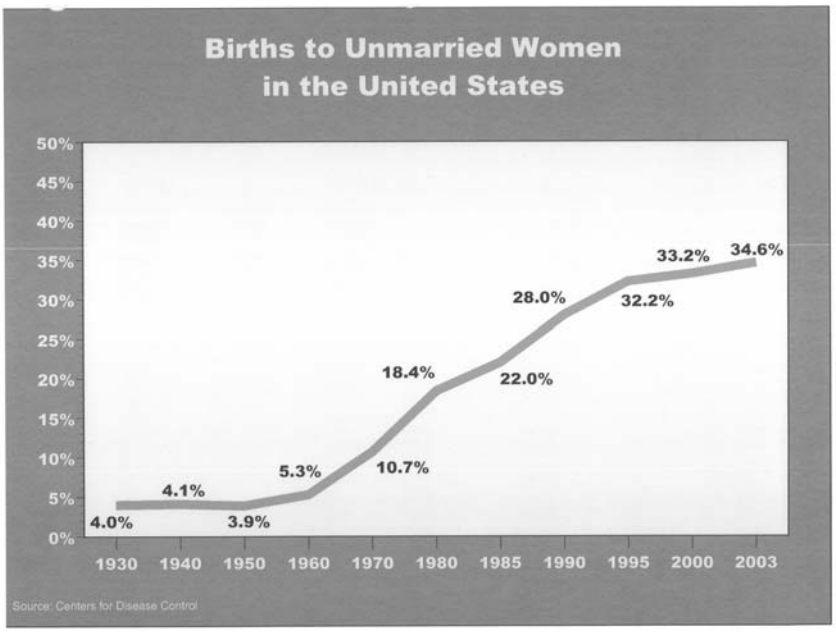
Present: Senator Brownback.

OPENING STATEMENT OF SENATOR SAM BROWNBACK

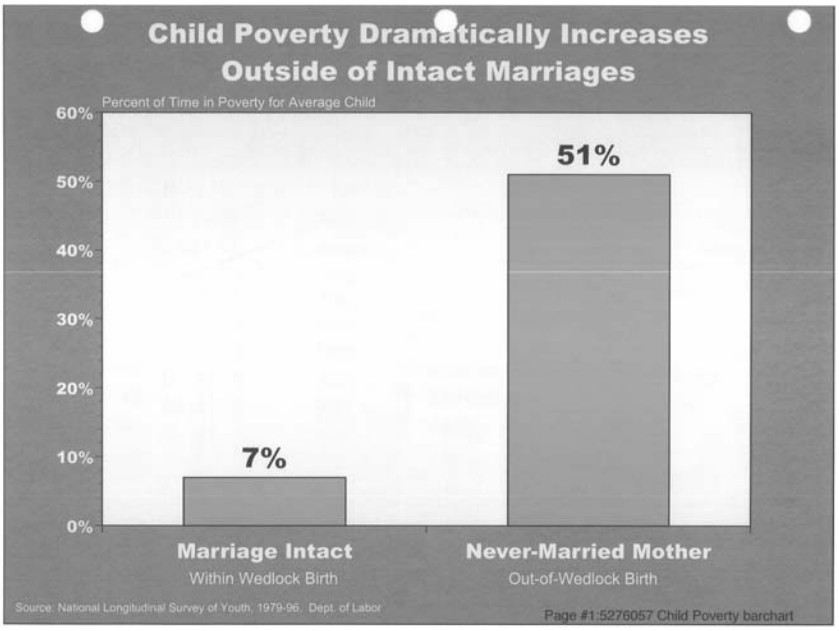
Senator BROWNBACK. The hearing will come to order. Good morning everybody. I'm delighted to have you here. Delegate Norton, it's always a pleasure to see you, I look forward to hearing your testimony.

We're convening this hearing to discuss the decline in marriage and the increase of out of wedlock birth rates in the District of Columbia. We will discuss ways to promote and encourage healthy marriage, including the potential for marriage development accounts which we have proposed in the fiscal year 2006 D.C. appropriations bill, which I hope we will be able to pass in the Senate in a couple of weeks.

Every year, almost 57 percent of all babies born in the District are born to single parents. Nationally, over one-third of all babies are born to single parents. This compares to only 5.3 percent in 1960. And I have a chart over here to my left, your right, showing some of these trend lines that have taken place in the overall birthrates in the United States to single parents.



Clearly, this is a growing crisis, and it requires our focused attention. Children who are raised without the nurture and the care of both parents, can and too often do, suffer in many ways. Statistics show that children born to single mothers are seven times more likely to be poor than those born to married parents. I've got a chart on that as well.



And 80 percent of long-term child poverty occurs in broken or never married families. Marriage has an enormous potential to reduce poverty among couples who are unmarried at the time of their child's birth. Children born and raised in households where their mothers and fathers are married tend to be more financially stable and more emotionally secure.

I do want to state as well, and at the outset of this that a child can be raised well in a single parent household. Nobody disagrees with that, and that is certainly accurate. What I'm pointing out here is the overall statistics of children born in single parent households bodes poorly, statistically, for that child.

And if there is anything that we can do to discourage that setting and encourage a setting where children are born in an intact family of a mother and a father, that's to the benefit of the child. Statistics tell a compelling story of the many positive benefits that accrue to children if they are raised by their married parents.

For example, children raised in married families are 3 times less likely to repeat a grade in school, 5 times less likely to have behavioral problems, half as likely to be depressed, 3 times less likely to use illicit drugs, half as likely to become sexually active as teenagers, and listen to this one, 14 times less likely to suffer abuse from their parents. Again, we have a chart on that particular setting.

Children Raised by their Married Parents Tend to Have Brighter Futures

- 3 times less likely to repeat a grade in school
- 4 times less likely to be expelled from school
- 5 times less likely to have behavioral problems
- half as likely to be depressed
- 14 times less likely to suffer abuse from parents
- 3 times less likely to use illicit drugs
- 3 times less likely to go to jail as adults
- half as likely to become sexually active as teenagers

Sources: *National Longitudinal Survey of Adolescent Health*, Department of Labor, 1996; *National Child Health Interview Survey*, 1988, Centers for Disease Control and Prevention.

Clearly, this is to the overarching benefit of the child. Certainly and again, I want to repeat this, there are many single mothers who are heroically and successfully raising children on their own. They deserve our respect and support. But it is also indisputable that a father and a mother in a healthy marriage provide the best environment in which to raise healthy children.

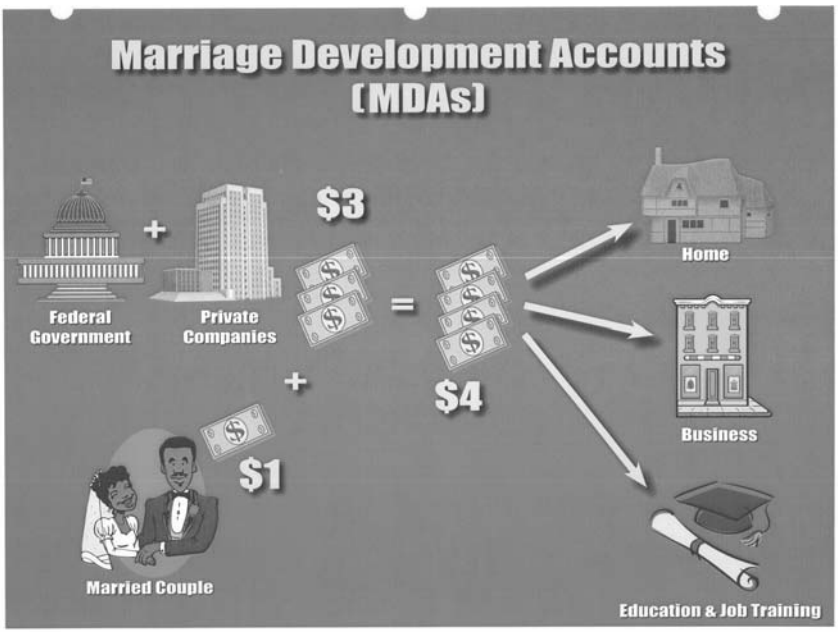
As a society, we should strive to foster what is the very best for our children. Although our primary concern is the benefits that marriage accrues to children, adults also benefit from marriage. Extensive research shows that married adults tend to be happier, are more productive on the job, earn more, have better physical and mental health and live longer than their unmarried counterparts.

Mothers who are married are half as likely to suffer from domestic violence as are never married mothers. In addition, the growth of the single parent families has had an enormous financial impact on our society at large. Some three-quarters or 75 percent of the aid to children, given through programs such as food stamps, Medicaid, public housing, temporary assistance to needy families and the earned income tax credit, goes to single parent families.

Each year the Government spends over $150 billion in means tested welfare aid, generally for single parents. The financial cost can be calculated, but the emotional cost, the emotional cost to our families, to the communities, to the Nation cannot be calculated and threatens to extend for future generations.

I believe that improving a couple's financial stability can help sustain a healthy marriage. As a way to assist low income married couples gain appreciable assets, this subcommittee has introduced legislation that will establish marriage development accounts

(MDA). What we are referring to as MDAs for the District of Columbia, and as far as we know, for the first time in the Nation.



MDAs will be available to low income married couples who are citizens or legal residents of the District and who have very low net worth. I've got a chart over to the side, picturing how this would actually work. Couples may save money to buy a home, to pay for job training or education or start their own businesses. Couples will have a high incentive to save because their contribution will be matched at a ratio of 3:1 by the Federal Government and partnering private institutions.

As a requirement of participation, couples will receive training that helps them repair their credit, set a budget, a savings schedule and manage their money. They will also receive bonuses in their MDA accounts for receiving marriage counseling. Recognizing the importance of grassroots support to ensure the success of these efforts, this subcommittee is directing grantees to expand their network of service providers by partnering with local churches, faith-based organizations and nonprofit organizations, to provide mentoring, couples counseling and community outreach.

Today, I'm interested to hear thoughts about this proposal from our expert witnesses. I believe that we must act quickly to stop the further erosion of marriage in our Nation. We cannot just watch and wring our hands. We must act aggressively and use as many innovative approaches as possible. Our future is at stake, and the children's future is at stake.

I'm delighted that we have a number of expert witnesses to testify. I'm also very pleased that our first witness is the Honorable Eleanor Holmes Norton, Delegate for the District of Columbia. We've often worked together on issues regarding the District of Co-

lumbia, I know Delegate Norton to be an outstanding advocate for the District of Columbia in many and varied fields. She does an excellent job. We certainly share a deep concern for families and children here in the District of Columbia and throughout the Nation. I am pleased she could join us this morning.

As usual, we would ask the witnesses, if they could, to observe the time limit on their remarks. Their full written statement will be entered into the record. We would like to have some time afterwards to be able to ask questions.

The hearing is really multiple fold. One is, this is an issue that will come up in the D.C. appropriations bill in the next couple of weeks and so I do want to establish some form of record.

The second is, is that people across the Nation are looking at this as a way to go to encourage marriage. Not requiring it, but encouraging it. And so, we need to establish a form and a record here to say, "How do the experts look at this? What are the advantages, what are the disadvantages, what are the potential pitfalls to this?" So that we can try to structure it to be the most successful possible.

With that, Eleanor, I am very pleased to see you again and look forward to your testimony.

STATEMENT OF ELEANOR HOLMES NORTON, DELEGATE FOR THE DISTRICT OF COLUMBIA, U.S. HOUSE OF REPRESENTATIVES

Ms. NORTON. Thank you very much, Mr. Chairman. I'm inclined to say until we meet again and we've met again. I remember your extraordinary service when the District was really down and the valuable assistance you gave us in getting the tax incentives which have been very instrumental in bringing the city back up and now we meet again.

This time, not in your former life as chair on the authorizing committee, but here, as Chair of the D.C. Appropriations Subcommittee. So I begin by thanking you for your very valuable work on that subcommittee, for your principled respect for the city's right to self-government and in that respect, you are following in the traditions set by your predecessors who had chaired the subcommittee.

May I also say, Mr. Chairman, that I appreciate your willingness to have a hearing on the proposal for high school attendance, using federally funded vouchers. Before that proposal is made, before that proposal moves forward, it is opposed by all our city officials and by most D.C. residents.

Mayor Williams will be talking with you about that, but he's asked me to tell you that he supports you on the marriage development account proposal and that he will be calling you concerning a whole new issue of importance in the city's upcoming D.C. appropriation that you have just mentioned.

I am pleased to offer my views on the voluntary, 100 percent federally supported or federally funded MDAs as you call them. Mr. Chairman, I indicated my skepticism because I think we ought to confront issues head on, that there is some skepticism about how the proposal that is identified as a marriage proposal coming from a Republican Senator to the District of Columbia.

So, I asked myself, "Well what are the reasons for those concerns?" And I believe they amount to about six. The fact of Government action outside of its traditional public sphere of interest. Federal funds specifically for marriage, a private even intimate institution, the necessity of some partners to end a marriage, particularly when there is emotional or physical abuse, competition for prudent use of scarce public resources, for proven strategies, the political or ideological use of the issue of marriage in some quarters, and of course, the long and existing racial sensitivity of African-Americans about family matters considering the wounds to black family life from societal racism and official governmental policies alike.

Notwithstanding the questions about this proposal, I am convinced the issues that I have just named are not implicated, these concerns are not implicated in your proposal, and that your proposal has considerable promise.

I'd like to devote the few minutes I have, I'm due at a—as ranking member of a hearing on FEMA shortly. I'd like to devote my time to matters—essentially, why I think Federal Government action is warranted and why I believe your proposal, in particular, is an appropriate step.

I think people should put aside marriage and what they think about the institution between two people, certainly for purposes of this discussion because I agree with your opening statement. The evidence is indisputable, that the advantages and life chances for children from happy marriages is desirable. I don't think there is anybody in the world who would not desire that.

Yet, we see all around us, the decline of marriage. It's global, Mr. Chairman, and it's complicated. The reasons are complicated and they are multiple and they vary by nation, they vary by nation.

This much is clear. Effective interventions are so rare that they have escaped at least my notice, Mr. Chairman, whether from church, sad to say, or from the State or for that matter—or all that is in between. I think your proposal has to be seriously considered by anybody who believes, as I do, that the effect of marriage dissolution or failure to form marriages is felt chiefly by children as innocent victims. That simply cannot be the escaped.

People stop thinking about themselves for a moment and think about the effect on the children that result from some marriages. Then, I think we will all be on the same page. I confess that this has been an issue of, for me, overriding importance since the 1970s.

In reading some data, I chanced upon the statistic that showed that one-third of black children were born to single mothers and I was astounded, I said this is intolerable. Now of course, it's about 70 percent. Ever since then, I have been working on this issue. And for me, the issue has become accentuated because it's spread throughout the ethnic groups.

White families are in just as deep troubles, we're just further along on this terrible cycle than they are.

But I focus on black Americans, not only because I, myself am black, but because we are not simply talking about family dissolution or divorce, as tragic as that is for children, especially young children.

We are talking in the African community about the failure to form families at all through marriage as a norm. When I say 70

percent of children are born to single mothers, I don't mean mothers who were married and are now single. I mean mothers who are single and have no prospects for marriage at all.

In 1985, I wrote what I believe to be the first published article in a national magazine, national publication. It was published in the New York Times Magazine. It was called "Restoring the Traditional Black Family". We have given it to your staff for the record. I reread this piece before preparing my testimony and I was amazed by the extent of which I could have written it in preparation for this testimony, sad to say.

I am pleased to say, however, that the black family is no longer an issue not to be discussed in the black community as it was sadly, for so many years after the Moynihan report. That I think had to do coincidentally with the fact that the Civil Rights Act had just been passed and nobody wanted to hear about anybody's family when we still lived in a country where racism was pervasive and we had the first enforceable Civil Rights Act that had been passed. And that coincidence is sad, but it delayed, sadly, facing this issue.

You will find some aspect of black family issues on every major black organization's agenda. Not just the issues that they must focus on, because that's where the children are, not just the issues they have traditionally focused on like welfare reform that meet the communities' needs or food stamps or rehabilitative juvenile justice and on and on. Those are all fallout issues.

Not all of them are solved by happy marriages, and no one doubts the statistics that you referred to, are consistent over time, that the children of reasonably happy marriages most often don't fall into these categories and do not have these same needs.

Mr. Chairman, to your credit, when you and I spoke at Brookings a few weeks ago, you did not inflate MDAs as a solution to the family crisis in our country. If I can quote you, "We can't find a tested model around the country, but let's start trying." And I think we owe this mammoth issue at least that, to start trying.

Given the failure all the way around this area, Federal and local government, churches and other religious institutions, and the failure of families who are primarily responsible for their own children. I see in your proposal, as I looked more closely at it, Mr. Chairman, a possible hypothesis that I think has at least been demonstrated in the past.

When you look at our country's marriage rates, you note that in poor economies people delay marriage, such as the economy of the Great Depression. And even today, young people are delaying marriage and we know there are many reasons for that. But no one doubts that one of the reasons for it is demonstrated by the fact that so many move back in or stay in housing with their parents. Boy, we certainly would never have thought of doing that when I graduated from college, everybody wanted to leave home. They are not there just because they love being in that nest and don't want to leave it empty, Mr. Chairman.

And we see evidence from the fact that the cost of a college education has been so often, shifted from parents to students through loans. And thus, they spend their years after the college trying to

repay those loans. And one of the effects is, of course, to delay marriage.

I don't want to simplify the many complicated reasons for the decline of marriage in the African-American community, but I believe there are economic disincentives for many African-Americans, at least poor African-Americans to be married. And that the MDAs are an attempt, a small and modest attempt, and that is how you have put it forward, but an attempt to deal with what we know may be of some concern to young people who see other people who are not married around them, who don't have the wherewithal to get married. But who might see in your program, the ability to in fact, own a home and to save on the home or instead of living in that one room that the man or the woman may now live in.

If marriage were contemplated, you've got to think about your responsibility for housing for a family, or job or job training or for that matter, a college education, which is always been a reason. And a very good reason to delay marriage. And if you can save for that, you might contemplate marriage as a viable option, as something that ought to be done particularly if you have children or intend to have children.

And Mr. Chairman, I compliment you on not trying to do this on the cheap. But the 3:1 match, it seems to me, is a genuine incentive, when one looks to see if this is a program that I should try to join even given the fact that I don't have much income and that it requires for me to set aside some of this scarce income.

The counseling component that I think you wisely put into the proposal is absolutely necessary, the skills training so that people know how to put aside money when they don't have enough money in the first place. I welcome participation of clergy and I'm assuming that they are not being paid for their religious and ministerial obligation to do counseling itself.

But I would welcome the opportunity for them to be trained in the marriage counseling aspect of this proposal. The counseling is—I believe some counseling, some professional counseling for the beneficiaries of those who participate in the program is also necessary. Because we want to make sure that they are focused on the marriage goal and not only on the resources provided by the program. That domestic and emotional coercions or violence is absent, and that both parties are not only voluntarily participating, because that is required by the proposal, but that it is seen by both parties as a commitment to share their lives together, to build their lives together, an opportunity to move on to the next productive stage in their lives together.

There are a few questions that I hope this hearing will clarify or that you yourself will seek to clarify. For example, young people as young as 16 are included, I'm assuming that's in order to discourage early pregnancy or fatherhood, which is of course consistent with the overall marriage goal of the proposal.

I was not clear what would happen if a young person, who must remain childless and unmarried between 16 and 22, decided to be married, perhaps to someone not in the program at 20. I'm not sure from the outline and I recognized I have only a summary, what would happen with the resources and especially with the match, considering there is a partner who has not participated. But in-

deed, I'm sure everybody's happy their marriage is, perhaps, going to take place.

The proposal preselects grantees, that's at odds with Federal and District government requirements and practices. But I imagine that the point was to make sure you had organizations with relevant experience. I think the way to deal with that objection is to make sure that in any case, there's direct participation and oversight of some kind by the District government. It is the District government and its officials who have the most long time, most relevant experience with the target population.

I suggested that some role for the District of Columbia be written into the proposal, well beyond their experience, which I think the—those who administer the program will very much need. But well beyond that, the District needs to be a full partner in learning from this proposal, how to use its own resources to further marriage formation and stable marriages.

Another reason I think that it's important to write the District into the proposal is that I have personally discussed this matter with the Mayor and City Council Chair, and they believe it is appropriate and beneficial for the District. Without the District being in the proposal, it gives the appearance, an entirely unintended appearance, that the proposal is imposed on the District of Columbia.

You discussed this proposal with me, Mr. Chairman, you know that I was in full agreement with it, they are in full agreement with it. I believe their participation will only enhance the proposal.

There is not in the summary I saw, any provisions for an evaluation of the functioning over the results of the program. I quote from your remarks at Brookings, "Help us to design what it is that we should measure so that we can look at it, consider it, think about it, see if this is the right way." So I know you want the results to be replicable, you want to know whether this proposal, these MDAs in fact worked. And I think the only way to find that out is through a credible, controlled study provided in the legislation.

Let me conclude, Mr. Chairman, by admitting that you must have known in advance that I would embrace this proposal. Because you and I discussed my own work with the black family issues and my own work with the D.C. Commission on Black Men and Boys, I have been so frustrated with the failure to form remedies, that I have formed my own commission of young black men and other black men, all black men in the District of Columbia who have held their own set of hearings on designing an action plan.

Mr. Chairman, the hearings that this commission, I don't sit on the commission, commission is held—commission hearings are held in the city. We never see hearings like this one, Mr. Chairman. We have our witnesses and after the witnesses the community can get up and testify. You know, in the church, they say testifying. There's some testifying about family life, and when this occurs they can conduct their hearings the way you are conducting this hearing. They have their witnesses and then the community testifies.

Unlike the hearings, government hearings in the District and in the government, we see, we have seen in these hearings, people that do not attend government hearings and we have heard testimony of the kind we have never heard. We have heard eye opening testimony from the expert witnesses, men who have been incarcer-

ated, people who are raising children alone that have produced already an outline of an action plan of, not a recommendation that we would like to see if we could only get funding, but of things that could be done today by both the public and the private sectors.

Your proposal, Mr. Chairman, in its own way, it sets the underlying theory of the commission on black men, as I see it. Or let me put it my way, in a country that has always associated manhood with money, men without legitimate resources and decent ways to achieve them in an ordinary way, will not form a stable family.

Family deterioration began its steep decline only in the late 1950s when manufacturing jobs left the cities. Men did find and our community did find access to money and their own sense of manhood through an economy they created in our community. It is a drug economy, it is a gun economy, it is an underground economy. And yes, too often it is a criminal economy that just moved into our African-American communities to replace the legitimate job economy of the fathers and grandfathers of these young men.

Mr. Chairman, when you were chair of the authorizing committee, you and I worked on ways to bring the District back to health, including the tax incentives that I mentioned earlier. I'm encouraged by this new proposal and I very much look forward to working on an even more difficult issue. This time with you in partnership. Thank you very much for this very important effort.

[The statement follows:]

PREPARED STATEMENT OF CONGRESSWOMAN ELEANOR HOLMES NORTON

Mr. Chairman, I appreciate the opportunity to testify today at this hearing, which is indicative of the hard work and attention you have given to District matters ever since you were chair of the Senate D.C. authorizing subcommittee during your first term. We thank you for your continued assistance to the city and its elected officials as the new chair of the D.C. Appropriations subcommittee, particularly your principled respect for the city's right to self government as American citizens, continuing the laudable pattern set by your predecessors as chair, Senators Hutchison and DeWine, and, of course, Senator Stevens, the prior Appropriations Committee chair. We also are grateful to Senator Mary Landrieu, ranking member throughout the same years who has established a strong record of service to the District. May I also say that I appreciate your willingness to hold an upcoming hearing on a proposal for high school attendance using federally funded vouchers outside of the District of Columbia before taking any such action, which is strongly opposed by all our elected officials and by most D.C. residents. Mayor Tony Williams has asked me to say that he supports the Marriage Development Accounts (MDAs) you have proposed under discussion here today. He says he will be calling on you soon concerning a home rule issue of importance to the city in the current D.C. appropriation for action at the conference.

I am pleased to offer my views on your provision for 100 percent federally and privately funded voluntary marriage and pre-marriage development accounts. However, if I may be candid, Mr. Chairman, there is some skepticism about marriage accounts as proposed for the District of Columbia by a Republican Senator, reflecting perhaps mainly six concerns: government action outside of its traditional public sphere of interest; federal funds specifically for marriage, a private, even intimate institution; the necessity of some partners to end a marriage, particularly when there is emotional or physical abuse; competition for the prudent use of scarce public resources for proven strategies; the political or ideological use of the issue of marriage in some quarters; and, of course, the long-existing racial sensitivity of African Americans about family matters considering the wounds to Black family life, from societal racism and official government policies alike. Notwithstanding some questions about the proposal that I believe should be answered, I believe the marriage development accounts you propose do not implicate these concerns, but instead hold considerable promise. I want, therefore, to address two areas—why I think action by the federal government is warranted and desirable, and why I believe your proposal is an appropriate step to be taken at this time.

Wherever people may stand on marriage as an institution for the benefit of two people, the richly documented and consistent evidence of the advantages in life chances of every variety that flow to children from reasonably happy marriages cannot be doubted. Yet the global decline of marriage and the growth of poor, single mother-headed families is too striking to ignore, leave aside the difficulties faced by one parent alone, even with ample means, in raising children today. The reasons for marriage decline are complicated and multiple and they often differ by nation and by subgroup, but effective interventions are so rare as to escape notice, whether from church, and sad to say, or from state and, for that matter, all the institutions in between.

The expert witnesses you have invited no doubt will detail the quite astonishing and disturbing statistical picture, the unacceptable effects on children, and the kinds of proposals that have emerged. I want to focus on the necessity to begin to get a grip on family and marriage issues that defy the usual remedies. I believe that your proposal chooses a significant path into this issue.

I have been concerned about the growth of female-headed families of every race and ethnic group since the early 1970s, when I noticed what seemed to me even then to be particularly intolerable figures showing one-third of African American children born to single mothers, most of them poor or near poor. My main concern since then has been with the frightening growth of never married mothers, which has become the norm with 70 percent of Black children born to such women who have never been married and have declining prospects for marriage. In Black America, the issue is in an extreme state—not family dissolution or divorce, but the failure to form families at all through marriage, often with devastating consequences for Black children. The growth of female-headed households is acute for white and Hispanic families as well, but I have concentrated my efforts on African American families, where the problems are most advanced and serious, and on encouraging Black national, local, and community leadership on the high voltage issue of the Black family. In 1985, the New York Times Magazine published an article by me entitled "Restoring the Traditional Black Family" that I believe was the first major piece on the subject that had appeared in a national publication since the Moynihan Report stirred controversy in 1965. I reread this piece recently and found that it could have been written today. I ask to submit it for your record. Today, I am pleased that every major African American organization has Black family issues on its agenda, not only the traditional fallout issues of family dissolution or failed family formation, such as assuring welfare reform that meets the community's needs, food stamps, rehabilitative juvenile crime, education for disadvantaged children, and similar important matters.

Only beginning with the New Deal did the federal government acknowledge any federal responsibility to do what was necessary when a single parent is unable to meet the basic needs of children, even for food and shelter. However, we still do not know how to confront the threshold issue of the failure of viable marriages and families and of the disappearance of marriages that might prevent many of the problems that the children of these families, and now, the government and our society both face. Marriage and family issues are at once breathtaking in their societal scope and yet highly individual and personal. These issues do not easily suggest discrete paths that invite governmental action and remedies. Your proposal, Mr. Chairman, is an attempt to find an effective way into this vexing matrix of issues, and anyone who cares about the resulting problems of millions of Black children will find the proposal fully compatible with the values of all Americans and of both parties, and will conclude that your proposal is the kind of offer that we cannot afford to refuse and are pleased to accept.

To your credit, Mr. Chairman, when we both spoke recently at a Brookings forum on marriage, you did not inflate the idea of MDAs, but said, "We can't find a tested model around the country, but let's start trying." Trying is the least we owe a problem where every responsible institution has failed—federal and local government, churches and other religious institutions, and the families primarily responsible for their own children.

I see in your proposal, Mr. Chairman, a possible hypothesis that at least has been partially demonstrated in the past. We know that in this country, people tend to delay marriage in poor economies, for example, during the Great Depression, and we know that today many young people are marrying later for perhaps a number of reasons, but certainly including economic reasons apparent in evidence such as the numbers who move back or stay in housing with their parents and the shift in the cost of a college education to students through loans that must be repaid by the students themselves, often without any significant parental assistance.

Without simplifying the many reasons for marriage decline among Blacks in particular, I believe there are large economic disincentives to marriage for many Afri-

can Americans that MDAs might directly address, including responsibility for housing for a family and the difficulty of continuing with training or education while assuming family responsibilities. Your proposal would encourage engaged or married couples to save for a home, job training or education, or to start a business. Moreover, you are wise in not trying to do this on the cheap, but instead use a 3:1 match that makes the incentive to save from limited incomes genuine.

The counseling component that the proposal wisely provides is essential to its success, including life skills training, such as how to budget in order to be able to save, and martial and premarital counseling. I welcome the participation of the clergy and faith-based organizations, but hope that the proposal does not envision paying ministers to fulfill the ministerial obligation of marriage counseling, although training of ministers in the non-religious components of such counseling would be appropriate in my view. Funding the inevitably religious content of marriage counseling by ministers is unwise and unnecessary, and would needlessly implicate First Amendment separation of powers issues and invite litigation, an invitation that national and local organizations here would almost surely accept. In any case, I am sure that most ministers here would themselves be the first to say that a minister of the Gospel should not be paid for doing his Christian duty to encourage and reinforce marriage through marriage counseling paid for by the federal government. The reward for clergy, of course, would be to get young people to desire to be counseled in a religious setting. In any case, notwithstanding faith-based efforts, professional counseling by experts trained in psychology or counseling is necessary to ensure that couples are always focused on the marriage goal and not only the resources provided by the program, that domestic and emotional coercion or violence is absent, and that for both partners, the process is not only voluntary as required, but is seen by them as a commitment they want to share and an opportunity to move on to another productive stage in life together.

There are several questions I hope this hearing and further work will clarify. For example, the proposal also includes single people of both sexes as young as 16. Since the singles must remain single and childless, perhaps the point is to help prevent early pregnancy and fatherhood, which, of course, furthers the marriage emphasis of the large proposal, but the goal for singles is not explicitly stated. It also is not clear how the proposal would handle the savings and match of a childless man or woman who starts as single, but marries at 20, for example.

The proposal pre-selects grantees, at odds with federal government and District competitive requirements practices, and moreover, as far as I can tell, does not allow for any direct participation or oversight by District government officials and experts who have the best and most extensive experience and knowledge about the target population. I believe, Mr. Chairman, you perhaps wanted to assure that the program would be implemented by organizations with some relevant experience, such as the Capital Area Asset Building Corporation, which has a track record using individual development accounts in the District and elsewhere. May I suggest, however, that an important role for the District also be written into the law for two reasons even beyond the District government's valued experience. The District needs to be a full partner in learning from the proposal what it can do with its own resources to further family formation and stable marriages through its own agencies and existing programs. Second, I have spoken with the Mayor and Chair of the City Council and they accept this proposal as beneficial. Without specific involvement of the appropriate officials and staff of the District of Columbia government, the unintended appearance is created of a program imposed on the city rather than one it accepts.

The summary of the proposal I received did not provide for an evaluation or study of either the functioning or the results of the program. You said during your Brookings remarks, "Help us to design what it is that we should measure so that we can look at it, consider it, think about it, see if this is the right way." Because I believe that the proposal is promising and may prove replicable to the further benefit of the District and to other jurisdictions, I strongly recommend that a credible, control study be provided in the legislation. I do not believe that this or other governmental efforts to encourage stable marriages will gain traction without such studies.

Finally, your proposal, Mr. Chairman, has special appeal to me, because of my own work with the District with a Commission on Black Men and Boys I initiated in 2001, composed of men from our community with credibility with Black men and D.C. residents. The purpose of the Commission is to enable the local community to develop an Action Plan for achievable steps to be taken by the public and private sectors and by families of every structure and make-up, and to intensify the focus of families and of public and private entities on children. The hearings of the Commission have been uniquely eye-opening and have drawn residents in large numbers who normally do not attend government hearings. With the help of the House Gov-

ernment Reform Committee on which I serve, which has held its own Commission on Black Men and Boys hearing, an Action Plan outline based on the Commission's hearings has been completed. An enlarged Commission and its advisory body of experts will shortly embark on the next phase of its work.

Mr. Chairman, I believe that you and I are trying to do the same thing—to try effective ways to approach family and marriage instability. I have focused on Black boys and men because I believed that one important way to get a hold of Black family deterioration is to focus on this vital and equal partner to whom little attention has been given. Black family decline will continue if we do not face issues facing Black men and boys in work and in preparation for work, in pursuit of education, in incarceration, in reentry from prison, in juvenile justice, and in the perils of street life and gun and drug running.

In the United States, we have given considerable attention to almost all of these issues as they affect girls, with demonstrable success, such as reduction in teen pregnancy while boys continue to father children with little attention paid to how to approach this partner in the African American family with equal responsibility for their children. We blithely ignore and perpetuate the causes of a devastating gap that militates against African American family formation—the growth in the number of Black women ready for marriage and children, and the decline of marriageable Black males. No cause of this gap that is destroying the prospects for repairing African American family life is greater than the mandatory minimums and sentencing guidelines that have left a generation of non-violent drug pedaling young Black men with felony records that doom their personal life chances, passing on to the African American community at-large the destruction of the most cherished part of the legacy of our forefathers—the Black nuclear and extended family tradition that even slavery and vicious discrimination could not destroy.

Your proposal accepts the underlying theory of the Commission on Black Men and Boys. Put my way, in a country that has always associated manhood with money, men without legitimate resources and decent ways to achieve them in the ordinary way will not form stable families today. Black family deterioration began with problems that directly affected Black men in particular. The rapid flight of decent paying, manufacturing jobs beginning in the late 1950s correlates almost exactly with the beginning of steep Black family decline. It was then that men without jobs began to resist forming families as their fathers had always done. They did find access to money and to their sense of manhood through the drug economy, the underground economy and the gun economy, all of which moved into African American communities to replace the legitimate jobs of the traditional economy that had disappeared.

Mr. Chairman, when you chaired the Senate D.C. authorizing committee, you and I worked together to achieve the D.C. tax incentives that have proved so successful in the District that I am trying to renew them this year. I was encouraged by the partnership you and I achieved then. I am ready and willing to work with you now on one of society's most difficult problems. Thank you for being willing to engage this toughest of challenges.

[From The New York Times, June 2, 1985]

RESTORING THE TRADITIONAL BLACK FAMILY

(By Eleanor Holmes Norton)

What would society be like if the family found it difficult to perform its most basic functions? We are beginning to find out. Half of all marriages in this country end in divorce, and half of all children will spend a significant period with only one parent.

Startling and unsettling changes have already occurred in black family life, especially among the poor. Since the 1960's, birth rates among blacks have fallen dramatically, but two out of every three black women having a first child are single, compared to one out of every six white women. Today, well over half of black children in this country are born to single women. Why are female-headed households multiplying now, when there is less discrimination and poverty than a couple of generations ago, when black family life was stronger?

The disruption of the black family today is, in exaggerated microcosm, a reflection of what has happened to American family life in general. Public anxiety has mounted with the near-doubling of the proportion of white children living with one parent (from 9 percent to 17 percent) since 1970. Single parents of all backgrounds are feeling the pressures—the sheer economics of raising children primarily on the depressed income of the mother (a large component of the so-called "feminization of

poverty"); the psychological and physical toll when one person, however advantaged, must be both mother and father, and the effects on children.

The stress on American family life was recently addressed by Senator Daniel P. Moynihan, Democrat of New York, on the 20th anniversary of his controversial "Moynihan Report." The original report confined its analysis to the black family. Moynihan, who in April delivered a series of lectures at Harvard on the family, said, "I want to make clear this is not a black issue." Indeed, just last month, the problem of increasing poverty among all the nation's children was underscored in a major report from two Federal agencies.

Yet until recently, many blacks have had an almost visceral reaction to mention of black family problems. Wounds to the family were seen as the most painful effect of American racism. Many blacks and their supporters have regarded talk of black family weaknesses as tantamount to insult and smear. Some conservatives have taken signs of trouble in the black family as proof that the remaining problems of race are internal and have announced the equivalent of "Physician, heal thyself."

At the heart of the crisis lies the self-perpetuating culture of the ghetto. This destructive ethos began to surface 40 years ago with the appearance of permanent joblessness and the devaluation of working-class black men. As this nation's post-World War II economy has helped produce a black middle class, it has also, ironically, been destroying the black working class and its family structure. Today, the process has advanced so far that renewal of the black family goes beyond the indispensable economic ingredients. The family's return to its historic strength will require the overthrow of the complicated, predatory ghetto subculture, a feat demanding not only new Government approaches but active black leadership and community participation and commitment.

While this crisis was building, it received almost no public attention, in part because of the notorious sensitivity of the subject. Yet 20 years ago, Martin Luther King Jr. spoke candidly about the black family, spelling out the "alarming" statistics on "the rate of illegitimacy," the increase in female-headed households and the rise in families on welfare. The black family, King asserted, had become "fragile, deprived and often psychopathic."

King relied in part on the Moynihan report, written when the Senator was an Assistant Secretary of Labor. Many were stunned by what one critic called the report's "salacious 'discovery'"—its discussion of illegitimacy, matriarchy and welfare and its view that black family structure had become, in its own words, a "tangle of pathology" capable of perpetuating itself without assistance from the white world. As a result, the report's concern with remedies, including jobs, and its call for a national family policy were eclipsed.

The delay has been costly to blacks and to the country. When King spoke out, the statistics he characterized as alarming showed that two-and-a-half times as many black families as white ones were headed by women. Today, it is almost three-and-a-half times as many—43 percent of black families compared with 13 percent of white families. Since 1970, out-of-wedlock births have become more prevalent throughout society, almost doubling among whites to 11 percent. But among blacks, births to single women have risen from 38 percent in 1970 to 57 percent in 1982.

While families headed by women have often proved just as effective as two-parent families in raising children, the most critical danger facing female-headed households is poverty. Seventy percent of black children under the age of 18 who live in female-headed families are being brought up in poverty. In 1983, the median income for such households was $7,999, compared to almost $32,107 for two-parent families of all races, in which both spouses worked. Without the large increase in female-headed households, black family income would have increased by 11 percent in the 1970's. Instead, it fell by 5 percent.

As last month's report from the Congressional Research Service and the Congressional Budget Office pointed out, "The average black child can expect to spend more than five years of his childhood in poverty; the average white child, 10 months."

Buried beneath the statistics is a world of complexity originating in the historic atrocity of slavery and linked to modern discrimination and its continuing effects. What has obscured the problem is its delicacy and its uniqueness. The black family has been an issue in search of leadership. Discussion of problems in the black family has been qualitatively different from debates on voting rights or job discrimination. Fear of generating a new racism has foreclosed whatever opportunity there may have been to search for relief, driving the issue from the public agenda and delaying for a generation the search for workable solutions. Today, when nearly half of all black children are being raised in poverty, further delay is unthinkable.

Blacks themselves have been stunned by recent disclosures of the extent of the growth of poor, alienated female-headed households. The phenomenon is outside the personal experience of many black adults. Many have overcome deep poverty and

discrimination only because of the protection and care of stable traditional and extended families. As recently as the early 1960's, 75 percent of black households were husband-and-wife families. The figure represents remarkable continuity—it is about the same as those reported in census records from the late 19th century. Indeed, the evidence suggests that most slaves grew up in two-parent families reinforced by ties to large extended families.

The sharp rise in female-headed households involves mostly those with young children and began in the mid-1960's. The phenomenon—while by no means a trend that permeates the entire black community—affects a significant portion of young people today, many of whom are separated economically, culturally and socially from the black mainstream. They have been raised in the worst of the rapidly deteriorating ghettos of the 1960's, 1970's and 1980's, in cities or neighborhoods that lost first the white and then the black middle and working classes. Drugs, crime and pimps took over many of the old communities. Blacks remaining were often trapped and isolated, cut off from the values of the black working poor and middle class—where husbands often work two jobs, wives return to work almost immediately after childbirth and extended families of interdependent kin are still more prevalent than among whites.

A complete explanation of black family disruption does not emerge from a roundup of the usual suspects, including the many factors that make American family life generally less stable these days: the ease and relative acceptance of separation, divorce and childbirth outside of marriage; the decline of religion and other traditional family-reinforcing institutions, and welfare rules that discourage family unity and penalize economic initiative. Anecdotal explanations—the girl-mothers are said to want to love and receive affection from a baby; the boy-fathers reportedly brag about making babies—are also inadequate. Such anecdotes do not explain how the strong presumption in favor of marriage before childbearing has been overcome so often.

The emergence of single women as the primary guardians of the majority of black children is a pronounced departure that began to take shape following World War II. Ironically, the women and children—the most visible manifestations of the change—do not provide the key to the transformation. The breakdown begins with working-class black men, whose loss of function in the post-World War II economy has led directly to their loss of function in the family.

In the booming post-World War I economy, black men with few skills could find work. Even the white South, which denied the black man a place in its wage economy, could not deprive him of an economic role in the farm family. The poorest, most meanly treated sharecropper was at the center of the work it took to produce the annual crop.

As refugees from the South, the generation of World War I migrants differed in crucial respects from the World War II generation. The World War I arrivals were enthusiastic, voluntary migrants, poor in resources but frequently middle class in aspiration. They were at the bottom of a society that denied them the right to move up very far, but they got a foothold in a burgeoning economy.

Family stability was the rule. According to a 1925 study in New York City, five out of six children under the age of six lived with both parents. Nationally, a small middle class emerged, later augmented by the jobs generated by World War II, service in the armed forces and the postwar prosperity that sometimes filtered down to urban blacks. Today's inner-city blacks were not a part of these historical processes. Some are the victims of the flight of manufacturing jobs. Others were part of the last wave of Southern migrants or their offspring, arriving in the 1950's and 1960's. They often migrated not because of new opportunities but because of the evaporation of old ones. Mechanized farming made their labor superfluous in agriculture, but unlike the blacks of earlier generations and European immigrants, later black migrants were also superfluous in the postwar cities as manufacturing work for the less-skilled and poorly educated declined. Today's postindustrial society, demanding sophisticated preparation and training, has only exacerbated these problems.

This permanent, generational joblessness is at the core of the meaning of the American ghetto. The resulting, powerful aberration transforms life in poor black communities and forces everything else to adapt to it. The female-headed household is only one consequence. The underground economy, the drug culture, epidemic crime and even a highly unusual disparity between the actual number of men and women—all owe their existence to the cumulative effect of chronic joblessness among men. Over time, deep structural changes have taken hold and created a different ethos.

An entire stratum of black men, many of them young, no longer performs its historic role in supporting a family. Many are unemployed because of the absence of jobs, or unemployable because their ghetto origins leave them unprepared for the job market. Others have adapted to the demands of the ghetto—the hustle, the

crime, the drugs. But the skills necessary to survive in the streets are those least acceptable in the outside world.

The macho role cultivated in the ghetto makes it difficult for many black men, unable to earn a respectable living, to form households and assume the roles of husband and father. Generationally entrenched joblessness joined with the predatory underground economy form the bases of a marginal life style. Relationships without the commitments of husband and father result.

This qualitative change in fundamental family relationships could have occurred only under extreme and unrelentingly destructive conditions. Neither poverty nor cyclical unemployment alone could have had this impact. After all, poverty afflicts most of the world's people. If economic and social hardships could in themselves destroy family life, the family could not have survived as the basic human unit throughout the world.

The transformation in poor black communities goes beyond poverty. These deep changes are anchored in a pervasively middle-class society that associates manhood with money. Shocking figures show a long, steep and apparently permanent decline in black men's participation in the labor force, even at peak earning ages. In 1948, before the erosion of unskilled and semiskilled city and rural jobs had become pronounced, black male participation in the labor force was 87 percent, almost a full point higher than that of white males.

In the generation since 1960, however, black men have experienced a dramatic loss of jobs—dropping from an employment rate of 74 percent to 55 percent in 1982, according to the Center for the Study of Social Policy in Washington. While white male employment slipped in that period, much of the white decline, unlike that of the blacks, is attributed to early retirement. Since 1960, the black male population over 18 has doubled, but the number employed has lagged badly.

These figures tell a story not only of structural unemployment, but of structural changes in low-income black families. The unemployment rates of young blacks have been the most devastating and militate against the establishment of stable marriages. This year, for instance, black teen-agers overall had an unemployment rate of 39 percent, two-and-a-half times that of white teen-agers. The loss of roles as workers has led to the acceptance of other roles for financial gain, many of them antisocial. With large numbers of young men imprisoned, disabled by drugs or otherwise marginal and unavailable as marriage partners, there is an unusual disparity between the sheer numbers of marriageable black men and black women. Among whites, the ratio of men to women does not change significantly until age 50, when men's shorter life expectancy creates a gap. But among blacks, beginning at age 20, women outnumber men significantly enough to have a major impact upon the possibility of marriage.

Some argue persuasively that the female-headed family is an adaptation that facilitates coping with hardship and demographics. This seems undeniable as an explanation, but unsatisfactory as a response. Are we willing to accept an adaptation that leaves the majority of black children under the age of 6—the crucial foundation years of life—living in poverty? Given a real choice, poor blacks, like everybody else, would hardly choose coping mechanisms over jobs, educational opportunity and family stability.

Yet, the remedy for ghetto conditions is not as simple as providing necessities and opportunities. The ghetto is not simply a place. It has become a way of life. Just as it took a complex of social forces to produce ghetto conditions, it will take a range of remedies to dissolve them. The primary actors unavoidably are the Government and the black community itself.

The Government is deeply implicated in black family problems. Its laws enforced slavery before the Civil War and afterward created and sanctioned pervasive public and private discrimination. The effects on the black family continue to this day. Given the same opportunities as others, blacks would almost certainly have sustained the powerful family traditions they brought with them from Africa, where society itself is organized around family.

Quite apart from its historical role, the Government cannot avoid present responsibility. It can choose, as it now does, to ignore and delay the search for ways to break the hold of the ghetto, such as early intervention with young children and training and education for the hard-core poor. Although programs capable of penetrating ghetto conditions have proved elusive, the current Government posture of disengagement is folly. With the poor growing at a faster rate than the middle class, the prospect is that succeeding generations will yield more, not fewer, disadvantaged blacks. An American version of a lumpenproletariat (the so-called underclass), without work and without hope, existing at the margins of society, could bring down the great cities, sap resources and strength from the entire society and, lacking the usual means to survive, prey upon those who possess them.

Perhaps the greatest gap in corrective strategies has been the failure to focus on prevention. Remedies for deep-rooted problems—from teen-age pregnancy to functional illiteracy—are bound to fail when we leave the water running while we struggle to check the overflow. A primary incubator for ghetto problems is the poor, female-headed household. Stopping its proliferation would prevent a spectrum of often-intractable social and economic problems.

Remedies often focus at opposite ends—either on the provision of income or of services. Neither seems wholly applicable to entrenched ghetto conditions. Public assistance alone, leaving people in the same defeatist environment, may reinforce the status quo. The service orientation has been criticized for using a disproportionate amount of the available resources relative to the results obtained.

More appropriate solutions may lie between income and service strategies. Programs are likely to be more successful if they provide a rigorous progression through a series of steps leading to "graduation." This process, including a period of weaning from public assistance, might prove more successful in achieving personal independence. Such programs would be far more disciplined than services to the poor generally have been. They would concentrate on changing life styles as well as imparting skills and education. The test of their effectiveness would be the recipients' progress in achieving economic self-sufficiency.

To reach boys and men, especially the hard-core unemployed, more work needs to be done to cull the successful aspects of training and job programs. Effective training models need to be systematically replicated. It is untenable to abandon the hard-core unemployed, as the Reagan Administration has done, by moving to a jobs program that focuses on the most, rather than the least, trainable. Ghetto males will not simply go away. As we now see, they will multiply themselves.

The welfare program—a brilliant New Deal invention now stretched to respond to a range of problems never envisioned for it—often deepens dependence and lowers self-esteem. Although welfare enjoys little support anywhere along the political spectrum, it continues for lack of an alternative.

Reconceived, a public-assistance program could reach single mothers and offer them vehicles to self-sufficiency. The counterparts of young women on welfare are working downtown or attending high school or junior college on grants to low-income students. Far from foreclosing such opportunities because a woman has a child, public assistance should be converted from the present model of passive maintenance to a program built around education or work and prospective graduation.

Studies of the hard-core unemployed have shown women on welfare to be the most desirous of, open to and successful with training and work. Some, especially with young children, will remain at home, but most want work or training because it is the only way out of the welfare life. Some promising experiments in work and welfare are underway in such cities as San Diego and Baltimore. But the old "workfare" approach, when administered as another form of welfare with no attempt to break the cycle of dependency, is self-defeating. Gainful employment, even if in public jobs for those unaccommodated by the private sector, would have beneficial effects beyond earning a living. Jobs and training would augment self-esteem by exposing women to the values and discipline associated with work, allowing them to pass on to their children more than their own disadvantages.

The ghetto, more than most circumscribed cultures, seeks to perpetuate itself and is ruthless in its demand for conformity. However, it contains institutions of the larger society—schools, churches, community groups. With minor additional resources, schools, for example, could incorporate more vigorous and focused ways to prevent teen-age pregnancy. If pregnancy occurs, girls could be motivated to remain in school, even after childbirth, thus allowing an existing institution to accomplish what training programs in later life do more expensively and with greater difficulty.

Schools and other community institutions also need to become much more aggressive with boys on the true meaning and responsibilities of manhood, and the link between manhood and family. Otherwise, many boys meet little resistance to the ghetto message that associates manhood with sex but not responsibility.

Most important, nothing can substitute for or have a greater impact than the full-scale involvement of the black community. Respect for the black family tradition compels black initiative. Today, blacks are responding. Many black organizations are already involved, including the National Urban League, the National Association for the Advancement of Colored People, the National Council of Negro Women and the National Urban Coalition. In 1983, the country's major black leaders endorsed a frank statement of the problems of the black family and a call for solutions. The statement, published by the Joint Center for Political Studies, a black research center in Washington, represented the first consensus view by black leadership on the problems of the black family. Significantly, it went beyond a call for Government help, stressing the need for black leadership and community efforts.

With the increase in the number of black public officials, many black mayors, legislators and appointed officials control some of the resources that could help shape change. Although they cannot redesign the welfare system by themselves, for example, some are in a position to experiment with model projects that could lead to more workable programs—such as supplementing welfare grants with training or work opportunities for single mothers; promoting family responsibility and pregnancy prevention for boys and girls through local institutions, and encouraging the completion of school for single teen-aged parents.

The new black middle class, a product of the same period that saw the weakening of the black family, still has roots in the ghetto through relatives and friends. From churches, Girl Scout troops and settlement houses to civil-rights organizations, Boys' Clubs and athletic teams, the work of family reinforcement can be shared widely. The possibilities for creative community intervention are many—from family planning and counseling and various roles as surrogate parents and grandparents, to sex education, community day care and simple, but crucial, consciousness-raising. Most important is passing on the enduring values that form the central content of the black American heritage: hard work, education, respect for family, and, notwithstanding the denial of personal opportunity, achieving a better life for one's children.

Senator BROWNBACK. Thank you, Delegate, I appreciate it very much and I appreciate your thoughtfulness on a tough topic. I've looked at these trend line numbers for years now that I have been in the House and the Senate of the overall society and with the African-American community and am very disturbed by them.

What do you do and what do you do to try to change this back? I appreciate your thoughts, I particularly appreciate the specific items that you raised here that you'd like to see dealt with in the proposal. And we'll take those to heart and see if we can't address several of those in the training and encouraging the participation by those underage, preselecting grantees and getting the D.C. government involved in the evaluations.

The evaluation portion is written in the bill and maybe we need to make that portion clearer, but I think those are good, critical evaluations that need to be brought forward.

The one question that I wanted to ask you, but I think you really caught it there at the end, is you've watched this for a long period of time. You've watched these numbers, you've been concerned about these numbers for a long period of time. If you could go back to when you started to get alarmed by these numbers and have changed something at that period of time to slow down these trend lines, to change these trend lines, what would you have changed?

Now, I take it from your last statement, you would have changed the ability of men to be able to earn legitimate incomes is probably the thing that you would have focused on. If there's a different answer to that than that point, tell me where there needs to be additions to that thing that you would have changed.

But do you go back there into the mid-1980s, when you wrote this article or whenever, what would you have done?

Ms. NORTON. In a real sense, Mr. Chairman, I think you have embraced the theory I would adopt, in your own way. You are looking through the economic business sense of a marriage and you know full well that people who don't have anything are less likely, in today's society, it's not always that way, but in today's society to make things "worse" by taking on responsibility for more than themselves.

If I could go back—and perhaps the society would have to be clairvoyant to understand this. As jobs began to disappear, I think

the failure to focus on what was happening to black families had much to do with the fact that it was chiefly happening to men.

And men are supposed to take care of themselves. That is to say, it is interesting that female participation in the workforce—black females' participation, now that has all gone up. White male participation has gone down of course, but black male participation has so steeply fallen that it seems to me that if you were looking in the early 1960s, you would say that something else has to work here besides the kinds of trends we see for white males.

I would have taken a look at job incentives of the kind that we still don't do when men are involved, and that is job incentives for men. The only incentives that the Government is interested in are incentives for women to go back to work, their children are on welfare, we're not giving them enough daycare. I am very concerned by what happens to those single mothers, we really don't fool with men.

And yet, you can see my bias is toward men. The women, we have the number of marriageable black women has continued to grow, because more women are educated, go to college. Women don't have more than one child, have perhaps two while on welfare. They get that over with, they go out and work. Then they look at the pool of marriageable black men.

Well, the same number of men might be out there that were out there when I was a young woman, but let's look at the nature of the pool. Black women have often married men who weren't as well educated as they, largely because a college education didn't pay for a black man. Because a black man would not be hired in business.

Whereas black women, they will always be hired as teachers and nurses. So our history is replete with black women who went to nursing school or went to teachers college and black men who worked as laborers and made more money than their wives did. And yet, some would consider that an occupation not on a par with the professional occupation of their wives.

But let's look at that same woman today and perhaps she's not a teacher, perhaps she's somebody who was on welfare and now she's ready, she's on her own and she simply wants to have a regular life and to get married. Let's look at the pool, period. Whatever her state or status, the pool, I discussed in my testimony, Mr. Chairman, consists of black men, huge numbers of them who have felony records. Half of the men in jail, or almost half are African-American.

We blithely pass sentencing, mandatory minimums and sentencing guidelines without understanding the direct, the direct and lethal effect we are having on this repair of the black family. A black woman, who has made the mistake of having a child out of wedlock is today not inclined to marry the man if he had a felony record, even though she will accept the fact that she has his child. And in fact, often wants a child and sometimes deliberately gets pregnant, I'll have to concede, Mr. Chairman.

What she will not accept is that her life and the life of this child ought to be joined with a felon. And the reason there is such rage in the black community against the sentencing guidelines and the mandatory minimums is that we are talking about a generation of drug running, gun running young black men who were in prison

not for violence, but who come out of the jail very inclined—out of prison, very inclined to it now.

This is a cycle that is so devastating, that I don't know how to get a hold of it. So if I were to go back, I would have asked society to do what it has never done and that is to focus on men as a vital partner to the economic stability of family, and to focus some of the time and attention we've given to welfare reform, making sure the children have enough to simply make it if they are born without a father, devote some of those resources to the one partner who throughout human time, this is not an American notion, throughout human time, has been seen who should provide for himself and take care of himself.

Our men will provide for themselves and take care of themselves. They do not necessarily take care of their children and they do not necessarily marry our women. That is a great tragedy, it is at total odds with the black family tradition of extended and nuclear families that survived even the vicious devastations of slavery and discrimination in this country.

They, our ancestors, bequeathed us this love of family and now we have destroyed it in a single generation. We simply have to put it back together for them.

Senator BROWNBACK. That's very insightful. Delegate, thank you very much. I'll look forward to working with you as this proposal hopefully moves forward, and if it works, as we expand it. Thank you very much.

Ms. NORTON. Thank you very much again, Mr. Chairman.

Senator BROWNBACK. I call up the next panel to testify, Mr. Ron Haskins, Senior Fellow at the Brookings Institute, Mr. Malcolm Smith, Director of Operations for the Center for Fathers, Families and Workforce Development in Baltimore, Reverend Thabiti Anyabwile, Assistant Pastor, Capitol Hill Baptist Church in Washington, DC, and a former Senior Policy Associate for the Study of Social Policy in the District of Columbia, Dr. W. Bradford Wilcox, Assistant Professor of Sociology, University of Virginia, Charlottesville and a Resident Fellow at the Institute for American Values in New York.

I look forward to the testimony, if we could, gentlemen, have a summation of your testimonies so we could have a few questions back and forth. We will put, as I said, a full written statement into the record so we will have that for the record. Mr. Haskins.

STATEMENT OF RON HASKINS, SENIOR FELLOW, BROOKINGS INSTITUTION, WASHINGTON, DC

Mr. HASKINS. Mr. Chairman, thank you very much. I am Ron Haskins from the Brookings Institution, Annie E. Casey Foundation. I am a former staff for the Ways and Means Committee and an advisor for President Bush on welfare policy. I am very pleased to be invited today.

I think we are at the beginning, maybe a little beyond the beginning of a national movement of concern with the status of our families. It got a real boost in 1996 when we passed the welfare reform bill and we made three of the four goals of welfare reform explicitly to be family centric, of having to do with children living with married parents.

And the question rises, "Why are we so concerned about this?" And I think you've already answered this question. One of the major reasons is that marriage, as an institution, has declined remarkably in our country and throughout the western world. Our marriage rates are down, they are especially down for minorities. For blacks, they look like they fell off the table. More of our children are born outside marriage, that's leveled off now, but at an alarming rate of roughly one out of three kids.

And if you put all these together, over time even though you showed that about a little over one-quarter of our kids live in single parent families, that's at any given moment. Over time, as many as 60 percent of American children spend some time in a single parent family. And for black children, that number is at least 85 percent. Especially in some inner cities in the United States.

Now why are we concerned about that? One reason you've already given, you've already shown and that is poverty. There is no question, as you've pointed out, that kids that live in female headed families are five, six, seven times as likely, it depends on the year, to be in poverty.

Now, this analysis, the reason that I wanted to show this to you is because I think it suggests how close to a solution marriage really is. This analysis is based on actual people living in the United States, taken from regular Census Bureau data from a current population survey. And it takes the actual sample and it says, "What happens if we change one characteristic at a time of all the people who are poor, so look just at the poor people and change one characteristic."

So let's assume that they had the same marriage rate that they had in 1970 and then let's assume that they all work full time at whatever wage they actually get or their education would allow them to get, and let's do away with anybody below high school education. Make sure everybody has at least a high school education. And estimate using the statistical methods, what impact that would have and I think you can see the remarkable results here.

If everyone worked full time, 42 percent fewer people would be in poverty. And the second most important is increasing marriage. If we increase the marriage rate, now this is not some pie in the sky, this is the actual marriage rate we had in the United States in 1970, would reduce poverty by 27 percent.

So what a shock this is. The traditional solutions of society of ensuring their people work and they are married and the kids are reared in a married two parent families, with at least one working parent. Those are the two most effective solutions to dealing with poverty. And now we know, you may recall, 3 weeks ago, you came to Brookings and talked and that was the occasion you released this volume of the Future of Children.

There are eight papers in this volume, all by leading scholars in the United States. We made a mistake, and didn't add Brad Wilcox, we should have had him in the volume. And all the papers show the same thing. That kids in female headed families and single parent families are at a very distinct disadvantage.

And this shows up in mental health, not just poverty, but mental health, school performance, criminal behavior, teen pregnancy and lots of other things as well. And there is no question, if you look

at this whole picture that I've just painted, of poverty and of the effects on children, there is every reason to believe that if we could reduce the percentage of our kids in single parent families, that without Government spending and taxing other citizens, we would have a dramatic effect both of poverty and reducing the most serious problems, social problems that our country faces.

So what do we do about it. And this is the rub, Mr. Chairman, we don't know. We don't have any confirmed solutions. This is not like welfare reform where what works is working, if you make people work—and by the way, worked out very well—everybody talks about poverty increased the last 4 years. Do you know that after 4 consecutive years of increase in poverty, child poverty is still 20 percent lower than it was in the mid-1990s and it's definitely because of females working.

Delegate Norton is right. The males have not worked more, but females remarkably have worked more and it has worked. So we can do the same thing with marriage if we can figure out how to promote it but we don't know how. So, what do we do? The solution is obvious. Let 1,000 flowers bloom. We should try everything we can think of.

The first way to do that is to pass the welfare reform reauthorization bill, which has substantial money in there to fund faith-based organizations and local organizations, many of which you will hear from today, who know what they are doing and can work on local communities. And if we do this long enough, we will get those solutions as Eleanor Holmes Norton applied.

And the second thing we should do is, I definitely think we should pass your legislation. I think this is a unique approach, not very many have tried this. I want you to know this, you may already know this, that we now have experimental evidence for the first time on individual development accounts, and we know that poor people will put their meager earnings into a development account if it's matched. So we have very good data that they will actually do that, that's the condition for the success of your approach. So we definitely should do that.

I would make only two points about your proposal. The first one is that, I think, I'm a little concerned about the $50,000, I'm more worried about people at $20,000 to $25,000. That's the group that has the biggest trouble and I'm worried that when that money gets out there, that people—too much money will be a problem. That's my concern.

And my second concern, I was very pleased to hear Eleanor Holmes Norton say this, "There must be a good evaluation." When you let 1,000 flowers bloom, you've got to cull them at some point. And it should be based on real studies and real information of about how successful they are.

So I know you have language in there about evaluation, but unless it's beefed up and some money is set aside, I'm afraid it will not be a good evaluation. We'd be happy to work further with you and the staff on the subcommittee, if you're interested in this. I thank you very much for having me here, Mr. Chairman.

Senator BROWNBACK. Thank you for your thoughts.

[The statement follows:]

PREPARED STATEMENT OF RON HASKINS

Chairman Brownback, Ranking Member Landrieu, and Members of the Subcommittee: My name is Ron Haskins. I am a Senior Fellow at the Brookings Institution and a Senior Consultant at the Annie E. Casey Foundation. Thanks for inviting me to talk with your subcommittee about the case for federal programs to promote marriage in general and the Brownback proposal for the District of Columbia in particular. My first goal is to briefly summarize the evidence from social science research about the impact of marriage on poverty and on children's development. There is widespread agreement among social scientists that marriage reduces poverty and helps make both children and adults happier and healthier. It is reasonable to project from these studies that if marital rates could be increased, many of the nation's social problems, including poverty, school failure, crime, mental health problems, and nonmarital births, would be reduced. Unfortunately, there is little good information available about ways to promote marriage. That is why I am so pleased to testify before you today. The Brownback proposal for Marriage Development Accounts and for Pre-Marriage Development Accounts is an interesting approach to increasing rates of healthy marriage that holds great promise and that should be implemented and carefully studied.

America is engaged in a great experiment to test whether millions of our children can be properly reared without providing them with a stable, two-parent environment during childhood. For the past four decades, the demographic markers of stable two-parent families have disintegrated. Marriage rates have declined precipitously, divorce rates rose and then stabilized at a high level, and nonmarital births increased dramatically at a rapid rate until roughly the mid-1990s and have continued to increase, albeit at a slower rate, since then.[1]

One of the first social scientists to notice these developments was an obscure sociologist in the Department of Labor by the name of Daniel Patrick Moynihan. In 1965 he wrote a famous paper on the black family, arguing that family dissolution was the major reason black Americans were not making more social and economic progress in America.[2] At that time, the nonmarital birth rate for blacks was around 25 percent. Today the percentage for blacks is 70. Now both Hispanics, at about 45 percent, and whites, at about 25 percent, equal or exceed the level of nonmarital births that Moynihan saw as alarming. Indeed, over 33 percent of all our nation's children are now born outside marriage—well above the rate Moynihan saw as alarming in 1965.[3]

Taken together, nonmarriage, nonmarital births, and divorce have caused a rapidly increasing percentage of the nation's children to live in single-parent families. As shown in Figure 1, between 1970 and 2002 the percentage of children living with just one parent more than doubled, increasing from 12 percent to over 27 percent.[4] Of course, Figure 1 provides the number of children living in single-parent families at a given moment. Over time, the percentage of children who have ever experienced life outside a two-parent family is much greater than the percentage on a given day. The percentage of children who spend some portion of their childhood in a single parent family has probably increased to well over 50 percent and has reached the shocking level of at least 85 percent for black children.

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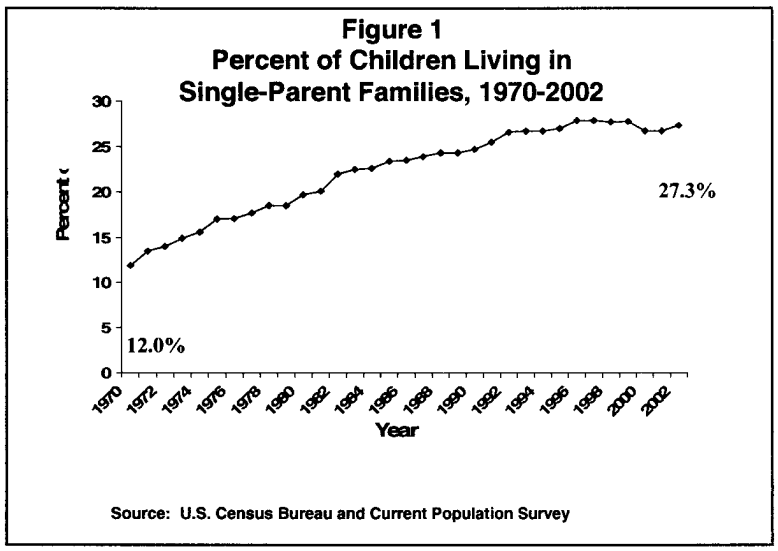
[1] David T. Ellwood and Christopher Jencks, *The Growing Difference in Family Structure: What Do We Know? Where Do We Look for Answers?* Unpublished manuscript (Cambridge: John F. Kennedy School of Government, Harvard, 2001).

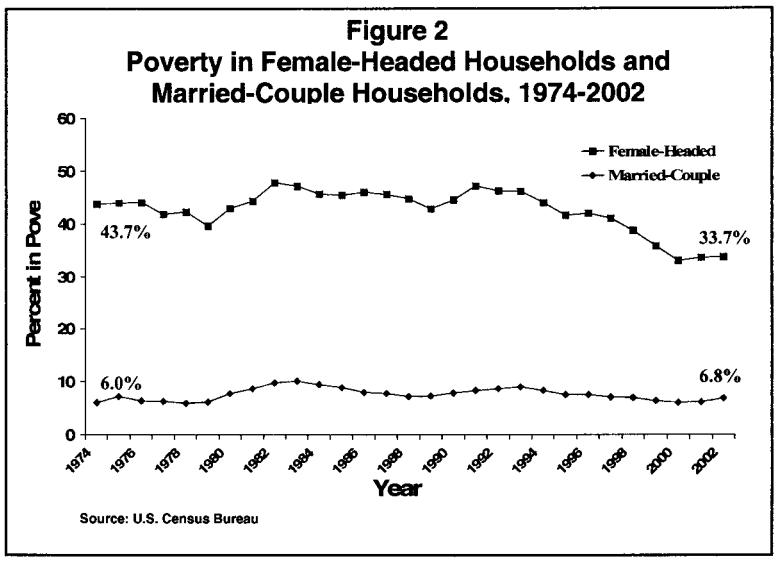
[2] Daniel Patrick Moynihan, *The Negro Family: The Case for National Action* (Washington, D.C.: U.S. Department of Labor, 1965).

[3] Stephanie J. Ventura and others, "Nonmarital Childbearing in the United States, 1940–99," *National Vital Statistics Reports* 48, No. 16 (Washington: National Center for Health Statistics, 2000).

[4] Federal Interagency Forum on Child and Family Statistics, *America's Children: Key National Indicators of Well-Being, 2005* (Washington, D.C.: U.S. Government Printing Office, July 2005); and U.S. Census Bureau, *Current Population Survey*, Annual Social and Economic Supplements.



Most of the nation's single parents make heroic efforts to establish a good rearing environment for their children. But they are up against many obstacles and challenges. Not the least of these is poverty. Figure 2 shows the poverty rate of female-headed families with children as compared with married-couple families with children between 1974 and 2002.[5] In most years, children living with a single mother suffer from poverty rates that are five or six times the rates of children living with married parents. Children living with never-married single mothers have even higher poverty rates.



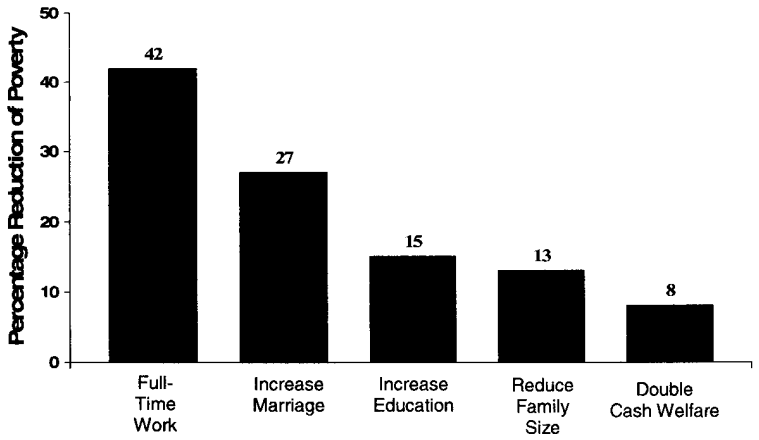
[5] Data from the U.S. Census Bureau, *Current Population Survey*, various years.

Although this difference in poverty rates between single-parent and married-couple families is impressive, it is now well known that poverty is far from the only difference between single-parent and married-couple families. Single parents are more likely to have had a baby outside marriage, are more likely to have had poor parents and parents with little education, and are more likely to be black or Hispanic. All of these background characteristics contribute to the difference in poverty rates between married and single parents and raise some doubt about whether marital status itself causes the difference in poverty rates.

This is a vital issue for members of Congress trying to decide whether a marriage initiative would be worthwhile. One of the major claims of those who support a marriage initiative is that increasing marriage rates would reduce poverty rates. Fortunately, there have now been a large number of studies, some quite sophisticated, on whether marriage itself, independent of all the other differences between married and single parents, is a cause of the lower poverty rates enjoyed by married parents and their children. Taken together, these studies provide evidence that increasing marriage rates would indeed reduce poverty.[6]

A closer look at two of these studies will illustrate the power of marriage as a means of reducing poverty. Research at the Brookings Institution by Adam Thomas and Isabel Sawhill examined the impact of various changes in family composition and parent characteristics on poverty rates.[7] Specifically, Thomas and Sawhill used Census Bureau data from 2001 to determine the degree to which child poverty would be reduced by full time work, marriage, increased education, reduced family size, and doubling welfare benefits. Their analysis shows that increasing work effort and increasing marriage rates would have the greatest impacts on poverty (Figure 3).

Figure 3
Effectiveness of Five Factors in Reducing Poverty Rates



Based on Thomas and Sawhill, 2002; and Haskins and Sawhill, 2003.

[6] Robert I. Lerman, *Impacts of Marital Status and Parental Presence on the Material Hardship of Families with Children* (Washington, D.C.: Urban Institute, 2002); Robert I. Lerman, *Married and Unmarried Parenthood and Economic Well-Being: A Dynamic Analysis of a Recent Cohort* (Washington, D.C.: Urban Institute, 2002); Robert I. Lerman, How Do Marriage, Cohabitation, and Single Parenthood Affect the Material Hardships of Families with Children? (Washington, D.C.: Urban Institute, 2002); and Adam Thomas and Isabel Sawhill, "For Love and Money? The Impact of Family Structure on Family Income," *Future of Children*, vol. 15, no. 2 (Fall 2005):57–74.

[7] Adam Thomas and Isabel Sawhill, "For Richer or for Poorer: Marriage as an Antipoverty Strategy," Journal of Policy Analysis and Management, vol. 21, no. 4 (September 2002): 587–599; and Ron Haskins and Isabel Sawhill, *Work and Marriage: The Way to End Poverty and Welfare*, WR&B Policy Brief No. 28 (Washington, D.C.: Brookings, 2003).

The relationship between work and poverty reduction is especially impressive. Poor parents work about half as many hours as nonpoor parents.[8] The Brookings analysis shows that if poor parents were to work full time at the wages they currently earn (for those who work) or could earn (based on their education for those who don't work), the poverty rate would plummet from 13 percent to 7.5 percent, a reduction of nearly 45 percent. If the single most potent antidote to poverty is work, marriage is not far behind. The likelihood of being married is a striking difference between the poor and the non-poor. The poor are only half as likely to be married as the nonpoor—40 percent for the poor as compared with 80 percent for the nonpoor.[9] Of course, the adults in these families differ in other ways as well, so the huge difference in poverty rates between married couples and single parents cannot be attributed solely to marital status. The Brookings simulation examined the poverty impact of an increase in marriage rates among the poor without changing any of their other characteristics. Specifically, the simulation increased the marriage rate to the rate that prevailed in 1970. Between 1970 and 2001, the overall marriage rate declined by 17 percent while the marriage rate for blacks declined by over 34 percent. The simulation works by matching single mothers and unmarried men who are similar in age, education, and race. In other words, these virtual marriages take place between real single males and single mothers with children who report their status to the Census Bureau. Thus, the actual incomes of real single men, who are paired with real single mothers on the basis of demographic similarities are used in the analysis. All that changes is marital status.

The effect of the increase in marriages to the rate that prevailed in 1970 is to reduce the poverty rate from 13.0 percent to 9.5 percent, a reduction of 27 percent (Figure 3). Although not as great as the impact of full-time work, increasing the marriage rate nonetheless has a very substantial impact on poverty.

A second example of the impact of marriage on poverty is provided by a series of studies conducted by Robert Lerman of the Urban Institute in Washington, D.C. In separate studies, Lerman used three national data sets that capture information on representative samples of the U.S. population. According to a summary prepared by Kelleen Kaye of the Department of Health and Human Services, Lerman's studies show that:

—Married families with two biological parents have lower rates of poverty and material hardship, even after controlling for other factors such as education and race, than any other type of family including single parents and cohabiting parents. Even in the case of families with lower levels of education, those headed by married biological parents are better off than either single parents or cohabiting parents.

—Married biological parents provide a more stable rearing environment for their children and are able to weather hard times better than single or cohabiting couples in part because they receive more assistance from friends, family, and community.

—Marriage itself makes actions that limit hardship—better budgeting, planning, pulling together in a crisis—more common, even among people with similarly low income and education.[10]

As illustrated by the Brookings study and the Lerman research, scholarly work finds that marriage reduces poverty and material hardship even when other differences between single and married parents are controlled and even when the analysis is confined to low-income families. But another benefit of marriage may be of even greater interest to the members of the Appropriations Committee. Since 1994, with publication of a seminal volume on children in single-parent families by Sara McLanahan of Princeton and Gary Sandefur of the University of Wisconsin, there has been growing agreement among researchers that children do best in married, two-parent families.[11] More recently, an entire issue of the journal *The Future of Children*, published jointly by Brookings and Princeton University, was devoted to the effects of marriage on child well-being. The journal contains eight original articles that explore trends in marriage and evidence on the impact of marriage on children. As the editors of the journal conclude in their introduction, the best evidence currently available shows that marriage "continues to be the most effective family

[8] Ron Haskins and Isabel Sawhill, *Work and Marriage: The Way to End Poverty and Welfare*, WR&B Policy Brief No. 28 (Washington, D.C.: Brookings, 2003).

[9] Daniel Lichter, Deborah R. Graefe, and J. Brian Brown, "Is Marriage a Panacea? Union Formation among Economically Disadvantaged Unwed Mothers," Paper presented at annual meeting of the Population Association of America, March 29–31, 2001, in Washington, D.C.

[10] Kelleen Kaye, *Effects of Marriage on Family Economic Well-being: Summary* (Washington, D.C.: U.S. Department of Health and Human Services, 2004).

[11] Sara McLanahan and Gary Sandefur, *Growing Up with a Single Parent: What Hurts, What Helps* (Cambridge, MA: Harvard, 1994).

structure in which to raise children."[12] Children who grow up in married two-parent families achieve higher levels of education, are less likely to become teen parents, and are less likely to have behavioral or health problems. As with studies of family economic well-being, many factors other than family composition contribute to these outcomes. Even so, when social scientists use statistical techniques to control for these other differences, children from single-parent families still show these educational, social, and health problems to a greater degree than children reared by married biological parents.

Nor are children the only members of families whose well-being is affected by marriage. As shown in a recent book by Linda Waite of the University of Chicago and Maggie Gallagher of the Institute for American Values in New York, marriage confers a wide range of benefits on adults.[13] Based largely on their review of the empirical literature, Waite and Gallagher find that people who get and stay married live longer, have better health, have higher earnings and accumulate more assets, rate themselves as happier and more satisfied with their sex lives, and have happier and healthier children than people who don't marry or people who divorce their spouses.

Taken together, empirical studies provide a strong case for the benefits of marriage. If marriage rates could be increased, it can be predicted with some confidence that poverty rates would decline; that children would improve their school achievement, have fewer teen pregnancies, and have better health and mental health; and that adults would live longer, be happier, be more productive, be wealthier, and be more effective parents.

What To Do

But how can rates of healthy marriage be increased? I believe it is a good thing that this question is now a leading issue of public policy at both the federal and state level. If policymakers, community leaders, and parents can figure out the answer, we will "promote the general welfare" of the nation.

We should begin with a frank assessment of the evidence on marriage promotion. If the evidence on the benefits of marriage is strong, the evidence on good ways to promote marriage is modest. Thus, I would propose a three-part strategy to the committee: jaw-boning, continuing the already strong record of creating programs to reduce nonmarital births, and creating programs with the explicit goal of promoting healthy marriages.

Jaw-Boning.—Congress has already taken several actions to focus the public's attention on the importance of family composition to the nation's general welfare. The 1996 welfare reform law was perhaps the first time that Congress forcefully brought the issue of family composition to public attention. Not only did the law contain several provisions intended to reduce nonmarital births, but the law converted the old Aid to Families with Dependent Children program into the Temporary Assistance for Needy Families program and gave it four specific goals. Three of the four goals address family composition; namely, reducing dependence on welfare by promoting work and marriage, reducing nonmarital pregnancies, and encouraging the formation and maintenance of two-parent families. Thus, reducing nonmarital births, increasing marriage rates, and increasing the percentage of children reared by their married biological parents have been explicit goals of federal policy since 1966.

Thanks in large part to the Bush administration, Congress is now returning to family composition as a major part of the debate on reauthorizing the 1996 welfare reform law. This debate has once again forcefully brought the issue of family composition to public attention and has ignited an intense discussion that is being taken up, not just in Congress, but on the nation's editorial pages and in campaigns for political office around the country. If the years of Congressional debate on the importance of work as a replacement for welfare is any example, this kind of public debate serves the vital purpose of clarifying the nation's values on marriage and child rearing and reminding the public of how important it is to preserve and promote marriage and two-parent families. Using the bully pulpit to emphasize the importance of marriage for the well-being of our children, and even more broadly, to generate public discussion of the vital role of marriage in our culture, is one of the most worthy uses of the reservoir of respect and trust held by our elected officials and other community leaders.

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[12] Sara McLanahan, Elisabeth Donahue, and Ron Haskins, "Introducing the Issue: Marriage and Child Wellbeing," *Future of Children*, vol. 15, no. 2 (Fall 2005): 10–12; and Ron Haskins, Sara McLanahan, and Elisabeth Donahue, "The Decline in Marriage: What To Do," *Future of Children* Policy Brief, Fall 2005.

[13] Linda Waite and Maggie Gallagher, *The Case for Marriage* (New York: Doubleday, 2000).

Reducing Nonmarital Births.—In addition to promoting public debate on the value of marriage, Congress should continue its efforts to reduce nonmarital births. Research shows clearly that having a child outside marriage, in addition to portending numerous problems for both the mother and child, substantially reduces the likelihood that the mother will subsequently marry.[14] Nonmarital birth is precisely the problem that Senator Moynihan emphasized in his infamous paper nearly four decades ago. Unfortunately, Congress waited many years before doing anything about the problem, but several important programs are now underway. Until Congress passed the 1996 welfare reform law, these programs were aimed almost exclusively at reducing nonmarital births through family planning. But the 1996 welfare reform law contained several provisions designed to reduce nonmarital births through the use of other strategies. These included allowing states to stop increasing the size of welfare checks when mothers on welfare have babies, allowing states to deny cash benefits to unmarried mothers, strengthening paternity establishment requirements and child support enforcement, requiring teen mothers to live under adult supervision and to continue attending school or lose their cash welfare benefit, giving a cash bonus to states that reduce their nonmarital pregnancy rate, and establishing a new program of abstinence education.

The abstinence education program has now been implemented in every state except California and has been substantially expanded by legislation enacted in 1997. Congress also enacted legislation requiring that the abstinence education program be subjected to a scientific evaluation. The Mathematica Policy Research firm of Princeton, New Jersey has published results for the first year of operation of four abstinence education program.[15] First year results are confined to whether the programs had impacts on attitudes such as opinions about abstinence, teen sex, and marriage as well as to views about peer influences, self-concept, ability to refuse sexual advances, and perceived consequences of teen sex. Following these adolescents as they move through the teen years will yield information on whether the programs cause adolescents to delay sex, to have sex less frequently and with fewer partners, and to avoid pregnancy. Meanwhile, the Bush administration has adopted the policy of expanding abstinence programs until the amount of money the federal government spends on abstinence is roughly equal to the amount spent on family planning.

Recent reviews of research have found that a variety of programs, including programs that promote abstinence and family planning, programs that involve youth in constructive activities after school, and programs that emphasize service learning are effective in reducing sexual activity among teens.[16] A recent study conducted by researchers from the Centers for Disease Control reached the conclusion that the decline in teen pregnancy is due about half to delayed initiation of sexual intercourse among youth and half to improved contraception.[17] Based on this study, it seems wise to continue funding for abstinence programs, family planning programs, and youth development and service programs until better information is available showing that one of these approaches produces superior results.

That public policy and private action is producing favorable results already is undeniable. The birth rate to teenagers has fallen every year since 1991 and has declined by a little less one-third during that period.[18] This is exceptionally good news. In addition, the nonmarital birth rate among all women leveled off in 1995 after more than three decades of continuous growth and has increased only slightly since then. There is still a great deal of room for improvement, but progress is being made.

All the more reason the federal government, working with the states, should continue and even expand its campaign against nonmarital births. Policies that support both family planning and abstinence education should be continued. One issue that

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[14] Daniel Lichter, Deborah R. Graefe, and J. Brian Brown, "Is Marriage a Panacea? Union Formation among Economically Disadvantaged Unwed Mothers," Paper presented at annual meeting of the Population Association of America, March 29–31, 2001, in Washington, D.C.

[15] Rebecca A. Maynard and others. *First-Year Impacts of Four Title V, Section 510 Abstinence Education Programs* (Princeton, NJ: Mathematica Policy Research, June 2005).

[16] Jennifer Manlove, Angela Romano Papillio, and Erum Ikramullah, Not Yet: Programs to Delay First Sex among Teens (Washington, D.C.: National Campaign to Prevent Teen Pregnancy, September 2004); and Jennifer Manlove and others, A Good Time: After-School Programs to Reduce Teen Pregnancy (Washington, D.C.: National Campaign to Prevent Teen Pregnancy, January 2004).

[17] John S. Santelli and others, "Can Changes in Sexual Behaviors among High School Students Explain the Decline in Teen Pregnancy Rates in the 1990s?" *Journal of Adolescent Health*, vol. 35 (August 2004): 80–90.

[18] Federal Interagency Forum on Child and Family Statistics, *America's Children: Key National Indicators of Well-Being, 2005*, p. 10.

deserves attention, however, is whether all entities receiving federal support are making a serious effort to offer an abstinence message. There are indications that many programs, especially Title X clinics, dispense birth control without engaging recipients in a full assessment of the health and other consequences of sexual activity. It would also be appropriate, especially for older clients, to discuss the advantages of marriage with those who indicate some interest in marriage in response to standard inquiries. If the website of the Title X program is any example, any thought about abstinence or marriage is beyond the purview of Title X clinics.[19]

Fund Healthy Marriage Programs.—The third component of a federal strategy to promote healthy marriages is to fund programs that aim explicitly to either reduce divorce or promote healthy marriage among unmarried couples, especially those that have had or are expecting to have a baby. The proposals adopted by the House and the Senate in their respective welfare reform reauthorization bills would provide an excellent start toward establishing programs of this type. State and local governments and private organizations, including faith-based organizations, could participate, thereby preventing the federal government from directly conducting the programs. Further, both bills make it clear that only states, organizations, and individuals who want to participate would do so. No program of mandatory marriage education or other pro-marriage activity should be funded. Similarly, in awarding funds on a competitive basis, the Department of Health and Human Services should continue its policy of ensuring that programs consider the issue of domestic violence and make provisions for addressing it where necessary. Finally, because we know so little about marriage-promotion programs, especially with poor and low-income families, the Department should insist that all projects have good evaluation designs, based on random assignment where possible. Our primary goal over the next decade or so should be to learn what works and for whom.

Research has already produced good evidence that marriage education programs can be effective in the short run in improving communication, reducing conflict, and increasing happiness. Most of these programs have been implemented with married couples that are not poor, but there is good reason to believe that the short-term benefits of marriage education would be achieved with poor families as well.[20]

Many states and private organizations appear to be ready and able to work specifically with poor and low-income unmarried parents. For their part, the early evidence indicates that poor couples would willingly participate in these programs. Sara McLanahan at Princeton and a host of top researchers around the nation are conducting a large-scale study of couples that have children outside marriage.[21] The couples are disproportionately poor and from minority groups. This important research has already exploded several myths about couples that have nonmarital births. First, about 80 percent of the couples are involved exclusively with each other in a romantic relationship. In fact, about half of the couples live together. Couples that produce nonmarital births, in other words, typically do not have casual relationships. Second, a large majority of both the mothers and fathers think about marriage and say that they would like to be married to each other. Third, most of the fathers earn more money than the myth of destitute and idle young males would have us believe. Although nearly 20 percent of the fathers were idle in the week before the child's birth, showing that employment is a problem for some of these men, the mean income of fathers was nonetheless over $17,000. Fourth, almost all the fathers say they want to be involved with their child—and almost all the mothers want them to be. If these young parents are romantically involved, if most say they are interested in marriage and want the father to be involved with the child, and if most have the economic assets that could provide a decent financial basis for marriage, then why don't more of these young couples marry? It would make great sense for states and private, especially faith-based, organizations to mount programs that attempt to help these young couples make progress toward marriage. The Department of Health and Human Services is already funding research programs of this type, but more such programs should be undertaken all over the nation.

A new entry on the scene of healthy marriage programs is Senator Brownback's proposal to initiate Marriage Development Accounts and pre-Marriage Development Accounts in the District of Columbia. Under this proposal, two new programs would provide low-income married and engaged couples with savings accounts that would

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[19] Melissa G. Pardue, Robert E. Rector, and Shannan Martin, *Government Spends $12 on Safe Sex and Contraceptives for Every $1 Spent on Abstinence*, Backgrounder No. 1718 (Washington, D.C.: Heritage Foundation, January 14, 2004).

[20] M. Robin Dion, "Healthy Marriage Programs: What Works," *Future of Children*, vol. 15, no. 2 (Fall 2005):139–156.

[21] Sara McLanahan and others, *The Fragile Families and Child Wellbeing Study Baseline Report* (Princeton, NJ: Princeton Center for Research on Child Wellbeing, 2001).

provide a match of $3 from public and private sources for every $1 saved. The matched part of the account must be spent on job training or education, purchasing a home, or starting a business. Both financial and marriage counseling would also be available to the couples.

Matched savings accounts for low-income adults, often called "individual development accounts," appear to be growing in popularity as an important method to help poor and low-income workers improve their economic status. Recent high-quality research on matched savings accounts shows that low-income individuals will put part of their meager earnings in savings accounts if the savings are matched. There is also some evidence, especially for black participants, that the accounts are used to increase home ownership.[22] These effects were not huge, but they are encouraging for those who believe that increasing savings and investing the money in education, home ownership, or business ventures would help poor and low-income families work their way up the economic ladder.

These results suggest that young married couples and young couples involved in a close relationship but not yet married may respond to the incentive effects of having a matched savings account by continuing their marriage or close relationship and perhaps, in the latter case, by taking steps toward marriage. But there is a second aspect of the Brownback development account idea that could also have an important effect on the relationship between these couples. Many researchers and practitioners who work with poor couples believe that a major barrier to healthy marriage for them is economic uncertainty. As the noted researcher Kathy Edin of the University of Pennsylvania has concluded from her interviews with young unmarried mothers, there are plenty of other issues, such as empathy and trust, that interfere with these couples continuing their relationship.[23] But both Edin and other researchers have come to regard poverty, unemployment, and inconsistent employment and income as serious barriers as well. Young low-income couples often tell interviewers they are thinking about marriage but they want to achieve stable employment and have enough money to make a down payment on a house before they actually get married. Thus, the Brownback initiative is responsive to what the couples themselves say they need before they would become serious about marriage.

Another important advantage of the Brownback initiative is that the program does not reduce funds already available for poor single families. In the three years since the Bush administration unveiled its marriage education proposal, advocates for single mothers have made the very useful point that marriage initiatives should not be financed by cutting programs for single mothers. Well over a quarter of American children now live in single-parent families, a disproportionate share of which are poor. Even if marriage programs are successful, most of these children will continue to live in single-parent families for the foreseeable future. Given these facts, reducing government support for single-parent families to fund initiatives for marriage makes little sense. The Brownback proposal meets this criterion because it appropriates new money from the federal budget.

There is another important and reasonable concern about the Brownback proposal that is being voiced by women's advocates. Specifically, there is a belief that some poor mothers may be tempted by the prospect of the Brownback matched development accounts to stay in a bad relationship too long. The worst case under this view is women staying in violent relationships. Both research and the experience of people working in this field show that violence is a serious problem among some cohabiting and married partners.[24] While not minimizing this concern, at least two points should be made in considering government healthy-marriage programs and violence. First, the federal government has worked hard and spent billions of dollars to reduce marriage penalties in the tax code. A recent study by Gregory Acs and Elaine Maag of the Urban Institute shows that most low-income cohabiting parents (below 200 percent of poverty) would receive a bonus of about $2,400 from tax provisions

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[22] Ray Boshara, *Individual Development Accounts: Policies to Build Savings and Assets for the Poor* WR&B Brief No. 32 (Washington, D.C.: Brookings, March 2005).

[23] Kathryn Edin and Maria Kefalas, *Promises I Can Keep: Why Poor Women Put Motherhood before Marriage* (Berkeley: University of California Press, 2005).

[24] Andrew Cherlin and others, "Domestic Abuse and Patterns of Marriage and Cohabitation: Evidence from a Multi-Method Study," presented at the conference "Marriage and Family Formation among Low-Income Couples: What Do We Know from Research?" sponsored by the National Poverty Center (Washington, D.C., September 2003); and John Gottman and Neil Jacobson, *When Men Batter Women: New Insights into Ending Abusive Relationships* (New York: Simon & Shuster, 1998).

if they got married.[25] Thus, federal tax policy already contains considerable financial incentive for parents to marry. Second, the Brownback proposal provides a cash incentive of $300 for couples to attend four marriage counseling classes. Research suggests that classes of this type often provide a forum for abuse to be reported and for couples to receive counseling. Many, perhaps most, of these programs counsel the female to leave the relationship if violence is serious or continues.

Although the Brownback proposal seems on its face to be a wise investment of public funds to attack one of the nation's leading social problems, it is essential that part of the money be used to conduct research on the effects of the program. The marriage movement in the United States has had considerable success in convincing people that married parents provide the best rearing environment for children and that nonmarital births are a deeply serious national problem. Moreover, many policymakers and other opinion leaders believe that government investments in activities intended to remove barriers to marriage and to promote healthy marriage are reasonable. But what is needed now is evidence that programs actually can have impacts in reducing nonmarital births, increasing marriage, and producing positive impacts on the development and well-being of children. Thus, I would strongly recommend that the Brownback evaluation language be beefed up to set aside at least $100,000 of the appropriated funds to conduct research on the effects of the programs, using random assignment designs if possible. Only in this way will the proposal have the intended effect of increasing knowledge about what actually works to increase marriage rates and produce positive impacts on children.

STATEMENT OF DR. MALCOLM SMITH, DIRECTOR OF OPERATIONS, CENTER FOR FATHERS, FAMILIES AND WORKFORCE DEVELOPMENT, BALTIMORE, MD

Senator BROWNBACK. Mr. Smith.

Dr. SMITH. Good morning. Thank you for inviting me to testify today. I want to begin by saying that this is the most critical issue facing the African-American community today. The formation of families and our ability to rear children in two parent households is of the utmost importance.

Some of the issues that Delegate Norton alluded to such as incarceration, poverty, crime and the ills thereof, I believe all stem from children who are reared in homes without access to both the economic and emotional benefits of both parents. The Center for Fathers, Families and Workforce Development is a nonprofit. I'm located in Baltimore, Maryland.

We're primarily African-American and serve an African-American population. Prior to the implementation of welfare reform, marriage wasn't even on our agenda, it wasn't on our radar. We primarily provided workforce development, responsible fatherhood as well as co-parenting service for our fathers and families.

But what we found was, there were members of our client population who were deeply interested in maintaining an intact family unit. We stumbled upon a request, a long-term family that we serve requested to get married at our office. You know, it was wonderful for us, we would've enjoyed the opportunity to support them.

However, we were immediately confronted with their life challenges. Duane and Brenda Grimes, who had also testified, I believe, before this subcommittee some time ago, were drug addicts, they were in recovery. They had low income levels, they had six children between them. But nonetheless, they wanted to form a family.

We supported their decision, we stepped up to the challenge and 4 years later, Duane and Brenda are still together. Not without

[25] Gregory Acs and Elain Maag, *Irreconcilable Differences? The Conflict between Marriage Promition Initiatives for Cohabiting Couples with Children and Marriage Penalties in Tax and Transfer Programs* (Washington, D.C.: Urban Institute, April 2005).

their challenges because, for many of us who are married, we know marriage is a benefit and it is also a challenge.

But nonetheless, what we found from this experience is that low income, poor African-Americans in Baltimore City were deeply interested in the issue of marriage. Prior to taking this on, we somewhat assumed there was trepidation on their part. Once we began the process of community engagement, working with the clergy, working with community leaders, what we immediately found was that we had missed the boat. We missed the ball on what they wanted to do for their own families, what they wanted to do for their communities and for their children.

Since then we've implemented the Building Strong Families (BSF) Demonstration Project and Partnership with the Annie E. Casey Foundation, Brookings Institution and Mathematical Policy Research. In this demonstration, the goal of which is to determine the efficacy of marriage interventions, I wish, for the sake of the families that are enrolled in BSF, we had access to marriage development accounts.

It's my firm belief and the firm belief of my organization, that marriage development accounts would assist in reducing the economic and policy disincentives to low income couples to marry. There are a number of provisions that are currently in place that make it almost not very smart for low income moms and dads to come together.

Senator BROWNBACK. What are those?

Dr. SMITH. For example, even though welfare reform provided for two parent households in the calculation of benefits, when introducing an additional income, it substantially reduces the food stamp benefit, the TANF benefit as well as access to public housing for low income couples.

So if we're speaking about a mom and a dad, who combined have an income of about $30,000 and two children between them, they live in the District of Columbia, you really have to do the math. What can they afford in rent? What can they afford in food? And so the subsidies that the mom receives on her part, including the earned income tax credit, food stamps and TANF far outweigh the benefit of having a male in the household.

However, there is a benefit. There's an emotional benefit, there is a benefit, especially for a male child of having a male in the household. Especially for a young girl, when a young girl begins to develop, who will be her role model for the man she will have in the future? It's typically the father.

And so the people in the families we work with, they have to balance the future outcomes against the realities right now. And the reality right now is that they have to feed their families, keep a roof over their heads and ensure that their children have clothes on their back.

And a marriage development account would provide or counter some of the policy and economic disincentives that are currently in place, that almost disparage, that almost counters the thinking in their wants and their hopes for their children's advancement.

Senator BROWNBACK. Let me ask you a quick question. If you were to change these factors, then would you make them neutral or try to make them positive for marriage of low income couples,

when you're talking about food stamps, TANF, low income housing, earned income tax credit.

Dr. SMITH. Oh, I would make them positive. The research from the Fragile Families and Child Welfare Study has indicated that there is a magic moment when a mom and a dad are together, they are in a relationship and that's also the same moment where they engage the social welfare system.

If we could make it possible that if this was a married couple, an intact family unit, their access to public subsidies wouldn't be denied, I think it will provide them with the bridge that they need to go from being in poverty to somewhere closer to economic self-sufficiency, and we would have the value added of keeping the family intact.

Senator BROWNBACK. Good, sorry to interrupt. You really caught my eye on the—it's been my view of Government for some period of time, everybody acts economically rational, I don't care where they are in the system, they act economically rational. So if the economic incentives are contrary, they act economically rational and where the incentives are, take them.

[The statement follows:]

PREPARED STATEMENT OF D. MALCOLM SMITH

Chairman Brownback and Members of the Subcommittee: Thank you for providing me with the opportunity to testify. I am Donald Malcolm Smith, Director of Operations for the Center for Fathers, Families and Workforce Development (CFWD). CFWD is a community based nonprofit organization established in 1999 that provides workforce development, responsible fatherhood and family services to the low-income residents of Baltimore City.

When CFWD was created, we could not have imagined that we would be a part of a demonstration project to assess the efficacy of marriage interventions for low-income parents or that we would be at the forefront of providing healthy relationship and marriage services to families in Baltimore City. Nonetheless, we have found ourselves at the center of what we believe is one of the most critical issues confronting the African-American community and our society in general: how can we encourage the formation and maintenance of two-parent families?

Nine years ago with the enactment of welfare reform, Congress implemented the most sweeping changes to our nation's social welfare system since the passage of the Social Security Act of 1935. While there was some consternation among service providers and advocates, there is now common agreement that the policy changes brought about by welfare reform have greatly enhanced the lives of poor children and families.

Welfare reform brought about a number of shifts; however, none were as broad and as far reaching as the law's attention to family formation, having explicitly stated goals of increasing the number of two-parent families and encouraging marriage. At the time, CFWD provided responsible fatherhood services to low-income dads and co-parenting education to low-income couples, marriage was not yet on our radar. However, because of an unexpected request from one of the families we served we were forced to figure out how to respond to the issue of marriage.

In 2001, Duane and Brenda Grimes invited our President and CEO, Joe Jones, to their home and informed him that not only did they want to get married, but wanted get married at our facility. Our thoughts focused on the family and the challenges they had overcome. Drug addiction, $30,000 in child support arrearages, six children between them, and living in public housing with very little income. Duane's and Brenda's situation mirrored couples throughout our city, but they had an advantage—an organization that believed in their ability to be parents and form a family through marriage. We accepted their challenge and today Duane and Brenda have been married for four years.

From this one request our organization embarked on a series of activities. Beginning with internal meetings to assess and cultivate organizational culture; meetings with the clergy; families and community leaders; the hosting of a citywide community conversation; the development of the Exploring Relationships and Marriage with Fragile Families Curriculum for the state of Louisiana and lastly the imple-

mentation of the Building Strong Families Demonstration Project in partnership with the Annie E. Casey Foundation, Brookings Institution and Mathematica Policy Research. Participation in the Building Strong Families (BSF) demonstration has provided us the opportunity to build on the inherent want of mothers and fathers to form families and rear their children, together. BSF allows us to implement what research has confirmed—that there is a magic moment on which a lasting relationship between parents can be constructed and children fare best when reared in homes free from violence with parents who are married.

I want deeply to tell the committee that the traditional approach to forming families, where people marry and have children is the norm in my community, but that simply is not the case. It is the ideal, but not the reality. These families must be met where they are: living in challenged communities struggling to provide for their children and remain together.

Ensuring that low-income parents have the wherewithal to marry and be good parents, hinges not only on our ability to provide education and support; but also on our will to remove the policy and economic disincentives that make marriage less attractive to low-income parents. Right now in the District of Columbia this body has the opportunity to provide an economic incentive to low-income parents to fulfill their dreams, rear their children together and become married. In fact one of CFWD's clients who was pregnant and in a relationship with her child's father expressed that marriage was not a consideration because she would lose the healthcare benefits for herself and soon to be born child. I am sure that circumstances like these replay themselves in low-income communities throughout our country.

For low-income parents, the public subsidies they need to survive (food stamps, public housing, health insurance, etc.) weigh heavily on their decisions. They must balance paying bills and caring for their children against getting married. If we had this opportunity in Baltimore, low-income parents would feel more comfortable about formalizing there unions. Marriage Development Accounts (MDA's) in tandem with other income subsidies could provide low-income parents with the resources they need to form and maintain two parent married households.

STATEMENT OF DR. W. BRADFORD WILCOX, ASSISTANT PROFESSOR OF SOCIOLOGY, UNIVERSITY OF VIRGINIA, CHARLOTTESVILLE, VA

Senator BROWNBACK. Dr. Wilcox.

Dr. WILCOX. Thank you, Mr. Chairman. My name is Brad Wilcox and I'm a professor of sociology at the University of Virginia and Resident Fellow of the Institute for American Values in New York City.

Let me quickly answer four questions. One: What has happened to marriage in the last 50 years? Two: Why does marriage matter? Three: Why has our society experienced a retreat from marriage? Four: How might marriage development accounts strengthen marriage in the District?

First, with regard to the retreat from marriage, as these charts have indicated early this morning, we've seen a dramatic retreat from marriage in the last 50 years. In 1960, just 5 percent of kids were born outside of marriage. Today, more that one-third are. We've also seen similar increases in divorce.

What many Americans don't always realize is that minorities and the poor form the brunt of this retreat from marriage. Rates of non-marital child bearing and divorce are twice or more among minorities than low income Americans.

The consequence is that we see a marriage divide opening up in our society, with African-Americans along with working class and poor Americans, are finding much more difficult than other Americans to fulfill their dreams of life long marriage.

The second question is, how does marriage or why does marriage matter? And although marriage as a whole in America has weakened in the last 50 years, marriage still conveys important goods

to children, families, and the commonwealth. In a recent report I co-authored with 15 other family scholars, we found that children that are reared in an intact married family are about half as likely to suffer from depression, drug abuse, and to attempt suicide compared to kids reared in single parent families.

We also find similar trends when it comes to things like going to prison, and having a pregnancy as a teenager. And I should also mention here that all of these things control for things like race, income and education. These are net effects of family structures. These are some of the reasons why marriage matters.

But I think we also have to point out here, and what seems less well known, is that marriage also benefits lower income and minority communities. For instance, in the words of Harvard sociologist Robert Sampson, "family structure is one of the strongest, if not the strongest predictor of urban violence across cities in the United States."

Another new report from the Institute of American Values focuses on marriage among African-Americans and this report concludes by observing that marriage, "Promotes the economic, social, familial, and psychological well-being of African-American men and women." So the bottom line here is that marriage matters to the welfare of all Americans, including poor and minority Americans.

The third question I raise is if marriage is such a good thing, why is it in retreat? This is obviously a huge question, but scholars now believe that the retreat from marriage of the last 50 years is largely rooted in four causes.

First, the normative consequences of the pill and abortion. Second, the role of feminism and the changing status of women. Third, declines in men's real wages. And fourth, welfare policy.

Now, I only have time to focus on the last point and that is that welfare policy has played a role here in driving down marriage. For instance, most programs that are designed to serve the poor that have been added since the 1960s are means tested, which means that benefits are lowered or eliminated as household income increases.

Consequently, these programs often penalize the low income couples who marry. Especially when both spouses bring income into their relationship. For instance, Gene Sterle at Urban Institute estimated for the single mother with two children, who has an income of $15,000 and is dating a cohabitating man who earns $10,000 would stand to lose almost $2,000 in her earned income tax benefit, were she to marry.

So there are some real disincentives here built into our welfare system when it comes to marriage. And these have helped to propel our retreat from marriage. Finally, on the point about marriage development accounts, because Federal welfare policy typically penalizes marriage among lower income couples and because marriage provides important benefits of such couples, I welcome your bill to establish marriage development accounts in the District.

Marriage is particularly fragile among lower income and minority residents in the District who often face very real financial penalties if they seek to marry. This bill would help to reduce the marriage penalty that many residents in the District face. The bill also indicates that couples who attend marriage education are eligible

for a $300 bonus. Research shows that education can be helpful in fostering happier, more stable marriages if this education provides couples with relationship skills and a normative commitment to marriage itself.

My hope is that the bill would incorporate both of those elements, the skills element and the normative commitment element in that education. In conclusion, this bill is a modest but important step in the direction of restoring marital sanity to our Nation's welfare policies. I hope to see more efforts like this in the near future.

These efforts are particularly important if you wish to close the marriage divide that has opened up in recent years, a divide that makes it much more difficult for African-Americans and lower income citizens and their children to benefit from the social, emotional, and material advantages of marriage. Thank you.

Senator BROWNBACK. Thank you, that was very succinct and strong factual information. I appreciate that, thanks.

[The statement follows:]

PREPARED STATEMENT OF W. BRADFORD WILCOX, PH.D.

Thank you, Mr. Chairman and members of the Subcommittee, for the opportunity to testify on the role that marriage plays in our society—especially among African Americans and the poor. My name is Brad Wilcox and I am a professor of sociology at the University of Virginia and a resident fellow at the Institute for American Values, a research organization founded in 1987 dedicated to the study of family well-being and civil society.

My aim this morning is to answer four questions: (1) What has happened to marriage in the last 50 years?; (2) How does marriage matter to children, families, and to the commonweal?; (3) Why has our society experienced a retreat from marriage?; and, (4) How might Marriage Development Accounts strengthen marriage in the District of Columbia?

THE RETREAT FROM MARRIAGE

In the last fifty years, the United States has witnessed a dramatic retreat from marriage. A quick look at the statistics reveals the main contours of this retreat. In 1960, five percent of children were born outside of marriage; today, more than one-third of all children are born outside of marriage.[1] (In the District of Columbia, 20 percent of children were born out of wedlock in 1960, whereas today about 57 percent of children are born out of wedlock.)[2] In 1960, 69 percent of adults were married, whereas today only 55 percent of adults are married. Finally, the divorce rate for first marriages stood at about 20 percent in 1960; today the divorce rate for first marriages is around 45 percent.[3] Consequently, marriage as an institution has a much weaker hold over the lives of children, adults, and communities than it did a half-century ago.

What many Americans do not realize is that minorities and the poor have born the brunt of the retreat from marriage. In terms of race and ethnicity, 68 percent of African American births and 44 percent of Latino births were out of wedlock in 2002, compared to 29 percent of white births.[4] (In the District of Columbia, 77 percent of black children are born out of wedlock, compared to 59 percent of Latino children and 26 percent of white children).[5] Blacks are also about three times as likely to divorce as are whites.[6] Class is also an important marker of our marriage divide. About 25 percent of mothers without a high school diploma are currently unmarried,

[1] W. Bradford Wilcox et al. 2005. *Why Marriage Matters, Second Edition: Twenty-Six Conclusions from the Social Sciences*. New York: Institute from American Values.

[2] http://aspe.hhs.gov/hsp/indicators05/apc.htm.

[3] David Popenoe. 1999. *Life Without Father*. Cambridge: Harvard University Press. David Popenoe and Barbara Dafoe Whitehead. 2005. *The State of Our Unions: 2005*. New Brunswick, NJ: National Marriage Project.

[4] Wilcox et al. 2005.

[5] http://aspe.hhs.gov/hsp/indicators05/apc.htm.

[6] David Ellwood and Christopher Jencks, 2004. "The Spread of Single-Parent Families in the United States Since 1960." In D.P. Moynihan et al. (eds.) *The Future of the Family* (New York: Russell Sage): 25–65.

compared to about five percent of college-educated mothers.[7] Americans without college degrees are also almost twice as likely to divorce as their college-educated peers.[8] So we see a marriage divide opening up in our society, with African Americans, along with working class and poor Americans, finding it much more difficult than other Americans to fulfill their dreams of lifelong marriage.

HOW MARRIAGE MATTERS

Although marriage's hold on America has weakened in the last 50 years, marriage still conveys important goods to children, families, and the commonweal. In a recent report I co-authored with 15 other family scholars, we found that children who are reared in an intact, married family are about half as likely to suffer from depression, alcohol and drug abuse, and attempted suicide, compared to children reared in single parent families.[9] We also find that boys who grow up in an intact, married family are less than half as likely to end up in prison, and that girls who grow up in intact, married family are about half as likely to end up pregnant as teenagers, compared to their peers who grow up outside an intact married family.[10] Finally, we find that children are significantly less likely to fall into or remain in poverty if their parents are married, even when their parents hail from disadvantaged backgrounds.[11]

The collective consequences of marriage are also quite large. If we were to increase the percent of children living in married homes to the level we experienced in 1970, scholars estimate that 1 million fewer children each year would be suspended from school, 900,000 fewer children each year would engage in acts of delinquency or violence, and 61,000 fewer children each year would attempt suicide.[12] We would also see child poverty drop by approximately 20 percent, and federal welfare spending drop by billions.[13]

But what is less well known is that the poor and minorities also benefit from marriage. Mothers from disadvantaged backgrounds who marry typically see their living standards rise 65 percent higher than similar single mothers who do not marry.[14] Other research has found that disadvantaged young women who have their first child in marriage are much less likely to end up in poverty, compared to similar women who have their first child outside of marriage.[15] Similar patterns are found among African Americans. For instance, one study found that black single mothers see their income rise by 81 percent if they marry; this same study found that married African American mothers see their income fall by more than 50 percent two years after a divorce.[16]

Marriage also benefits lower-income and minority communities in other ways. For instance, Harvard sociologist Robert Sampson finds that murder and robbery rates in urban America are strongly associated with the health of marriage in urban communities. In his words, "Family structure is one of the strongest, if not the strongest, predictor of variations in urban violence across cities in the United States."[17] A recent report on marriage and African Americans found that marriage "appears to promote the economic, social, familial, and psychological well-being of African American men and women."[18] The bottom line is that marriage matters for the welfare of all Americans, including poor and minority Americans.

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[7] David Ellwood and Christopher Jencks, 2004.

[8] Steven P. Martin, 2005. "Growing Evidence for a 'Divorce Divide'? Education and Marital Dissolution Rates in the U.S. since the 1970s." College Park, MD: University of Maryland Department of Sociology. Unpublished manuscript.

[9] Wilcox et al. 2005.

[10] Wilcox et al. 2005.

[11] Wilcox et al. 2005.

[12] Paul Amato. 2005. "The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-Being of the Next Generation." *The Future of Children* 15: 75–96.

[13] Adam Thomas and Isabel Sawhill. 2005. "For Love and Money? The Impact of Family Structure on Family Income." *The Future of Children* 15: 57–74. Isabel Sawhill. 1999. "Families at Risk." In H. Aaron and R. Reischauer, *Setting National Priorities: the 2000 Election and Beyond*. Washington, DC: Brookings Institution Press.

[14] Wilcox et al. 2005.

[15] Wilcox et al. 2005.

[16] Wilcox et al. 2005.

[17] Robert J. Sampson. 1995. "Unemployment and Imbalanced Sex Ratios: Race-Specific Consequences for Family Structure and Crime." In M.B. Tucker and C. Mitchell-Kernan. *The Decline in Marriage Among African Americans*. New York: Russell Sage. P. 249.

[18] Lorraine Blackman et al. 2005. *The Consequences of Marriage for African Americans: A Comprehensive Literature Review*. New York: Institute for American Values.

WHY MARRIAGE IS IN RETREAT

Scholars now believe that the retreat from marriage of the last fifty years is largely rooted in four causes: new birth control technologies and abortion, feminism and the changing status of women, changes in the labor market, and welfare policy.[19] As George Akerlof, a Nobel-prize winning economist, has argued, the introduction of the Pill in the 1960s and readily available abortion in the early 1970s made it much easier for men and women to engage in nonmarital sex without worrying about pregnancy. Thus, these technologies—and the larger sexual revolution they helped fuel—destabilized norms around sex and childbearing and made premarital sex much more common than it was prior to their introduction; the ironic consequence was that the United States witnessed dramatic increases in nonmarital childbearing in the wake of the Pill and legal abortion.[20]

Feminism and women's movement into the labor force between 1960 and 2000 also played important roles in fueling the retreat from marriage. Feminism made women expect more from marriage, and more likely to avoid marriage in the first place or seek a divorce if a marriage did not meet their expectations.[21] Women's entry into the labor force gave them newfound earning power and a measure of financial independence—both of which made it easier for them to avoid marriage or leave a marriage.[22]

Changes in the labor market and the economy since the early 1970s have made it more difficult for men with few skills and low levels of education to find good-paying jobs. As a consequence, these men are less "marriageable"—that is, they are less attractive in financial terms as potential spouses to women.[23] So another reason that marriage has declined is that men from minority and lower-income communities are seen as less attractive marriage partners than they were fifty years ago.

Finally, welfare policy has played a role in driving marriage down. First, cash benefits to single mothers rose from 1955 to 1975, reducing the cost of a nonmarital pregnancy for women in this period.[24] Second, most programs designed to serve the poor that have been added since the 1960s—from food stamps to the Earned Income Tax Credit (EITC)—are means tested, which means that benefits are lowered or eliminated as household income increases. Consequently, these programs often penalize low-income couples who marry, especially when both spouses bring income into their relationship.[25] For instance, Adam Carasso and Eugene Steuerle at the Urban Institute estimate that a single mother with two children who has an income of $15,000 and is dating or cohabiting with a man who earns $10,000 would stand to lose $1,900 in her EITC benefit if she got married.[26] Depending on her state of residence, she could also lose access to food stamps, housing assistance, and Medicaid were she to marry. Taken together, marriage can dramatically reduce the resources that low-income couples have at their disposal.

So another reason we have witnessed a retreat from marriage is that the government has, over much of the last fifty years, rewarded single motherhood and penalized marriage through its welfare and tax policies.

MARRIAGE DEVELOPMENT ACCOUNTS

Because Federal welfare policy typically penalizes marriage among lower-income couples, and because marriage provides important benefits to such couples, I welcome Senator Brownback's bill to establish Marriage Development Accounts (MDAs) for engaged and married couples who live in the District of Columbia. Marriage is particularly fragile among lower-income and minority residents of the District, who often face very real financial penalties if they seek to marry. Senator Brownback's bill, by providing up to $9,000 in matching funds to engaged or married couples who save at least $3,000, helps to reduce the marriage penalty that many low-income residents of the District face. It also is valuable insofar as it provides married cou-

[19] Sara McLanahan. 2004. "Diverging Destinies: How Children are Faring Under the Second Demographic Transition." *Demography* 41: 607–627.

[20] George Akerlof, Janet Yellen, and M.L. Katz. 1996. "An Analysis of Out-of-Wedlock Childbearing in the United States." *Quarterly Journal of Economics* 111: 277–317.

[21] McLanahan. 2004.

[22] McLanahan. 2004.

[23] McLanahan. 2004. William Julius Wilson. 1987. *The Truly Disadvantaged: the Inner City, the Underclass, and Public Policy*. Chicago: University of Chicago Press.

[24] McLanahan. 2004.

[25] Adam Carasso and C. Eugene Steurle. 2005. "The Hefty Penality on Marriage Facing Many Households with Children." *The Future of Children* 15: 157–175.

[26] Carasso and Stuerle. 2005.

ples with a financial reserve that may reduce the economic stresses that often imperil the quality and stability of marriages.[27]

The bill also requires that this money be used to help purchase a home, pursue higher or vocational education, or start a business—all of which can help put couples on the road to financial security. In so doing, this bill reinforces the normative connection that our society draws between marriage and financial responsibility.[28] This is a wise move.

Finally, the bill also indicates that couples who attend marriage education are eligible for a $300 bonus. Research suggests such education can be helpful in fostering happier and more stable marriages if this education provides couples with relationship skills and a normative commitment to marriage itself.[29] My hope is that this bill will fund programs that provide both skills and a normative commitment to marriage to couples who are married or who are interested in marriage.

This bill is a modest but important step in the direction of restoring marital sanity to our nation's welfare policies. Most federal and state welfare policies designed to help the poor end up effectively penalizing marriage, with devastating consequences for our nation's most vulnerable citizens. This bill moves the federal government in a different direction by providing financial reward to low income couples who are married or seek to marry. It is voluntary and non-coercive; it is about carrots, not sticks.

I hope to see more such efforts from the federal government in the near future. These efforts are particularly important if we wish to close the marriage divide that has opened up in recent years, a divide that makes it much more difficult for African Americans and lower-income citizens, and their children, to benefit from the social, emotional, and material advantages of marriage.

STATEMENT OF REV. THABITI ANYABWILE, ASSISTANT PASTOR FOR FAMILIES AND CHILDREN, CAPITOL HILL BAPTIST CHURCH, WASHINGTON, DC

Senator BROWNBACK. Reverend, thank you very much and give me your correct pronunciation of your name.

Reverend ANYABWILE. Sure, it's Thabiti Anyabwile.

Senator BROWNBACK. Thank you.

Reverend ANYABWILE. Thank you for having me here, it's a pleasure to testify in support of this proposal. Let me approach my comments from three vantage points, both as a former policy analyst, as a parent and as a pastor.

As a former policy analyst, I won't cover the ground that these brothers have already covered very well, but just to sort of in a summary fashion say that if we're concerned about the well-being of children and adults in a society, then the most fundamental thing that we have to be concerned about, according to the research, is how well children and parents fair in the context of marriage.

And so any proposal that, as Mr. Haskins points out, that tries to, you know, bloom some flowers in this terrain, I think is worthy of our consideration. And so I'm excited to be speaking to the proposal.

As a parent, let me only say that I am looking at this issue in part, sort of forecasting, what might be the situation that my daughters face. Delegate Norton talked about the availability of marriageable men. It's a term that I loathe, but it's a term that resonates with me, impacts me, as I think about my daughters and their prospects for marrying.

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[27] David Fein. 2004. *Married and Poor*. Bethesda, MD: Abt Associates.

[28] Steven Nock. 1998. *Marriage in Men's Lives*. New York: Oxford University Press.

[29] Jason Carroll and William J. Doherty. 2003. "Evaluating the Effectiveness of Premarital Prevention Programs: A Meta-Analytic Review of Outcome Research." *Family Relations* 52: 105–118. Wilcox et al. 2005.

If my daughters do what statistically African-Americans do, which is marry inside the ethnic group, it rates higher than any other ethnic group, then they are going to be facing what we might call "some dim prospects", in terms of marriageable men.

So as a father, one who is committed to, concerned about raising daughters that have as a part of their view of the good life, marriage to a strong and godly man, then I am very concerned and very passionate about this issue and look forward to participating in any dialogue possible on this.

Let me speak mostly from the vantage point of a pastor on this issue, briefly. This issue conjures concern for me, both from a theological perspective and a practical perspective.

Theologically, real quickly, the Lord likens his relationship to His people, to marriage. So that Christ reveals himself as one loves in the church, the way a husband is to love a wife. And the church is to love Christ the way a wife loves a husband, et cetera.

So just from a theological perspective, and understanding that marriage is one theater where the glory of God is displayed, where the love for Christ, for a fallen and sinful world is displayed, I am motivated to be engaged in this issue.

From a practical perspective, I am privileged to be a part of the church staff that conducts some 12 to 15 marriages a year on average, a lot of which are among young couples, young 20 somethings, who are entering into marriage and are considering marriage and are concerned about starting off on the right foot in marriage.

From that vantage point, I want to echo what Dr. Wilcox has spoken to, in terms of the importance of marriage counseling. We can see, we think, a discernible difference between those who have good marriage counseling previous to entering into marriage and those who perhaps have not either had marriage counseling or had the kind of counseling that focuses on relationship skills and that is sort of centered in a normative context, a context where marriage is highly valued, a context where there is support both in rejoicing over marriage and support through the difficulties of marriage.

Part of what I think is problematic as we look at African-American communities, particularly in the inner city communities, very often people in situations where there is very little social capital, there's a great deal of isolation where couples exist, in some ways, too independent, radically independent of neighbors and friends, et cetera, who help to support and establish that sort of normative climate that values marriage and that values endurance in marriage.

So when you asked earlier, sort of, if there was a period where we could change, sort of this curve, I might be inclined to go back and blot out the 1960s and sort of blot out that period, wherein the high valuation of marriage was seriously under attack and seriously eroded over that decade and then on into the 1970s and then today.

So I want to echo the notion that this proposal supports that marriage counseling, and skill development is an important component. And doing that in the context of a community, a natural community, the churches, the synagogues wherein there is a normative climate that supports marriage is critically important.

One other point on counseling, then, related to that. I think it would be a mistake for this bill to inadvertently or intentionally curve people away from whatever source of counseling that they would choose. So if they choose professional counseling, i.e., a licensed psychologist, a counselor, wonderful. But if they should choose to get that counseling in the context of a faith community or some other community organization, I think the bill would be wise to support that because that's where that sort of climate is going to be best reinforced. And to allow people to choose a form of counseling most consonant with their deepest held beliefs is going to be the wiser path to take, I think.

So I want to suggest that as you go forward and think about this bill and think about the kinds of resources that are available to people, it seems to me that you are thinking wisely about this, but I think you want to have open to individuals and couples, the widest range of possible sources for their counseling. Thank you, Senator.

[The statement follows:]

PREPARED STATEMENT OF THABITI ANYABWILE

Chairman Cochran and members of this esteemed committee: I am Thabiti Anyabwile. I am Assistant Pastor for Families and Children at Capitol Hill Baptist Church here in Washington, D.C. I am a former Senior Policy Associate for the Center for the Study of Social Policy in Washington, D.C. and Program Director for former North Carolina Gov. James Hunt's early childhood education initiative called Smart Start. As a Pastor, Policy Analyst, and Parent, I thank you for the opportunity to appear before your committee to testify in support of the proposal to implement Marriage Development Accounts and pre-Marriage Development Accounts in Washington, D.C.

My testimony addresses three issues: the importance of promoting marriage for the well-being of children and parents; the importance of economic stability for the well-being of families; and the crucial role of pre-marital counseling and marriage supports.

BACKGROUND

The American family has undergone significant changes in the past several decades. One way of summarizing these changes is to reflect on trends in family structure, where two general patterns are observable.

Trends in Family Structure

First, the traditional U.S. household comprised of the married, two-parent biological family is statistically on the decline in the United States. The proportion of married family households with own biological children dropped from 40 percent of all households to 24 percent between 1970 and 2000.[1] Several factors contribute to this decline in the proportion of traditional households.

—*Individuals are increasingly choosing to delay first marriages*.—This choice to delay first marriages results in mixed effects. On the one hand, data show that people who wait until age 30 or older often stay married longer, with fewer divorces. However, delays in first marriages may be related to higher rates of single-parent families.[2] On the other hand, those who do not delay first marriages but marry young have alarmingly high divorce rates. Assuming continuation of recent divorce trends, as many as five out of ten young married couples may eventually divorce.[3]

—*Increasing numbers of individuals are choosing never to marry, and never marry and raise children*.—Single-mother families rose from three million in 1970 to

[1] Jason Fields and Lynne M. Casper, "America's Families and Living Arrangements: March 2000," *Current Population Reports*, P20–537 (Washington, D.C.: U.S. Census Bureau, January 2001); hereafter cited as Fields and Casper, "America's Families."

[2] U.S. Bureau of the Census, "Marriage, Divorce, and Remarriage in the 1990's," *Current Population Reports*, P23–180 (Washington, D.C.: U.S. Government Printing Office, 1992); hereafter cited as U.S. Bureau of the Census, "Marriage, Divorce, and Remarriage in the 1990's."

[3] U.S. Bureau of the Census, "Marriage, Divorce, and Remarriage in the 1990's."

ten million in 2000. The growth of single-father families, while a smaller number in absolute terms, rose at an even higher rate during the same time period—from 393,000 in 1970 to two million in 2000.[4] The rise in single-parent families is not without economic costs to those families, however. Married couples with children are far less likely to live in poverty than are single-parent families. According to U.S. Census Bureau Data for 2002, 26.5 percent of single-female headed households lived in poverty as compared to 5.3 percent of married couple families with children.[5] In addition, there is a strong relationship between educational achievement and never-married childrearing, with women who are high school dropouts more likely to become single parents, have children at an early age, and have more children than their college educated peers.[6]

—*Cohabitation among couples is on the rise*.—In 2000, nearly 5.5 million couples chose to cohabit without marrying. This figure represents about 9 percent of all married and unmarried coupled households and about 5 percent of all U.S. households.[7] In addition, 40 percent of these households included children under the age of 18—slightly less than the 46 percent of married-couple households with children under 18.[8] Although nearly 40 percent of nonmarital births are attributable to cohabitation,[9] cohabitation tends to be a short-lived arrangement. Nearly 50 percent of cohabiting couples enter marriage or end their relationship within one year and 90 percent within five years.[10] Many couples appear to be choosing cohabitation instead of marriage for a number of reasons, including: sharing the costs of living expenses, weak preferences for marriage, and testing a relationship before marrying. However, some 75 percent of children whose parents cohabit will see their parents break-up, while 33 percent of children in married families will do so, suggesting that cohabitation is not a route for achieving stable and long-term families or marriages.[11]

—*Divorce continues at high levels*.—While the sharp increase in divorce rates that began in the 1960's leveled off during the 1990's, divorce remains at very high levels and at rates nearly two times higher than any other developed nation.[12] While most people will marry at least once in their lives, approximately one-half of all persons who marry are projected to divorce at some point in the future. The typical first marriage now lasts about seven to eight years among those couples that eventually divorce.[13] In 1996, the last year for which detailed marriage and divorce statistics were published by the National Center for Health Statistics, 20 percent of men and 22 percent of women had been divorced.[14]

One result of high divorce rates is increased rates of remarriage and blended families, making this the second general trend in family structure. Nearly half of all U.S. marriages represent a remarriage for at least one spouse. Approximately one-third of all children will live in a remarried or cohabiting stepfamily before adulthood.[15] Of the 20 percent of men and 22 percent of women who reported being divorced at some point prior to 1996, more than half were remarried. As of 1996, 12.6 percent of all men and 13.4 percent of all women had been or were in their second

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[4] Fields and Casper, "America's Families."

[5] U.S. Census Bureau, *Poverty in the United States: 2002* (Washington, D.C.: Author, 2003), available at http://www.census.gov/hhes/www/poverty02.html. See Table 2. People and Families in Poverty by Selected Characteristics: 2001 and 2002.

[6] C. Bruner and S. Scott, "Education and Parenting: A Note on National Data" (Des Moines, IA: Child and Family Policy Center, November 1994).

[7] Tavia Simmons and Martin O'Connell, "Married-Couple and Unmarried-Partner Households: 2000," Census 2000 Special Reports (Washington, D.C.: U.S. Census Bureau).

[8] Fields and Casper, "America's Families," p. 12.

[9] L. Bumpass and H. H. Lu, "Trends in Cohabitation and Implications for Children's Family Contexts in the United States," *Population Studies* 54 (2000): 29–41.

[10] Wendy Manning and Dan T. Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and Family* 58 (1996): 998–1010.

[11] Katherine Anderson, Don Browning, and Brian Boyer (Eds.), *Marriage: Just a Piece of Paper?* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2002).

[12] National Center for Health Statistics, *Monthly Vital Statistics Report*, 1990 (Washington, D.C.: U.S. Department of Health and Humans Services). The divorce rate per 1,000 married women over 15 rose from 9.2 to 14.9 to 22.6 during the decades ending 1960, 1970, and 1980, respectively. The rate lowered slightly to 20.9 in 1990. Marriage and divorce statistics comparing the United States to twelve other nations can be found at www.ed.gov/pubs/Youth Indicators/indtab05.html.

[13] Rose M. Kreider and Jason M. Fields, "Number, Timing, and Duration of Marriages and Divorces: Fall 1996," *Current Population Reports*, P70–80 (Washington, D.C.: U.S. Census Bureau, 2001), p. 9; hereafter cited as Kreider and Fields, "Marriages and Divorces."

[14] Kreider and Fields, "Marriages and Divorces," p. 6.

[15] Marilyn Coleman, Lawrence Ganong, and Mark Fine, "Reinvestigating Remarriage: Another Decade of Progress," *Journal of Marriage and the Family* 62 (November 2000): 1288–1307.

marriage.[16] Most of those remarrying usually did so within about three years following a divorce. However, approximately 60 percent of second marriages are likely to end in divorce.[17]

MARRIAGE AND CHILD WELL-BEING

There is substantial research evidence that family structure and family climate matter for the well-being of children. A recent literature review published by Child Trends summarizes several significant ways in which family structure affects child outcomes.[18] Children in two-parent families with low levels of parental conflict—especially two-parent biological families—exhibit the highest levels of well-being when compared to children in other family structures (e.g., single parent families, two-parent stepfamilies, divorced families, and cohabiting parents). Other family structures may introduce varying levels of family instability that influence a range of outcomes. For example, research indicates that families headed by unmarried mothers are more likely to experience higher levels of poverty, housing instability, teen and non-marital childbearing, and lower educational attainment. In the case of divorced families, there is greater prevalence of depression, antisocial and impulsive behavior, and school-related behavior problems.[19]

Remarriages often result in "blended" families with one or more stepchildren. Children in stepfamilies often face challenges in maintaining positive relationships with their non-custodial parent and integrating family life in the second marriage. While differences in outcomes between children in stepfamilies and first-marriage families are modest, children in stepfamilies do tend to exhibit poorer academic performance, lower socio-emotional adjustment, and more behavior problems. These differences appear to be most acute during the first two to three years of a remarriage and to diminish over time.[20]

When parental separation or divorce occurs, there usually is a strong benefit to both parents remaining involved in the child's life. Separation or divorce, however, jeopardizes the stability of parent-child relationships. This is especially true for fathers, who are not typically the custodial parent during times of family instability or changes in family structure. Non-custodial father contact, while it may take many forms, appears to diminish over time (see Figure 1). Only 12 percent of fathers maintained contact when they had been divorced longer than ten years. Along with these declines in parent-child contact come parallel declines in frequency of mother-father contact, father's influence on decision making, and child support payment after the fifth year of divorce.[21]

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[16] Kreider and Jason M. Fields, "Marriages and Divorces."

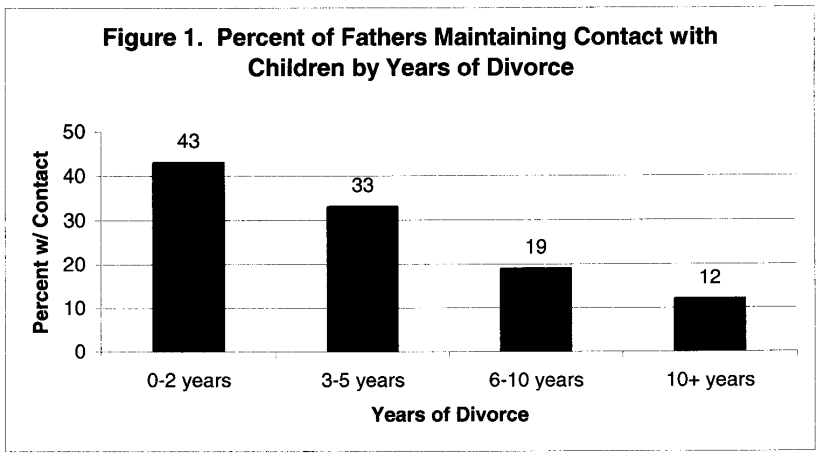
[17] See Stepfamily Foundation, Inc. website at www.stepfamily.org.

[18] Kristin Anderson Moore, Susan M. Jekielek, and Carol Emig, "Marriage from A Child's Perspective: How Does Family Structure Affect Children, and What Can We Do about It?" (Washington, D.C.: Child Trends, 2002), hereafter cited as Moore, et al, "Marriage from a Child's Perspective."

[19] Moore, et al, "Marriage from a Child's Perspective," 1–2; Nan Marie Astone and Sara McLanahan, "Family Structure, Parental Practices, and High School Completion," *American Sociological Review* 56 (1991): 309–320; Sara McLanahan and Gary Sandefur, *Growing Up with A Single Parent: What Hurts, What Helps* (Cambridge, MA: Harvard University Press, 1994).

[20] David H. Demo and Martha J. Cox, "Families with Young Children: A Review of Research in the 1990s," *Journal of Marriage and the Family* 62 (November 2000): 876–895; hereafter cited as Demo and Cox, "Families with Young Children."

[21] J.A. Seltzer, "Relationships between Fathers and Children Who Live Apart," *Journal of Marriage and Family* 53 (1991): 79–102.



MARRIAGE AND PARENTAL WELL-BEING

Research also indicates that family structure is related to the well-being of adult parents in the family. For example, divorce and other marital disruptions are linked to mental health problems for young adults and non-custodial fathers. Such mental health problems include depression, psychological distress, chronic stress, and suicide. Many non-custodial fathers feel a loss of control, anxiety, guilt, sadness, and emptiness associated with estrangement from their former spouse and children.[22]

ECONOMIC STABILITY AND FAMILY WELL-BEING [23]

Making Ends Meet in Low-Income Families

Many families are having a difficult time making ends meet, a fact that is only partially reflected in official federal poverty figures. Several organizations analyze the needs of families in terms of "self-sufficiency standards" or "basic family budgets"—more realistic measures than the federal poverty level of how much income is required for a "safe and decent standard of living." These standards are adjusted for different communities and types of families.[24] This research indicates that the typical amount needed to support a family of four is almost twice the national poverty line ($17,463), and that 29 percent of families nationwide fall below this basic budget threshold. Nearly 30 percent of families with incomes less than 200 percent of the federal poverty line confronted at least one critical hardship (e.g., missing meals, facing eviction, having utilities cut off, lacking access to health care, or overcrowded housing) and over 72 percent of these families suffered from at least one serious hardship (e.g., stress over providing meals, inability to pay a month's rent or mortgage, reliance on the emergency room for health care, and lack of adequate

[22] A. Cherlin, P. L. Chase-Landsdale, and C. McRae, "Effect of Parental Divorce on Mental Health," *American Sociological Review*, 63, no. 2 (1998): 239–249, as cited in Moore, et al, "Marriage from A Child's Perspective." For the effects of divorce on non-custodial fathers, see Adam Shapiro and James David Lambert, "Longitudinal Effects of Divorce on Father-Child Relationship Quality and Fathers' Psychological Well-Being," paper presented at the 1996 American Sociological Association Meeting in New York and the 1997 National Council on Family Relations' Annual Meeting in Washington, D.C. Available at: www.unf.edu/~shapiro/jmffather.htm.

[23] Only a brief overview of the economic status of families is provided. The economic challenges facing American families and policy recommendations are explored more fully in Center for the Study of Social Policy, *Improving the Economic Success of Families: Recommendations for State Policy* (Washington, D.C.: Author, September 2003).

[24] Heather Boushey, Chauna Brocht, Bethney Gundersen and Jared Bernstein, *Hardships in America: The Real Story of Working Families*, (Washington, D.C.: Economic Policy Institute, July 2001), hereafter cited as Boushey et al, *Hardships in America*; see also Wider Opportunities for Women website at www.6strategies.com.

child care).[25] In addition, the poor and the near-poor experience these hardships despite significant increases in the number of hours worked during the last decade.[26]

Even people with full-time, year-round jobs are not guaranteed an escape from poverty. In 1997, individuals working full-time year-round jobs made up 10.3 percent of the country's poor population. This is a higher percentage than in 1979. The trend is similar for poor families with children, with the proportion of working families that are poor increasing during the past two decades. In 2001, 2.8 million Americans were classified as working poor.[27] Approximately 32.2 percent of non-elderly persons live in low-income (e.g., up to 200 percent of the poverty level) families and 16.3 percent of these live in such families even though they have at least one full-time, full-year worker.[28]

Families with young children also appear to have the greatest difficulty making ends meet. For example, families with children under six have greater needs for child care, higher basic budget needs, and are more likely to have incomes below 200 percent of the federal poverty level than are families with older children. Nationally, about 40 percent of all families with at least one child below age six have incomes below 200 percent of the federal poverty level, compared to 29 percent of families with children ages 6–17.[29] And although families of young children, particularly lower-wage families, have increased their workforce participation in order to provide for their families, they often have not realized substantial increases in earned income. One study found that a two-parent one-income family earning $18,000 per year and choosing to add $12,000 per year through spousal income from work only gained $2,000 per year in disposable income. Lost benefits, increased taxes, and new childcare costs (estimated very conservatively at $4,500 for the two children) erased most of the spouse's supplemental earnings, leaving this family unable to meet their basic family budget despite increased work effort.[30] This disparity in low-income status among families with children suggests that special attention must be paid to providing economic relief to families with young children.

Relationship Between Economic Stability and Family Structure

During the 1990's, the link between family structure and family economic outcomes remained strong (see Figure 2). As might be expected, two-earner families fared better than single-earner families. Real (inflation adjusted) median income rose from 1980 to 1998 for two-earner married families due largely to increased participation of both parents in the workforce, while single-earner married and father-headed families experienced small declines. A significant amount of two-earner income resulted from higher contributions to family income from female wage earners.[31]

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[25] Boushey et al, *Hardships in America*, 1–2.

[26] Lawrence Mishel, Jared Bernstein, and John Schmitt, *The State of Working America, 2000–2001* (Washington, D.C.: Economic Policy Institute, 2001), 93–107.

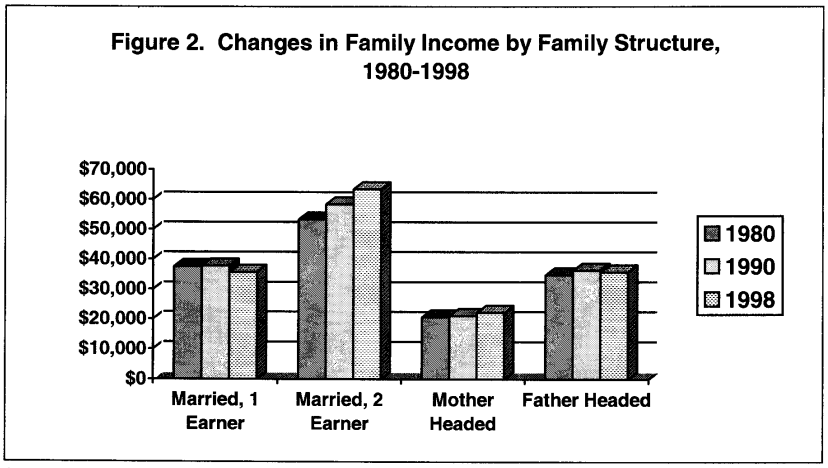
[27] Ibid.

[28] Gregory Acs, Katherine Phillips, and Daniel McKenzie, "Playing By the Rules, But Losing the Game: Americans in Low-Income Working Families," In Kazis and Miller, *Low-Wage Workers in the New Economy* (Washington, D.C.: Urban Institute, 2001), 24–25.

[29] Source: U.S. Census Bureau, Current Population Survey, 2002.

[30] C. Bruner and J. Goldberg, "The Dilemma of Getting Ahead: Low-Waged Families, Child Care, Income Transfer Payment and the Need to Re-Examine Governments' Role" (Des Moines, IA: Child and Family Policy Center, 2000).

[31] Lynn White, "Economic Circumstances and Family Outcomes: A Review of the 1990s," *Journal of Marriage and Family* 62, no. 4 (2000): 1035–1051.



Source: U.S. Bureau of the Census.

While female-headed families experienced some slight income gains between 1980 and 1999, their average earnings lagged well behind their male counterparts and overall economic well-being appears to have worsened for these families. The benefits of economic expansion between 1993–1999 were offset for working single mothers by contractions in public safety net and benefits programs. Rather than escaping poverty through work and improving economic opportunities, more families led by single mothers found themselves in deeper poverty in the latter half of the 1990s than was the case between 1993 and 1995.[32]

On the whole, available research conducted in recent decades supports the premise that economic success is associated with better family outcomes, including more marriage, less divorce, greater marital happiness, and higher levels of child well-being. However, broader definitions of economic stability (e.g., educational attainment, wealth, career stability and progression, and home ownership) appear to better predict positive family well-being than a more narrow definition like family income alone.[33] One large-scale comparative research project demonstrates narrow effects for income alone on child behavior, mental health, and physical health outcomes, but consistent effects on ability and achievement.[34] The most generous estimate attributes approximately one-half of poor child outcomes in school performance, graduation, teen pregnancy, and young adult idleness to income; most studies estimate that income accounts for about 30 percent of changes in outcomes.[35] These findings suggest that policies aimed solely at improving income will benefit a significant number of families, but are likely to be insufficient for addressing the complex needs of all families.

Focusing on economic success is one conceptual approach to considering the effects of income and class on family outcomes; considering the costs of economic disadvantage is another. The combination of poverty and one or more socio-demographic risk factors like single parenthood, low educational attainment, and four or more children poses significant risk for negative behavioral, emotional, and school outcomes for children in such families.[36] For most children in poverty, multiple socio-demographic risk factors are likely to co-occur, creating serious economic and social disadvantage. Family "turbulence," dramatic changes created in part by changes in

[32] Kathryn H. Porter and Allen Dupree, "Poverty Trends for Families Headed by Working Single Mothers" (Washington, D.C.: Center on Budget and Policy Priorities, 2001).

[33] White, "Economic Circumstances and Family Outcomes."

[34] G. J. Duncan and J. Brooks-Gunn, "Income Effects Across the Life Span: Integration and Interpretation," in G. J. Duncan and J. Brooks-Gunn (Eds.), *The Consequences of Growing Up Poor* (New York: Russell Sage Foundation, 1997), 596–610.

[35] White, "Economic Circumstances and Family Outcomes."

[36] Kristin Anderson Moore, Sharon Vandivere, and Jennifer Ehrle, "Sociodemographic Risk and Child Well-Being" (Washington, D.C.: The Urban Institute, June 2000).

family structure and family living arrangements, also impacts these outcomes.[37] If economic advantage is associated with well-being, it is as clear that economic and social disadvantage are associated with a host of negative child and family results.

MARRIAGE COUNSELING AND SUPPORTS

Research evidence indicates that the economic advantages of marriage (1) surpass that available to cohabiting couples, (2) can accrue to low-income couples, and (3) lower poverty among children and women.[38] Consequently, state policy to strengthen families should have as one of its aims supporting strong marriages among adults who consider marriage an option. Such supports and promotion activities should be one part of a multi-pronged strategy to encourage stable and reduce the risk of unstable relationships.[39] Public policy can support the healthy formation of families by providing marriage skills training and education opportunities.

One method for fostering healthier marriages, and for reducing marital conflict leading to harmful relationships and divorces, is to offer premarital education and marriage skills supports to couples. Because marital distress negatively impacts physical health, mental health, work productivity, child outcomes, and quality of life,[40] investments in marital education and skill development programs are important for the health and well-being of families and communities.

Despite the positive association of healthy marriages with higher work productivity and better physical and mental health, questions about the effectiveness of marriage education and skill-building for low-income adults have arisen. One nationally representative study of fragile families indicates that one-third of all unmarried parents face no serious barriers to marriage, and another one-third could benefit from premarital education and skill-building activities if they are coupled with employment and mental health supports. This same research found that approximately 13 percent of unmarried parents would be inappropriate participants in such programs due to a history of partner violence.[41]

Effective premarital education programs can contribute to more positive family outcomes by prompting more serious deliberations about marriage among couples, reducing impulsive or poor decisions to marry, and helping couples learn of resources and supports should they need help in the future. In addition, existing research examining some marriage preparation programs reveals significantly positive outcomes. Specifically, couples completing counseling and skills programs that focus on strengthening protective factors (e.g., friendship, commitment, spiritual or religious connection), lowering risk factors (e.g., negative interaction and unrealistic expectations), and decreasing marital distress by helping couples learn to communicate when in conflict are significantly more likely to communicate more positively and less negatively; avoid breakups and divorce; exhibit higher levels of marital satisfaction; and exhibit less relationship aggression than couples who did not participate in such programs. These effects are stable in some follow-up studies for up to five years.[42] In addition, positive outcomes are observable even when the programs

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[37] Kristin Anderson Moore, Sharon Vandivere, and Jennifer Ehrle, "Turbulence and Child Well-Being" (Washington, D.C.: The Urban Institute, June 2000). The authors include in their list of signs of "turbulence": moving from one state to another, to a different home, and/or in with another family; two or more changes in parental employment; two or more changes in schools; and significant declines in parent or child health.

[38] Robert I. Lerman, "Marriage and the Economic Well-Being of Families with Children: A Review of the Literature" (Washington, D.C.: The Urban Institute, July 2002).

[39] Robert Lerman, "Should Government Promote Healthy Marriages?" (Washington, D.C.: The Urban Institute, May 2002).

[40] For the effects of marital distress on physical health, see for example, B. Burman and G. Margolin, "Analysis of the Association Between Marital Relationships and Health Problems: An Interactional Perspective," *Psychological Bulletin* 112 (1992): 39–63; for a review of effects on mental health, see K. Halford and R. Bouma, "Individual Psychopathology and Marital Distress," In K. Halford and H. J. Markman (Eds.), *Clinical Handbook of Marriage and Couples Intervention* (New York: Wiley, 291–321); and for effects on work productivity, see for example, M. S. Forthofer, H. J. Markman, M. Cox, S. Stanley, and R. C. Kessler, "Associations between Marital Distress and Work Loss in A National Sample," *Journal of Marriage and Family* 58 (1996): 597–605.

[41] Center for Research on Child Wellbeing, "Barriers to Marriage Among Fragile Families" (Princeton, NJ: Princeton University, May 2003).

[42] For a review of research on premarital education, see Scott M. Stanley, "Making A Case for Premarital Education," *Family Relations* 50 (2001): 272–280. For a meta-analytic review of experimental and quasi-experimental studies, see J. S. Carroll and W. J. Doherty, "Evaluating the Effectiveness of Premarital Prevention Programs: A Meta-Analytic Review of Outcome Research," *Family Relations* 52 (2): 105–118.

are delivered in community-based settings and by clergy and lay leaders,[43] thus enhancing the prospects for more widespread implementation through public private/partnerships.

A number of states already provide funding for multiple community-based marriage skill-building and pre-marital education services, resources, and activities to assist those adults and parents interested in marrying. Arizona, Florida, Indiana, Oklahoma, Utah, and Wisconsin are among the states that support and provide funding for premarital education or relationship skills workshops.[44]

CONCLUSION

Many American families are struggling to maintain strong and healthy bonds under the pressures of economic uncertainty and the stresses of a rapidly changing social context. With growing work demands and pressures, families are faced with difficult decisions about family interaction and routines. Unfortunately, many families are not able to balance the competing demands of family and work.

The proposed Marriage Development and Pre-Marriage Development Accounts are promising tools for meeting the dual goals of fostering stronger families through marriage and helping such families begin with a more promising financial footing.

Senator BROWNBACK. Thank you. I've just been informed that we're going to vote at noon. I've got another panel I want to do so I am going to just ask a couple, if I could, very brief questions and go to my next panel.

Reverend, as you talk to young black men in your church or within your community, what do they say to you about getting married, their desire to get married, the normative climate for them to get married in? What would be an incentive to them to get married?

Reverend ANYABWILE. Thank you for the question. I would observe a couple of things, I would observe young men who say they would like to get married, it's part of their ideal about what life should be like. Yet, in some ways, the ideal seems very much beyond what they think themselves capable of or able to do.

Senator BROWNBACK. Why? Why is it beyond?

Reverend ANYABWILE. Well, I think in many communities, many young men are wrestling with a sense of despair, you're wrestling with a sense of hopelessness, you're wrestling with a sense of lack of opportunity or possibility. And so that colors much of what you would think about in terms of the future.

Senator BROWNBACK. So he's saying, "Look, I don't have a high school degree, I'm not going to be able to get a decent job, I can't support", is that the hopelessness and despair you are talking about?

Reverend ANYABWILE. Well, that's one part of it. The other sort of reaction that you will get is from men who we might think are sort of marriageable, who are not marrying at the rates that we would hope, who would see themselves as having, as it were, kind of freedom, flexibility in relationships and et cetera, and are choosing to delay marriage oftentimes, in my opinion, for what would be less than good reasons. So I think you are encountering both apathy toward marriage and despair.

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[43] S. M. Stanley, J. J. Markman, L. M. Prado, P. A. Olmos-Gallo, L. Tonelli, M. St. Peters, B. D. Leber, M. Bobulinski, A. Codova, and S. W. Whitton, "Community-Based Premarital Prevention: Clergy and Lay Leaders on the Front Lines," *Family Relations* 50 (1): 67–76.

[44] K. Gardiner, M. Fishman, P. Nikolov, S. Laud, and A. Glosser, *State Policies to Promote Marriage: Preliminary Report* (Washington, D.C.: U.S. Department of Health and Human Services, 2002); hereafter cited as Gardiner, et al, *State Policies to Promote Marriage*. The report is available at http://aspe.hhs.gov/hsp/hspparent.htm.

Senator BROWNBACK. For their own random pleasure is what you're saying?

Reverend ANYABWILE. More or less. But now that again, I want to say, is connected to our expectations around marriage. There are poor men all over the world who don't abandon their children and their wives. And this rate, at which we are looking at, is recent, it's more or less in my lifetime that we have, sort of, come to this point.

So your proposal is timely and I think we should be aggressive about reestablishing expectations around marriage and around dating and how to select potential mates and et cetera.

Senator BROWNBACK. Dr. Smith, I want to in particular invite you and others on the panel, really anybody, to work with us on restructuring welfare incentives to incentivize marriage within the welfare proposals so we are trying to do some things to encourage marriage.

But it seems to me, one of the best things we can do, as we try to encourage work within the welfare context, is to build within the context of the various programs, whether it's earned income tax credit or low income housing or these or that, an incentive for marriage. So there's not the economic disincentives, and there actually are incentives for marriage within the system.

And it will be a bit of a tough discussion and debate, but I think the evidence is so strong that it'll be—actually, it will be a very good discussion to have with the Nation as we would put forward proposals within welfare reform that incentivizes marriage within the structure of it.

Not just saying, okay, we are going to have a separate program of MDAs that encourage marriage development accounts, which would be fine. But also, within TANF, within earned income tax credit, low income housing, that there is actually an incentive to being married within those baseline programs, which I think would send a much better signal. It would be desirous to work with you and others on that possibility.

Mr. HASKINS. Senator, if I may, if I could speak.

Senator BROWNBACK. Yes.

Mr. HASKINS. This is an area of considerable academic interest and there's been a lot of studies recently summarizing some new big studies. And I think the bottom line is that the Tax Code is pretty good, primarily because of earned income tax credit. Most cohabitating couples who are low income will be better off in the Tax Code than if they are single.

But benefits, food stamps, housing, and so forth, that's where the real penalties are. So it's the welfare programs themselves, not the Tax Code and not the earned income tax credit. I'll send your staff some of these articles.

Senator BROWNBACK. That will be good and just, okay, then how should we restructure it? What should we do? And let's just see about putting those in.

Mr. HASKINS. The most straightforward thing you do is to move up the phase out rates. The problem is the phase out rates. But the problem with that is that it is very, very expensive. This is a real conundrum. If you want it—it's really the only choice is to

move up the phase out rates or to make the phase out rates slower so they phase out over a bigger period.

But as you do that, you bring more people into the program and allow them to stay in the program longer, and it's very, very expensive. People have analyzed this and there's some literature on that as well. But it's very expensive. There's a Hobson's choice here.

Senator BROWNBACK. I'm glad to hear that there are ways we can work with that. Gentlemen, thank you very much and I appreciate that a great deal.

The next panel will be Ms. Colleen Dailey, Executive Director of Capital Area Asset Building Corporation, it's a nonprofit organization which administers, would be a potential administrator of the proposed marriage development accounts program. Mr. George Williams, Executive Director, Urban Fathering Project, National Center on Fathering, Kansas City, Missouri, Mr. Curtis Watkins, President, East Capitol Center for Change, Washington, DC, accompanied by Mr. Winston Graham and his fiancé, Ms. Saundra Corley, residents of Ward 7 District, who plan to get married and if possible, open a marriage development account. So I'll look forward to hearing that as well.

Ms. Dailey, thank you very much for joining us and I look forward to your testimony.

STATEMENT OF COLLEEN DAILEY, EXECUTIVE DIRECTOR, CAPITAL AREA ASSET BUILDING CORPORATION, WASHINGTON, DC

Ms. DAILEY. Thank you for having me. I am honored to speak today on behalf of the Capital Area Asset Building Corporation, also known as CAAB. And as you said, we would be one of the organizations entrusted with implementation of this program.

You've heard a lot about the need for marriage development and marriage promotion, that's not my expertise, but I will say that I have learned a lot over the past few months from people who have already testified, but also just read a lot of research and I have been convinced that this is something that's definitely worthwhile, although it's not an area that CAAB has worked in before.

I'll mainly be commenting just on the effectiveness of matched savings accounts as a poverty reduction strategy and to tell you a little bit about CAAB. CAAB was founded in 1997 to support the development of individual development accounts or IDAs in the District of Columbia. IDA programs couple financial education with a financial incentive in the form of a matched savings account to encourage low to moderate income individuals to invest in higher return assets. Specifically home ownership, postsecondary education and job training and small business development.

CAAB works with nine community organizations in the District of Columbia to operate IDA programs currently. And to date, we have helped 269 D.C. residents to successfully reach their savings goals and purchase assets in our programs. That's resulted in 138 first time home purchases, 148 people furthering their education and 27 investing in small businesses.

We have accumulated a lot of data and also powerful personal stories to provide evidence the IDAs give people greater control over their financial future and really change the way people think about money, savings and investment. And there's tons of national

data to support this as well and there are hundreds of programs operating throughout the country.

So to sum up, we know that this approach works and we are excited to have an opportunity to be able to expand it to more eligible residents in the District. In addition to providing money for 400 to 500 more accounts in the District of Columbia, your proposal does build on and improve some important ways that the existing Federal and District laws have provided funding for IDA programs and I just wanted to touch on those.

First by raising the income guidelines for couples to $50,000, it will enable us to serve more couples and two parent families. In the history of CAAB's program, only 14 percent of our account holders have been married and I believe this is in large part due to the low income guidelines that we're currently operating under with our Federal funding and our District funding. And that would be for couples, it starts at $33,000 is the ceiling and then it goes up a few thousand for each additional household member.

But given the current cost of living in the District and especially the cost of housing, it's really hard for us to be able to serve two parent families and this will enable us to do that.

Second, by providing a more substantial match, as has already been noted, this proposal could enable us to help more IDA savers reach their goal of the home ownership. That's the number one desire of people who join our IDA program, is to become homeowners and escalating housing prices in the District and a slowing down in the production of affordable homes has really limited our ability to help people become first time home buyers.

And on that note, if there's an opportunity for improvement in this bill, one thing that I would recommend is looking at the allowable purchase area. One thing that we have come up against in our current IDA program is that many people enter the program wanting to buy a home in the District, they fulfill all of their obligations, they reach their savings goal, they earn their match, which is currently $3,000 under our program and they look and they are unable to find a home that they can afford in the District.

Having seen many savers come up against this, we've extended our purchase area to include the suburbs of Maryland and Virginia so that more people can buy homes. They can use the money that they've earned and they can continue to keep their jobs in the District and contribute to the local economy. So I would urge you to consider amending that in your proposal.

Back to the positive, surely the marriage development accounts proposal has decreased CAAB's fundraising obligation and it provides us with adequate funds for planning, staffing and marketing this program. And all these things will really be critical to its successful implementation.

Just to explain that a little bit further, the Federal funding that we currently receive through the Assets for Independence Act requires that for every dollar of Federal funding we use, we have to raise a dollar of non-Federal, either private or local government match dollars in order to use it.

So while we have a $500,000 grant that comes with a $500,000 fundraising obligation, same with our District money, which is $200,000. So in this case, the proposal includes for every $3 of Fed-

eral money that we use, we must raise $1 and that still is an obligation, but it will allow us to spend less time fund raising and more time really planning and making sure this program is successful. And I also just want to thank you for providing enough funding for operating funds.

That's something often that doesn't come with IDA programs, you get the matching money but you don't get the critical funding for implementation and that was included.

One other factor, just to echo what others have said, I do believe that the evaluation component is really critical. One reason why IDA programs have expanded across the country and we've learned a lot from them, is because there has been a very, very strong evaluation component. CAAB participated in the first demonstration that began in 1997 with a national demonstration and there's a wealth of data around that, that's helped us to improve the operation.

It is a concern of mine that—well, we talked about it. I don't know where the funding is going to come from and especially because this is a very new approach and I believe this is a necessary program, but whether or not it's successful, you need to be able to evaluate as you go along and change things and that's the important part of any pilot. So I would like to see more details and more funding devoted specifically to that.

And last, I just want to say we are eager to get this program up and running and we greatly appreciate, Senator Brownback, that your staff, particularly Mary Dietrich, were willing to sit down with us, learn about our IDA program, listen to our concerns and make sure that she crafted a proposal that really meets not only your objectives, but ours as well. And I feel very positive about this and looking forward to working with Youth Capital Center for Change and the National Center on Fathering because IDA programs are really about partnership. And I think they bring an important component. And the financial incentives and the financial education aspect of it, those two things together, I think, really can help families to improve their financial standing and their household stability.

Senator BROWNBACK. Thank you.

[The statement follows:]

PREPARED STATEMENT OF COLLEEN DAILEY

Thank you for this opportunity to testify today in favor of the Marriage Development Accounts proposal introduced by Senator Brownback. My name is Colleen Dailey, and I am the Executive Director of the Capital Area Asset Building Corporation, also known as CAAB, one of the organizations that would be entrusted with implementation of this new program.

CAAB is a non-profit, 501(3)(c) that provides low- to moderate-income individuals and families with opportunities to improve their financial management skills, increase their savings and build wealth. Since 1997, the year the organization was founded, CAAB has supported the development of Individual Development Account (IDA) programs in the District of Columbia. IDA programs couple financial education with a financial incentive—in the form of a matched savings account—to encourage low- and moderate-income individuals to invest in high-return assets. CAAB IDAs support the goals of homeownership, career training, a college education, or small business start-up or expansion.

The Marriage Development Account (MDA) proposal builds on more than a decade of research demonstrating that income and assets help low-income families achieve self-sufficiency. CAAB was one of twelve organizations to participate in a national demonstration of IDAs, and the research findings from the American Dream Dem-

onstration have influenced the development of several hundred IDA programs across the country.

To date, a total of 269 D.C. residents have reached their savings goals and purchased assets in the CAAB IDA program: 138 have purchased their first home, 104 have invested in a college education or career training, and 27 have made small business investments. Together, these individuals saved about $460,000, earned $818,815 in matching funds, and made investments totaling more than $12 million. These and other data attest to the effectiveness of IDAs as a community economic development strategy; but beyond the numbers and dollar figures, current and past IDA savers credit the CAAB IDA program with changing the way they think about money, savings and investment, and giving them greater control over their financial futures.

The Marriage Development Account (MDA) proposal is essentially a marriage of two economic development strategies: IDAs and marriage promotion. The former I know a great deal about, but the latter is new territory for me, as well as for CAAB. But I have listened and learned a lot over the past several months, from community leaders like Curtis Watkins of East Capitol Center for Change, from whom you will also hear today; from the Honorable Delegate Eleanor Holmes Norton, who has already spoken passionately about the need for marriage promotion initiatives; and from some of the country's best social researchers who have looked at various factors affecting and resulting from single parenthood in low-income communities and concluded that two-parent families provide the best circumstances for raising children. So while I am by no means an expert on the subject, I have listened to the experts and believe there is an important agenda here. And I am optimistic that the provision of IDAs in conjunction with marriage promotion and strengthening initiatives could lead to very positive outcomes in our community. So I look forward to working in partnership with the National Center on Fathering, East Capitol Center for Change, and other groups who are doing commendable work to strengthen marriages and families in the District of Columbia.

Returning to the savings and asset development goals of this proposal, the MDA program, while modeled on our existing IDA program, has some important distinctions:

—*Target population*.—CAAB IDAs are open to all individuals whose household income does not exceed 85 percent of the D.C. median income. MDAs would be available to married or engaged couples whose combined income does not exceed $50,000, or single, childless individuals whose income does not exceed $25,000.

—*Match rate and ceiling*.—Individuals saving in a CAAB IDA earn matching funds at a rate of either 2:1 or 3:1, depending on their asset goal, for a maximum match of $3,000. Couples qualifying for MDAs would earn a 3:1 match on up to $3,000 of savings, for a maximum match of $9,000 in matching funds, and individuals would earn a 3:1 match on up to $1,500 of individual savings, for a maximum match of $4,500.

—*Non-federal matching funds*.—CAAB currently receives IDA matching funds from the U.S. Department of Health and Human Services and the District of Columbia Department of Insurance, Securities and Banking. Each of these grants comes with the stipulation that every federal or local dollar must be matched by funds from another jurisdiction or private source. The MDA proposal carries a less stringent fundraising obligation, with the stipulation that every three federal dollars must be matched by one dollar from District or private sources.

These differences represent opportunities for CAAB to bring financial education and savings and investment opportunities to a wider group of low- to moderate-income D.C. residents. For example, our traditional IDA program, while open to all income-eligible individuals, attracts primarily single parents (70 percent of all IDA savers), with married couples accounting for only 14 percent of our total IDA client base. The higher income guidelines for couples in the MDA proposal will enable us to serve a greater number of couples and two-parent households. As the research shows very well, financial stress is a leading cause of marital problems and family instability, so I see this as a great opportunity to provide couples and parents with financial training and skills that could alleviate some of this stress and lead to greater economic and family stability.

Secondly, the provision of a more generous match will enable us to help more individuals reach their goal of homeownership. As housing prices continue to escalate in the D.C. region, fewer and fewer of our IDA savers are finding homes that they can afford based on their earnings, whatever special loans and subsidies they may qualify for, and a few thousand dollars of down payment money they've earned in the IDA program. As a result, we've seen our homeownership success rate decrease over the past couple of years, and we've allowed individuals who are unable to find

affordable homes in the District to use their IDA funds for purchases in the nearby suburbs of Virginia and Maryland. While we'd like to be able to keep our IDA funds in the District, we don't believe it's fair to penalize homebuyers who wish to buy in the District but cannot afford to. The more generous match of $9,000 for couples and $4,500 for individuals should give MDA savers a better chance of purchasing homes in the District, but I would urge Subcommittee members to consider extending the home purchase area to the wider geographic region covered by our current IDA program. It is my hope that the District government will do more in the coming years to support the development of affordable housing, but until that occurs, I believe we have a duty to support homeownership for D.C. residents in areas that will allow them to keep their jobs in the District and continue to contribute to the local economy.

Finally, I want to thank Senator Brownback for increasing the federal share of matching funds as part of this proposal. This effectively reduces the non-federal fundraising obligation for CAAB and ensures that we'll be able to hit the ground running in fiscal year 2006. The MDA proposal has already gained the attention of potential investors from the private sector, and I'm confident that CAAB and its partners will be successful in attracting new supporters in the coming months. By providing a more substantial government match, the MDA proposal will allow us to devote more resources to the planning, marketing and implementation tasks that will be so important to the success of this program.

In summary, CAAB is very pleased to be part of this new initiative to help strengthen marriages and families in the District of Columbia. We commend Senator Brownback for his work on this proposal and we look forward to working with East Capitol Center for Change, the National Center on Fathering and other partners to bring savings and investment opportunities to greater numbers of D.C. residents.

Finally, I would be happy to answer questions from Subcommittee members regarding CAAB, IDAs, and our plans for implementing this MDA program should Congress approve it.

STATEMENT OF GEORGE R. WILLIAMS, EXECUTIVE DIRECTOR, URBAN FATHER-CHILD PARTNERSHIP, NATIONAL CENTER FOR FATHERING, KANSAS CITY, MO

Senator BROWNBACK. Mr. Williams, I have a note that President and CEO of National Center for Fathering, Ken Canfield, is here. Welcome, glad to have you here as well. Mr. Williams.

Mr. WILLIAMS. Thank you, Chairman Brownback, for championing families. And I will honor the time limit. When I was 3 years old, an alarm sounded in the African-American community but no one took action. That was 40 years ago when then social scientist, the late Daniel Patrick Moynihan, sounded the alarm in the report, "The Negro Family: The Case for National Action". He tried to alert our country to a crisis in the black community that went to the very heart of its survival, the failing black family.

He pointed out the signs of lower marriage and higher father absence rates. Yet leaders turned a deaf ear. The alarm has been resounded by groups such as the Morehouse Research Institute and the Seymour Institute. They agree that the impact of the decay of marriage and father presence has been enormous, resulting in higher poverty rates among black families, school failure among children, and the intergenerational transmission of high teen pregnancy rates and female-headed households.

Social research has implicated fatherlessness as a key contributing factor in violence, drug use, criminal behavior and many other negative outcomes for children.

Consider this statement: Father absence is a form of child abuse and neglect. As a man who shares the African heritage, and a husband of 20 years, a father of four, Executive Director of the National Center for Fathering's Urban Father-Child Partnership, an

associate pastor and a marriage and family therapist, I say it is time to respond to this alarm with vigorous action.

What kind of action? In 1890, 80 percent of African-Americans were born to a married couple. That percentage remained high until 1960, when 75 percent of African-Americans were born into married couple families. Today, that percentage has dropped to 28 percent. Also, only 48 percent of black families are married mother-father couples compared to 83 percent of white families.

Unquestionably, one action required is training, to prepare for marriage and to strengthen existing marriages. Yet, looking deeper, an additional action is required.

The issues affecting marriage and fatherhood are as diverse as they are complex. But the institutions of marriage and fatherhood are also inextricably linked. The generational breakdown of these two institutions has created a vacuum of healthy models for social learning in the black community.

And in 7 years of working with urban fathers, I have found—and the data supports me—that most men are further from marriage than they are from fathering. The additional action required is to help men move closer to marriage through father training. Father training can give men the relational skills and motivation that they need to strengthen their connections to their children and their children's mother.

And in the long term, as men are awakened to their fathering responsibilities, they are often drawn to marriage because of its benefits to them and their children. It has worked with dads in the urban core. LeOtis Brooks is an example. He was drawn to marriage through fathering. He had grown up under some bleak conditions. His father was killed when he was 3, and his mother, struggling to support five children, became an alcoholic.

LeOtis escaped with his life, but as an adult turned to alcohol for another type of escape. He faced major challenges as he became the father of eight children by four different women, and one of the mothers sued him for unpaid child support. For years, he had never really been an involved father. His children needed much more than just money. We met LeOtis in one of our fathering classes as a result of his child support issues.

This legislation will provide training to help men like LeOtis move closer to marriage through fatherhood. Our curriculum, Quenching the Father Thirst, provides the core training to train men to become responsible fathers/father figures that love, know and guide their children to success. This research-based curriculum is a blueprint for programming interventions with fathers. You cannot simply talk men out of something he's behaved his way into. You have to change the way he thinks about being a father, the way he feels about being a father, and what he does.

The results of the Quenching the Father Thirst classes have received national attention. Since 1998, we've partnered with the Jackson County, Missouri prosecutor to help low-income dads who are in arrears with their child support reconnect with their kids and fulfill their responsibilities as a father. To date, Jackson County has invested $150,000 in father training for just over 200 low-income dads and has received over $1 million in child support pay-

ments from those men. That's a 6:1 return on investment, outstanding for any investment.

Equally powerful are the stories of changed lives like LeOtis'. For LeOtis, the story ended happily when he got the help he needed as an alcoholic and an absent dad. LeOtis is now happily married to the mother of two of his children, and has good relationships with each of his eight children and their mothers. He has retained and applied what he heard in the fathering class, Quenching the Father Thirst.

I close with the final statement of Moynihan's report, "A Case for National Action", which recommended that, "The policy of the United States is to bring African-Americans to full and equal sharing in the responsibilities and rewards of citizenship. To this end, the programs of the Federal Government bearing on this objective shall be designed to have the effect, directly or indirectly, of enhancing the stability and resources of the African-American family. We can do something great for the children of today by responding to the alarm, so that 40 years from now they can look back and mark this step as the day our Nation really took action on behalf of families who are in need."

I believe this legislation is supportive of this policy, and I urge its passage into law.

Senator BROWNBACK. Thank you very much, Mr. Williams.

[The statement follows:]

PREPARED STATEMENT OF GEORGE R. WILLIAMS

Chairman Brownback, Ranking Member Landrieu, and Members of the Subcommittee: My name is George Williams: When I was three years old, an alarm sounded in the African American community but nobody took action. That was 40 years ago when then social scientist, the late Daniel Patrick Moynihan, sounded the alarm in the report, *The Negro Family: The Case for National Action*. He tried to alert our country to a crisis in the Black community that went to the very heart of its survival, the failing Black family. He pointed out the signs of lower marriage and higher father absence rates. Yet leaders turned a deaf ear.

The alarm has been resounded by groups such as the Morehouse Research Institute and the Seymour Institute. They agree that the impact of the decay of marriage and father presence has been enormous, resulting in higher poverty rates among Black families, school failure among children, and the intergenerational transmission of high teen pregnancy rates and female-headed households. Social research has implicated fatherlessness as a key-contributing factor in violence, drug use, criminal behavior and many other negative outcomes for children. Father absence is a form of child abuse and neglect.

As a man who shares the African heritage, and a husband of 20 years, a father of four, executive director of the National Center for Fathering's Urban Father-Child Partnership, an associate pastor and a marriage and family therapist, I say it is time to respond to that alarm with vigorous action.

What kind of action? In 1890, 80 percent of African Americans were born to a married couple. That percentage remained high until 1960, when 75 percent of African Americans were born into married couple families. Today, that percentage has dropped to 28 percent. Only 48 percent of Black families are married mother-father couples compared to 83 percent of White families.

Unquestionably, one action required is training—to prepare for marriage and to strengthen existing marriages. Yet, looking deeper, an additional action is required.

The issues affecting marriage and fatherhood are as diverse as they are complex. But the institutions of marriage and fatherhood are also inextricably linked. The generational breakdown of these two institutions has created a vacuum of healthy models for social learning in the Black community. And in seven years of working with urban fathers, I have found—and the data supports me—that most men are further from marriage than fathering.

The additional action required is to help men move closer to marriage through father training. Father training can give men the relational skills and motivation

that they need to strengthen their connections to their children and their children's mother(s). And in the long term, as men are awakened to their fathering responsibilities, they are often drawn to marriage because of its benefits to them and their children. It has worked with dads in the urban core.

LeOtis Brooks is an example of a dad who was drawn to marriage through fathering. LeOtis grew up in bleak conditions. His father was killed when LeOtis was three, and his mother, in her struggle to raise five children alone in the inner city, turned to alcohol. When LeOtis was eight, his brother was killed on his 7th birthday. LeOtis escaped with his life, but as an adult turned to alcohol for another type of escape.

LeOtis faced major challenges as he became the father of eight children by four different women, and one of the mothers sued him for unpaid child support. For years, he had never really been an involved father; his children needed much more than just money. We met LeOtis in one of our fathering classes as a result of his child support issues.

This legislation will provide training to help men like LeOtis move closer to marriage through fatherhood. Our curriculum, Quenching the Father Thirst, provides the core training to train men to become responsible fathers/father figures that love, know and guide their children to success. This research-based curriculum is a blueprint for programming interventions with fathers. You cannot simply talk men out of something they have behaved their way into; you have to change the way they think about being a father, the way they feel about being a father, and what they do as a father.

The Quenching the Father Thirst curriculum was designed to: provide a framework for understanding the role of the father; address the systemic barriers to fathering; give skills to enhance the father-mother relationship; and provide training in specific skills for men to become the fathers their children need.

The results of our Quenching the Father Thirst classes have received national attention. Since 1998, we've partnered with the Jackson County (Missouri) Prosecutor to help low-income dads who are in arrears with their child support reconnect with their kids and fulfill their responsibilities as a father. To date, Jackson County has invested $150,000 in father training for just over 200 low-income dads and has received over $1,000,000 in child support payments from those men. That's more than a 6:1 ROI (Return On Investment)—outstanding for any investment. Equally powerful are the stories of changed lives like LeOtis'.

For LeOtis, the story ended happily when he got the help he needed as an alcoholic and an absent dad. The prescription was an alcohol treatment program and the Quenching the Father Thirst class. LeOtis is now happily married to the mother of two of his children, and has good relationships with each of his eight children and their mothers. He has retained and learned to apply what he heard in the fathering class.

I close with the final statement of Moynihan's report, *A Case for National Action*, which recommended that

> "The policy of the United States is to bring [African Americans] to full and equal sharing in the responsibilities and rewards of citizenship. To this end, the programs of the Federal government bearing on this objective shall be designed to have the effect, directly or indirectly, of enhancing the stability and resources of the [African American] family."

You can do something great for the children of today by responding to the alarm, so that forty years from now they can look back and mark this step as the day our nation really took action on behalf of families who were most in need. I believe this legislation is supportive of this policy, and I urge its passage into law.

STATEMENT OF CURTIS WATKINS, PRESIDENT, EAST CAPITOL CENTER FOR CHANGE, WASHINGTON, DC

Senator BROWNBACK. Mr. Watkins, welcome.

Mr. WATKINS. Good Morning, Mr. Chair, my name is Curtis Watkins, I'm President of the East Capitol Center for Change (ECCC). We are a youth and family development agency that serves Wards 7 and 8 of the District of Columbia.

I would like to extend my thanks to the subcommittee for inviting me to express my views on the importance of the marriage development account appropriation and the role that East Capitol Center would play in its implementation.

Mr. Chair, our mission is to assist youth, adults and families to develop productive, happy and spiritually centered lives, thus leading to the ability for that individual to make a difference in their own community and teach others to do the same. We have been offering after-school programs, in-school mentoring and character development programs for youth ages 7 to 24 in some of Washington, DC's distressed neighborhoods since 1996.

Much of that time, we have worked closely with local churches and other community volunteers to promote marriage, youth abstinence, family stability, and the successful reentry of former prisoners to the neighborhoods we serve. And, in conjunction with local employers, banks, and partner agencies who are members of the Capital Area Asset Building, we have helped youth and family heads of household to obtain employment, improve financial literacy, and accumulate assets.

One of the things that I'm faced with in doing the work that we do, because we do it from a grassroots perspective, is facing some hard realities of seeing families whose children are growing up with limited options. One example of a family of six, the mother is living in public housing, the father has a drinking problem, the grandmother is smoking crack, and the 16 year old daughter recently had a baby.

The daughter is showing signs that she has tendencies to go toward street behavior. The 16 year old brother is cussing everyone out in the household and telling them that he is going to kill everybody, all the MFs. The daughter informed me that if her brother came in her direction, she would take him out.

These are some of the harsh realities that are hitting us on a daily basis. The 12 year old brother, which we were personally working with in the juvenile court system had all the support systems set up in place including our agency. He was released and 1 day later, this young man was rearrested for riding in a stolen car that struck someone and killed them.

These situations are common in the families we serve and are increasing. Something needs to change, it's no longer enough to tell people what not to do, we must show them through positive role models of what they can do that are just like them in order for them to be better.

The "marriage gap" among American families and particularly pronounced in the lower income African-Americans who reside in these communities within Ward 7 in which I grew up and ECCC serves today.

The institution of the African-American families has been hard hit by socioeconomic conditions brought on by years of institutional racism and even public policies that have discouraged the formation of two-parent low-income families.

As of the year 2000, 41 percent of African-American adults were married, compared to 60 percent of whites and 60 percent of Hispanics.

In 1963 when Dr. Martin Luther King, Jr. gave his "I Have a Dream" speech, more than 70 percent of all African-American families were headed by married couples. Today, that number has dropped well below 50 percent. Allow me to pause 1 minute to say an important disclaimer.

ECCC and its partners have no intention of advocating marriage or helping to preserve marriages in situations where it would be unwelcome, unhealthy, or ill-advised, especially where abusive or high conflict marriages exist or would be the likely result. Marriage may not be for everyone.

In my opinion, far too many people are getting married for the wrong reasons. In African-American communities, we really see the good and bad side of marriage. However, given the evidence on marriage's benefits as it's been stated today, children in these communities are better off and will not shy away from this subject where it's appropriately and prudently raised.

This movement would allow African-American people to make better choices, before jumping the broom. We don't celebrate marriage enough or provide precounseling and postcounseling from a community-based perspective. East Capitol Center for Change's helping marriage and strong family initiative would support the purpose of this legislation by working with a strong and varied array of partners to provide events, also workshops, public education activities, counseling and other supportive services to primarily low income, and African-American neighbors that we serve in the Washington, DC community.

Our overarching goals are to generate a pro-marriage movement throughout Ward 7 and Ward 8, which would extend to the citywide movement. Goal two, would be to promote and sustain healthy relationships among Ward 7 adults, families and youth.

Goal three would be to reduce the stress that impedes marriage, that leads to an overrepresentation of low income African-American children experiencing the social ills like poverty, substance abuse, and childhood mental illness. More relevant to this legislation in hand, ECCC is a partner to the African-American Healthy Marriage Initiative, and the D.C. Metro Healthy Marriage Coalition.

As such, as a grassroots organization, culturally competent approach, to foster healthy marriages and responsible fatherhood, improving child well being and strengthening families with the African-American community, the appropriation funds would enhance and add components to our organization's ability to service, along with our partners, workshops on marriage and parenting from the African-American family life education program, and workshops on, and access to resources to address domestic violence.

We recognize, by the way, that this component is essential to the safe and appropriate implementation of this work. Character building and access to this curriculum within the schools, churches, and community base settings. Activities, services, and support groups for fathers. Referrals to highly qualified pastors and other marriage counseling services where couples have high conflict. Connection to employment which would address this poverty issue, and also financial literacy and free tax services we offer through our referrals. An array of strong partners such as the East of the River Family Strengthening Collaborative, Marshall Heights Development Organization, the Capital Area Asset Building, and the D.C. Cash Campaign.

In closing, I would too thank you for the opportunity to appear before you today. Also I would like to thank our partners and

friends for being here today and agreeing to be part of the beacon of hope for our community.

I hope my testimony has helped to make clear why I believe this appropriation is an important step in the right direction for the fragile children and families my agency serves. The board of the East Capitol Center for Change, most of whom, like myself, are current or former members of the communities we serve, would be proud to play a role in this movement. This is a movement. This is not a program because what's going on in our communities is so drastic that if we don't do something to help our people, our people are going to go even further down.

Today, what I would like to do is introduce an engaged couple. Sandy and Winston who are truly achieving against the odds. They live in that same community that I talked about, that family. They are one of the community's positive role models that can demonstrate that it can work, that they are willing to get married and they will share their story with you also Mr. Chair.

[The statement follows:]

PREPARED STATEMENT OF CURTIS WATKINS

Good Morning, my name is Curtis Watkins, President of the East Capitol Center for Change (ECCC), a youth and family development agency that serves Wards 7 and 8 of the District of Columbia. I would like to extend my thanks to the Committee for inviting me to express my views on the importance of the Marriage Development Account appropriation and the role ECCC would play in its implementation.

I'm facing some hard realties of seeing families whose children are growing up with limited options. One example is a mother who is living in public housing, the father has a drinking problem, the grandmother is smoking crack, and the 16 year old daughter recently had a baby. The daughter shows signs of an unhealthy life style of the street behavior. The 16 year old brother informed the family that he is going to kill everyone in the household using profanity, "kill all you MF's." The daughter informed me, and I quote "I will take him out." The 12 year old brother was released from juvenile court with all support system in place including ECCC. He was rearrested one day later on Friday for riding in a stolen car who killed someone. These situations and families are increasing—something needs to change, "it's no longer enough to tell people what not to do, we must show them through role models just like them."

Over the last four decades of the 20th century, very large increases in non-marital childbearing and cohabitation, as well as higher rates of divorce and separation—have had a direct and profound impact on the well-being of American children.

In 1998, only 68 percent of all children in the United States lived with both parents (Lang and Zagorsky 2000), and more than half of all children can now expect to spend at least some part of their childhood in a single-parent family. In 2000, two in five children in families headed by single women (39.7 percent) were poor compared to only 8.1 percent of children in married families (U.S. Census Bureau 2000). (cited from Lerman, "Marriage and the Economic Well-being of Families with Children: A Review of the Literature," 2002).

The "marriage gap" among American families is particularly pronounced for low-income African-Americans who reside in distressed communities like those found in Ward 7 where I grew up and which ECCC serves today. The institution of the African-American family has been hard hit by socioeconomic conditions brought on by years of institutional racism and even public policies that have discouraged the formation of two-parent low-income families. As of the year 2000, 41 percent of African-American adults were married, compared to 62 percent of Caucasians and 60 percent of Hispanics. In 1963 when Dr. Martin Luther King, Jr. gave his "I Have a Dream" speech, more than 70 percent of all African-American families were headed by married couples. Today, that number has dropped to well below 50 percent. (Kinnon, 2003).

These changes in family structure have caused a great deal of increases in child poverty between the early 1970s and the 1990s (Lerman 1996; Sawhill 1999). In addition, the shift toward single-parent families may have contributed to a higher incidence of other social problems, such as higher rates of school dropouts, alcohol and drug use, adolescent pregnancy and childbearing, and juvenile delinquency (Lang

and Zagorsky 2000; McLanahan and Sandefur 1994). (cited from Lerman, "Marriage and the Economic Well-Being of Families with Children: A Review of the Literature." 2002).

Thus, advocates, providers, policymakers, and citizens who are concerned about the well-being of our country's most fragile children, must pursue programs that address poverty and family instability. In particular, we must consider the large body of evidence that points to the economic and social gains associated with marriage. Analysis of the Urban Institute's National Survey of America's Families confirms that being in a married two-parent family protects against hardship, no matter what the family's immigration status, race, education level, and member ages. Fewer than 4 percent of married two-parent families could afford their rent and regular meals. The rates were 2 to 3 times higher for cohabitating and single parents. Single parenthood remains a crucial factor in keeping child poverty at alarmingly high 1970s levels. Even after poverty rates declined during the 1990s, 35 percent of families headed by single mothers experienced poverty while about 6 percent of married couples with children had incomes below the poverty line. Research shows that the benefits of marriage extend to low-income, less-educated women. A second earner need only provide $2,000–$3,700 annually to be a financial plus to the household. (cited from www.urban.org/content/IssuesInFocus, accessed 8–4–05).

Ultimately, research has shown that one of the greatest obstacles to permanent unions among low-income people is not lack of desire, but lack of resources. While marriage has come to be thought of as a romantic institution over the course of the last two centuries, the much longer history of marriage indicates that marriage has primarily been a vehicle for improving the fortunes of one's children and one's self. In some ways, the intent of this appropriation and my agency's "Healthy Marriages—Strong Families" Initiative is to change the old negative concept of marriage to a positive concept by helping low-income couples to see that even modest gains in the income or assets of their potential partner translate into much greater well-being for their family overall, provided that the relationship is stable and positive in the first place.

Allow me to pause here for a moment for an important disclaimer: ECCC and its partners have no intention of advocating marriage or helping to preserve marriages in situations where it would be unwelcome, unhealthy, or ill-advised, especially where abusive or high conflict marriages exist or would be the likely result. Marriage may not be for everyone. In my opinion, far too many people are getting married for the wrong reasons. In African-American communities, we really see the good and bad side of marriage. However, given the preponderance of the evidence on marriage benefits for children and communities, neither will we or do we shy away from this subject where it can be appropriately and prudently raised. This movement would allow African American people to make better choices, before jumping the broom. We don't celebrate marriage enough or provide pre and post counseling from a community based effort.

ECCC's "Healthy Marriages—Strong Families Initiative," (HMSF) will support the purposes of this legislation by working with a strong and varied array of partners to provide events, performing arts, workshops, public education activities, counseling and other supportive services to specifically promote and strengthen marriage for the predominantly low-income and African-American neighbors we serve in some of Washington D.C.'s most distressed neighborhoods. Our overarching goals and objectives are to:

Goal 1: Generate a Pro-Marriage Movement throughout Wards 7 & 8 Communities.

Objective 1.a: For single adults: in general, and with a high-priority on reaching single fathers and mothers: inspire the attitude that marriage is a viable and good option for people in loving, committed relationships.

Objective 1.b: For Ward 7 Youth, grades 6–12: secure commitments to abstinence and promote the attitude that marriage is the preferable context within which to raise children.

Goal 2: Promote and Sustain Healthy Relationships Among Ward 7 Adults, Families and Youth.

Objective 2.a: For married and engaged couples in Ward 7: promote strong, healthy marital relationships.

Objective 2.b: For non-custodial fathers: promote healthy bonds with their children and with the mothers of their children, as appropriate.

Objective 2.c.: For parents, in general: promote good parenting practice and strong bonds with their children.

Goal 3: Reduce the Stressors That Impede Marriage, Reduce the Quality of Family & Intimate Relationships, and Lead to Over-Representation of Low-Income Afri-

can-American Children and Families in Social Ills like Poverty, Substance Abuse, and Childhood Mental Illness.

Objective 3.a: For parents, fathers and mothers: increase their income and employment.

Objective 3.b: For all target population groups listed in the objectives above: increase financial literacy and assets.

Objectives 3.c: For all target population groups listed above: provide education on and referral to direct services, as appropriate, on substance abuse, domestic violence, and mental health.

The results we expect to achieve and measure for the families we touch directly (2–5 year horizon) and East-of-the-River families overall (5–10 year horizon) are:

—Pro-marriage attitudes among youth and adults—increase
—Percent of children living with two married parents—increases
—Births and birth rates to teens and unmarried women—drop
—Divorce rates for couples—drop
—Income for heads of household—rise
—Employment rate for heads of household—rise
—Financial literacy and assets for youth, singles, and heads of households—rise
—Percent of children living in poverty—drops.

ECCC is not new to this work. Our mission is to assist youth, adults, and families to develop productive, happy, and spiritually-centered lives, thus enabling each individual to make a difference in their community and to teach others to do the same. We have been offering after-school, in-school, mentoring, and character-development programs to youth ages 7–24 in some of Washington DC's most distressed neighborhoods since our inception in 1996. For much of that time, we have worked closely with local churches and other volunteers to promote marriage, youth abstinence, family stability, and the successful reentry of former prisoners to the neighborhoods we serve. And, in conjunction with local employers, banks, and partner agencies who are members of the Capital Area Assets Building, we have helped youth and family heads of household to obtain employment, improve financial literacy, and accumulate assets.

Most relevant to the legislation at hand, ECCC is a partner in the African-American Healthy Marriage Initiative and the D.C. Metro Healthy Marriage Coalition. As such, we offer a grass-roots and culturally-competent approach to fostering healthy marriage and responsible fatherhood, improving child well-being, and strengthening families within the African-American Community.

For example, over the last several years, we have hosted a successful community leadership exposition on marriage and various "Celebration of Black Marriage" events. Over the summer, we were awarded a modest capacity-building partnership grant from the "Marriage and Family Initiatives" of the FranklinCovey Institute. We used this partnership to host an "Eight Habits of Successful Marriage" Certification Event, for 25-Ward 7 and DC-wide Marriage Coalition facilitators in mid-September. These newly trained facilitators will, in turn, give workshops on the Eight Habits of Successful Marriage throughout Ward 7 and the D.C. area using their own networks and resources to do so—thus creating a multiplier effect of leaders in the marriage movement we intend to ignite for Wards 7, 8 and, perhaps, the District of Columbia as a whole.

To these activities and our already robust array of youth mentoring and family strengthening activities, we will use our share of the appropriation funds to enhance and add components as follows:

—A Public Education Campaign on the Benefits of Marriage and Healthy Relationships.
—Workshops on Marriage and Parenting from the African- American Family Life Education Program.
—A "Marriage Savers" Campaign and a "True Love Waits" Teen Abstinence Campaign—in conjunction with our partner congregations.
—Strategies adapted from the "Marriage Savers Program" to help Unmarried Parents Consider Marriage, when appropriate.
—Workshops On and Access to Resources to Address Domestic Violence. (We recognize, by the way, that this component is essential to the safe and appropriate implementation of this work.)
—Various Family Fun Nights and Date Nights for Committed Couples.
—An annual retreat for Married Couples.
—Character-building and abstinence curricula for youth in school-, church-, and community-based settings.
—Activities, Services, and Support Groups to Fathers.
—Referrals to highly-qualified pastors and other marriage counseling resources when couple conflict is high.

—Connections to the employment, financial literacy, and free tax preparation services we offer directly and through referral to an array of very strong partners like the East River Family Strengthening Collaborative, the Marshall Heights Community Development Organization, Capitol Area Asset Building and the D.C. CASH Campaign.

Thank you for the opportunity to appear before you today. I hope my testimony has helped to make clear why I believe this appropriation is an important step in the right direction for the fragile children and families my agency serves. The Board, staff, and volunteers of the East Capitol Center for Change, most of whom, like myself, are current or former members of the communities we serve, would be proud to play a role in this movement.

STATEMENT OF WINSTON GRAHAM

ACCOMPANIED BY SAUNDRA CORLEY

Senator BROWNBACK. Please, welcome. I look forward to hearing from you.

Mr. GRAHAM. How are you doing?

Senator BROWNBACK. I'm doing well, thank you.

Mr. GRAHAM. How are you doing?

Senator BROWNBACK. I'm doing great, thanks.

Mr. GRAHAM. Well, we wrote a little something here. My name is Winston Graham. And we—okay, wait a minute. We live with our four children in Benning Terrace public housing complex in Ward 7. My fiance, Saundra, will tell you a little more about why we're getting married on November 26, and then I will finish our testimony by telling you why we support an appropriation for marriage development counseling in the District of Columbia, especially for residents of low income neighborhoods like ours.

Senator BROWNBACK. Congratulations on getting married in November, that's fabulous.

Ms. CORLEY. Thank you. Winston and I have been together for 20 years. And we have four children together. We live in the Benning Terrace community located in Ward 7. For many of these years, drinking and drugs were a part of our lives. Looking back now, it feels like we were asleep and not living. Things changed for us when we started going to our church, Peace Fellowship and accepted help from organizations like East of the River, Clergy-Police Community Partnership, and East Capitol Center for Change.

Like a lot of my neighbors, I used to be suspicious of anyone trying to help the community. But that changed when a mentor came to befriend my daughter in the winter of 2005. I saw that she really wanted to help us. And it made a difference. I then started to ask for help for myself and my whole family. I started working and getting involved in my community, and our family started going to church regularly.

Other positive changes became a regular part of our lives, and it was wonderful. We finally felt that we were on the right track. Before these changes, we just were aware that there was another way. There is no way to have a vision for something if you've never seen it. Winston and I want to get married, because we want to continue to make progress in our lives. We love each other dearly and we love the Lord. We want the basics, the norm in life, the whole family coming to the dinner table at the same time.

Neither of us had stable families growing up. But we've seen it so much at our church, and we want it for ourselves now. Also our kids are asking questions such as why are you and daddy not mar-

ried. I have no answers to those questions. I want to show them something better. Our neighbors who have known us for years do not understand our wanting to get married. Just the other day a neighbor asked me, why are you getting married. Why do you want to get married. Why now, after 20 years?

I told her that we want the norm, and that we want to progress in life together. She asked, are you forcing him to get married? And I said no, he wants to get married as well. Then she asked me again, why are we getting married. And I told her that we love each other. She just could not comprehend the need to get married. It's so unusual in our neighborhood.

Now that the date is coming and we're saying, I've got the dress, we are inviting you, our neighbors are starting to adjust to what is out of the norm for them. But they still can't believe it. I know in their minds they are saying that we are risking welfare money. Many have been in the system so long that they just can't see another way. Just like we could not see another way, until we were introduced to new friends and new realities and new possibilities.

Mr. GRAHAM. There are two reasons why we support this program. The first is that we think it would help others to decide to get married and our community needs more positive examples of family. Just like Sandy and I learned from the examples of other people, we want to be examples to others.

Most people don't call our neighborhood Benning Terrace—they call it simple city. All of you may know that name too. It's a name that speaks to the ghetto mentality that is common in our neighborhood. We are a close knit family. People in our community rarely see our children without me or Sandy. A lot of kids don't have father figures, so they watch me closely.

As Sandy told you, some of our neighbors see our decision to get married as a terrible mistake. We definitely have their attention. They are watching us like they watch the drug dealers and the negative things that happen in our neighborhood. They say things to me like, you're the father of the year for the third year in a row. They tell Sandy how lucky she is that I am such a good father.

But I know that that is what I'm supposed to do for my children. The community needs more people to stand up and say I'm tired of living like this. Folks complain about the drug dealers but they won't help the police stop them. All they really want is more peace and harmony. But it's hard for those to see how to get it.

As Sandy told you, we used to be like that. I know that if one person stands up, then others will step up. I don't mind being the first to do it. Since we've made changes, some other people have made changes too. We really—we really see that. This appropriation would help us and others to be good examples for our community.

The second reason we support this appropriation is that we would like to continue our progress as a family by getting a house in our community. We love our community and we want to stay in the area, but we want our place, with a backyard and less chaos. We think this will be good for our children and use as a—wait a minute.

Good for our children and just help other people, you know, show them like we got help and we saw what was good, and we just

want to share it and keep moving forward. And just put our faith in the Lord and these programs to help us.

Senator BROWNBACK. God bless you for doing it. And I'm delighted you're here to talk about it. And I want to wish you all the best. You struck me with the number of neighbors that are saying—I guess basically what they're saying to you is you're crazy doing this. Getting married.

Now, what's the basis of that analysis? You mention an economic basis apparently that they just think you're going to lose all your welfare assistance, and is that the basic part of it?

Ms. CORLEY. That's a big part of it, yes. They feel like once you get married and a man comes in the household, that a woman has—she's going to lose a lot of her benefits. And benefits that we are receiving, they're not much. There are not many, so to say—to lose any of it is just unthinkable to them. Unthinkable.

Senator BROWNBACK. For this man——

Ms. CORLEY. For this family as a whole. If this income is not coming into the house or is broken by any means, it's just—at this point, getting the income that they receive, it's hard enough to get by with that. So to think that, you know, any part of that will be taken away, it's unthinkable.

Mr. GRAHAM. Or just relying on the man himself to take care of the family.

Senator BROWNBACK. Is unthinkable.

Ms. CORLEY. It's unthinkable for some of them.

Senator BROWNBACK. Now, why that? Why is it—I guess is this a bird in the hand, two in the bush——

Mr. GRAHAM. It's been their trend so long.

Ms. CORLEY. Yeah. I mean——

Mr. GRAHAM. I guess they are scared to step out there.

Ms. CORLEY. Right. This has been the norm for so long in our community. I mean, there are mothers with their children, with their children, that are having children that are in the neighborhood. They've been there for 10 years or longer, you know. These low income properties are usually transitional. But they seem to be stuck in this mentality as where as they need this income, these benefits. They—this is the way it's been done for so long, they don't see any other way.

Senator BROWNBACK. And they're just struggling day to day to get by.

Ms. CORLEY. Exactly.

Senator BROWNBACK. And so now you're risking the meager amount you've got coming in, and that just seems——

Ms. CORLEY. Makes no sense to them at all.

Senator BROWNBACK. Ridiculous that you're stepping out to do something like that.

Ms. CORLEY. Right.

Senator BROWNBACK. Mr. Graham, father of the year, which I would take as a great honor. Why are you so unusual in your community?

Mr. GRAHAM. I'm all my kids' father. They don't have two or three different fathers like a lot in our community. And I spend a lot of time with my kids, take them to school, picking them up, and

people see me. And the store owners, I really stick out in the community, not by choice. But just because I do.

[The statement follows:]

PREPARED STATEMENT OF SAUNDRA CORLEY AND WINSTON GRAHAM

Mr. Graham: Hello, my name is Winston Graham and this is my fiancé, Saundra Corley. We live with our four children in the Benning Terrace public housing complex in Ward 7. My fiancé will begin by telling you a little more about who we are and why we intend to get married on November 26, 2005. Then I will finish our testimony by telling you why we support an appropriation for marriage development accounts in the District of Columbia, especially for residents of low-income neighborhoods like ours.

Ms. Corley: Winston and I have been together for 20 years and we have four children together. We live in the Benning Terrace community located in Ward 7. For many of these years, drinking and drugs were a part of our lives. Looking back now, it feels like we were asleep and not really living.

Things changed for us when we started going to our church, Peace Fellowship, and accepted help from organizations like East of the River Clergy Police Community Partnership and East Capitol Center for Change. Like a lot of my neighbors, I used to be suspicious of anyone trying to help the community, but that changed when a mentor came to befriend my daughter in the winter of 2005. I saw that she really wanted to help us, and it made a difference. I then started to ask for help for myself and my whole family. I started working and getting involved in my community, and our family started going to church regularly. Other positive changes became a regular part of our lives, and it was wonderful. We finally felt like we were on the right track. Before these changes, we just weren't aware that there was another way. There's no way to have a vision for something you've never seen.

Winston and I want to get married because we want to continue to make progress in our lives. We love each other dearly and we love the Lord. We want the basics, the norm in life—the whole family coming to the dinner table at the same time to eat. Neither of us had stable families growing up, but we've seen it so much at our church and we want it for ourselves now. Also, our kids are asking questions such as "Why are you and Daddy not married?" I have no answers to those questions. I want to show them something better.

Our neighbors who have known us for years do not understand our wanting to get married. Just the other day, a neighbor asked me, "Why do you want to get married? Why now after 20 years?" I told her that we want the norm and that we want to progress in life together. She asked, "Are you forcing him to get married?" I said, "No, he wants to get married as well."Then she again asked me why we were getting married, and I told her that we love each other. She just could not comprehend the need to get married. It's so unusual in our neighborhood. Now that the date is coming and we're saying, "I've got the dress and we're inviting you," our neighbors are starting to adjust to what is out of the norm for them, but they still can't believe it. I know in their minds they are saying that we are risking welfare money. Many have been on the system so long that they just can't see another way. Just like we could not see another way until we were introduced to new friends, a new reality, and new possibilities.

Mr. Graham: There are two reasons why we support this appropriation. The first is that we think it will help others decide to get married and our community needs more positive examples of family. Just like Sandy and I learned from the example of other people, we want to be examples to others.

Most people don't call our neighborhood Benning Terrace. They call it Simple City—all of you may know that name, too. It's a name that speaks to the ghetto mentality that is common in our neighborhood.

We are a close knit family. People in our community rarely see our children without Sandy or me. A lot of kids don't have father figures, so they watch me closely. As Sandy told you, some of our neighbors see our decision to get married as a terrible mistake. We definitely have their attention. They are watching us just like they watch the drug dealers and the negative things that happen in our neighborhood. They say things to me like, "There he go, father of the year for the third year in a row." They tell Sandy how lucky she is that I am such a good father, but I know that that is what I am supposed to do for my children.

The community needs more people to stand up and say, "I'm tired of living like this!" Folks complain about the drug dealers, but they won't help the police stop them. All they really want is more peace and harmony, but it's hard for them to see how to get it. As Sandy told you, we used to be like that.

I know that if one person steps up, then others will step up. I don't mind being the first to do it. Since we've made changes, some other people have too—we're already seeing that. This appropriation will help us and others to be good examples for our community.

The second reason we support this appropriation is that we would like to continue our progress as a family by getting a house in our neighborhood. We love our community and want to stay in the area, but we want our own place with a backyard and less chaos. We think this will be good for our children and us as a family. It's a path that makes sense and it's what we dream about: getting married, having a home, and making a better future for our children.

Up to now, we've been traveling on a very hard road, but the road we are on now is so much better. We used to talk past each other, and now we talk to each other. We didn't use to talk to anyone because we were mentally stuck, worrying about keeping up with what everyone else thought and did. We were stuck in the mud for years, not going up or down. But now I can honestly say we've got traction. It's little things that are different, like experiencing new things together. But mostly it's about being around people who want the best for us. The pressure is off from everyday confusion.

Ms. Corley: Yes, we have such peace now. God bless you for wanting to help us and other people find and keep that peace. Thank you for hearing our testimony.

Mr. Graham: Yes, thank you for listening. God bless you.

Senator BROWNBACK. Well, let me get Mr. Williams involved in this, because you made a really striking statement. I thought that you bring dad's into the marriage—excuse me. You bring husbands into the marriage as dads. And I took that to mean that it's easier to get somebody to be a dad, than a husband. Is that—am I understanding you correctly?

Mr. WILLIAMS. Well, there are more fathers out there than there are husbands.

Senator BROWNBACK. Okay. But am I misstating this, that it's easier to get a guy to be a dad than it is to be a husband.

Mr. WILLIAMS. Okay. Oh, yes. I understand what you're asking. And it's just—what I see fathering is all about is relational skills. And for a lot of men, it's easier to build relational skills with their children.

Senator BROWNBACK. With their children than with their——

Mr. WILLIAMS. That translate to—yeah.

Senator BROWNBACK. Than with their wives or significant other person.

Mr. WILLIAMS. Right. Right. And a lot of the men that I've worked with in our programs, particularly through the fathering counseling, there's that tension. Men and women in relationships.

And one way I found that—helping the fathers to focus on the needs of their child for their mother is a way to, you know, start building that bridge. Relationally, with the relational skills, but also for them to have incentive to build their relationship, or strengthen their relationship with the mother.

Senator BROWNBACK. So you're using the piece of getting the father to be a dad, to teach relational skills there between the dad and his children, to be able to build the relational skills between a husband and wife.

Mr. WILLIAMS. Yes, that's true.

Senator BROWNBACK. And is that working pretty well?

Mr. WILLIAMS. Yes. It's remarkable to see the turnaround in the relationships with the men. As you know, their relationship with their child grows, that it's like, okay, I understand how important this woman is to their child. And so there needs to be a building of a relationship between myself and her.

Senator BROWNBACK. It just seems backward to me.

Mr. WILLIAMS. Yes.

Senator BROWNBACK. That, you know, you should first build the relationship to the spouse. And then that one goes to the children. But you're backing into it.

Mr. WILLIAMS. And it's not for every condition, but it's for a lot of relationships that are already out there, where a lot of men who have children by women, but don't have a relationship with the women. This is the way to build that relationship.

Senator BROWNBACK. So you support this analysis. That you back into it, somewhat through the children into building the relationship as spouses.

Ms. CORLEY. Well, there's so many situations now, of single mothers, or just maybe dating, still dating or whatever, and not with the father of the child or whatever. So say that a father comes into a relationship with a women who has about four children or three or two, or whatever.

And there has to be some way to—even if he has some type of relationship with the mother, and wants to be with them, has to be some other importance to get him to grasp how important it is—this family unit is.

And if it is going through the children at this point, which is backward, then there are a lot of situations like that.

Senator BROWNBACK. I saw a program that some people were starting up about encouraging mothers to marry the father of their children. And I forget the name of it. But there was a recent news article on this. And it looked like the impetus of it was for the mother to recognize the significance of the dad to the children. And the dad to recognize the significance of the mother to the children.

And again, it was children centric, on getting the push to take place. It just seems a different thought process, but then I can see the motivation for doing that.

Mr. WILLIAMS. And the reason, once again, is because for a lot of men, marriage is not on the radar. And, you know, because they don't understand the importance.

Senator BROWNBACK. But their children are on the radar.

Mr. WILLIAMS. Yes. And so it's kind of like flying under the radar. Because once they see how important—or once they establish the relationship with the child and see how important the role of the mother is, okay, there's room for thoughts of marriage now.

Senator BROWNBACK. We've got to head for a vote that's on. This has been very illuminating. This is something that a lot of us policymakers have been struggling with for a long time. Because we know if we can get children raised in stable marriages, things improve. That is a given by all the data on it.

So we're trying to figure out how to encourage stable relationships. Marriages, men and women, raising kids. Just good old fashioned stuff, and just how you do that. So maybe these are ways to do that.

And I also think from what you're saying, Ms. Corley, we're going to have to look in our welfare reform proposals, to really incentivize marriage within the base funding. Because I can see exactly what you're saying. They're just thinking day to day. I don't care about the house and the white picket fence right now. I've just got to get

enough food on the table for tonight. And so you've got to incentivize them to dream.

And I think we ought to be able to do that, so that people wouldn't look at you and say you're crazy, but rather would look at you and say you're crazy not to do that.

It's been very helpful. We'll have this proposal up on the floor in a couple weeks. I hope it will pass, we're trying to build a track record on this. I hope it's something that's going to be considered even in the Katrina—post-Katrina work where we work on issues of poverty, where we do talk about the reestablishment of the institution of marriage. Particularly in poor neighborhoods to try to improve that.

I was looking at the numbers the other day, that since we started the war on poverty, our percentage of people in poverty has not changed, it's still roughly about 13 percent. In spite of us spending $3 or $5 trillion, an enormous price tag since the 1960s and the percentage hasn't changed.

But you can see this break up of the family unit. And a lot of it, you have to think is just based right around that. That we've put a lot of money into the system. Culturally we've discouraged the very foundations so it's like you're building a house on a crumbling foundation and it's just not going to stand if you can't get the bases right on it.

But we appreciate you being here. Any additional thoughts or how we can design things will be helpful and well received as well. Thank you very much. The hearing will remain open for the requisite number of days if people choose to add additional statements in the record.

[The information follows:]

PREPARED STATEMENT OF SENATOR WAYNE ALLARD

Thank you, Chairman Brownback, for not only holding this important hearing today, but also for authoring this new program in the District of Columbia Appropriations Bill and working to strengthen the institution of marriage here in the Federal City.

The Senate has heard in testimony in various committees over the last few years during a different debate on marriage that the institution of marriage is a very positive thing. A good marriage facilitates a more stable community, allows kids to grow up with fewer difficulties, increases the lifespan and quality of life of those involved, reduces the likelihood of incidences of chemical abuse and violent crime, and contributes to the overall health of the family. It is no wonder so many single adults long to be married, to raise kids, and to have families branching out in every direction.

Marriage has also been the foundation of every civilization in human history. It crosses all bounds of race, religion, culture, political party, ideology, and ethnicity. As an expression of this cultural value, the definition of marriage is incorporated into the very fabric of civic policy. It is the root from which families, communities, and government are grown. Marriage is the one bond on which all other bonds are built.

I am pleased to see that the subcommittee is attempting to combat the marriage issue that the District of Columbia is struggling with by providing this incentive to save. I am very supportive of all types of incentives for savings and investment. The United States has one of the lowest savings rate among industrialized countries. It is no secret that savings benefits families. It helps to provide stability so they can deal with a setback like a hurricane, job loss, or medical problem, as well as being able to pay for education, start a business, or buy a house.

I am proud that Senator Brownback has made the development of Marriage Development Accounts a priority for our subcommittee, and look forward to monitoring their progress in the District of Columbia when the legislation is made official.

LETTER FROM LEGAL MOMENTUM

LEGAL MOMENTUM,
Washington, DC, October 6, 2005.

Senator SAM BROWNBACK,
724 Hart Senate Office Building,
Washington, DC 20510.

Senator MARY LANDRIEU,
303 Hart Senate Office Building,
Washington, DC 20510.

Delegate ELEANOR HOLMES NORTON,
2136 Rayburn House Office Building,
Washington, DC 20515.

DEAR SENATORS BROWNBACK, LANDRIEU AND DELEGATE NORTON: We, the undersigned organizations are writing to express our deep concern regarding several provisions in S. 1446, the pending District of Columbia Appropriations bill, 2006. On their face, these provisions appear to discriminate against single parents and their children, and for that reason are likely unconstitutional. The bill includes a "Marriage Development and Improvement" program for the District of Columbia initiated by Senator Brownback. The Brownback marriage program would create Marriage Development Accounts (MDA's), which would provide matching grants to low income couples who put aside savings to buy a house, pay tuition, or start a business. Pre-Marriage Development Accounts would also be created for engaged couples without children and for childless single individuals aged 16–22. So, while married couples (with or without children), childless couples and single individuals would be eligible for the grants, widowed, divorced and other single parents would not be.

While we strongly support government assistance for low income parents, we feel that such assistance should be available to all families, regardless of marital status. To do otherwise is to engage in discrimination against single parents and their children, and to further disadvantage a group of children who, through no fault of their own, have only one parent, or whose parents are unmarried. Due to divorce, separation, death, abandonment or because their parent never married, more than half of all children growing up today will spend some of their childhood in a single parent family. But single parent families are no less worthy than married parent families and they should not be treated as second class citizens. Indeed, the Supreme Court held more than thirty years ago that discrimination against unmarried families is an unconstitutional denial of the equal protection of the laws. *New Jersey Welfare Rights Organization* v. *Cahill*, 411 U.S. 619 (1973).

The undersigned groups would also like to express concern that the "Marriage Development and Improvement" program does not appear to factor in the incidence of domestic violence among low income families. We know that as many as 60 percent of women receiving welfare have been subjected to domestic violence as adults (compared to 22 percent of women in the general population).[1] For abused women and their children, marriage is not the solution to economic insecurity, yet pro marriage policies or programs, particularly those that carry significant financial incentives, may coerce battered women into staying in dangerous situations. We are also concerned that government promotion of marriage initiatives will have the consequence of stigmatizing single and divorced parents, which will de facto make it more difficult for some women to choose to leave unhealthy relationships permanently.

As many of us have stated in relation to marriage promotion funding being proposed as part of TANF reauthorization, in this time of deficits and budget cuts, it is irresponsible to spend money in this manner, particularly when the federal government is already spending over $100 million on unproven marriage promotion programs.[2] Further, government involvement in highly personal decisions such as marriage is a departure from our most basic principles; a threat not just to poor women, but to all citizens who believe that liberty entails making fundamental personal decisions without governmental interference. We therefore urge that Senator Brownback's program not be funded unless its discriminatory features are completely eliminated.

Sincerely,

9to5, National Assn of Working Women; Alternatives to Marriage Project; American Federation of State, County and Municipal Employees (AFSCME); Break the Cycle (Washington, DC); Center for Family

[1] Tolman, R. and Raphael, J. (2000) A Review of Research on Welfare and Domestic Violence www.ssw.umich.edu/trapped/pubs/html.

[2] http://www.legalmomentum.org/issues/wel/WhatAlready.pdf.

Policy and Practice; Coalition Against Poverty; Coalition for Social Justice; Committee to Aid Abused Women; Community HIV/AIDS Mobilization Project (CHAMP); D.C. Coalition Against Domestic Violence (Washington, DC); D.C. Rape Crisis Center (Washington, DC); Fair Budget Coalition (Washington, DC); Family Violence Prevention Fund; GenderWatchers; Institute for Women's Policy Research (IWPR); Jewish Women International; Legal Momentum; Los Angeles Coalition to End Hunger & Homelessness; National Center on Domestic and Sexual Violence; National Council of Jewish Women; National Council of Women's Organizations (NCWO); National Network of Abortion Funds; National Network to End Domestic Violence; National Organization for Women (NOW); National Women's Alliance; National Coalition Against Domestic Violence (NCADV); New Mexico Religious Coalition for Reproductive Choice; Northwest Settlement House (Washington, DC); Ohio Empowerment Coalition; Sasha Bruce Youthwork, Inc. (Washington, DC); Statewide Poverty Action Network of Washington State; Stop Family Violence; Welfare Warriors of Milwaukee Wisconsin; Whitman-Walker Clinic Legal Services (Washington, DC); Wider Opportunities for Women; Women's Committee of 100; Working for Equality and Economic Liberation (WEEL); YWCA USA; Zorza, Joan, Esq., Editor, Domestic Violence Report & Sexual Assault Report.

PREPARED STATEMENT OF THE CORPORATION FOR ENTERPRISE DEVELOPMENT

D.C. MARRIAGE DEVELOPMENT ACCOUNTS BASED ON PROVEN SUCCESS OF INDIVIDUAL DEVELOPMENT ACCOUNTS

CFED would like to commend Senator Sam Brownback (R-KS) for his initiative in utilizing the Individual Development Account concept to help District residents build assets and create stronger families. This measure will provide much-needed funding to support asset building in the District's low-income communities. CFED encourages Congress to include as many District residents as possible in this effort.

The Senator's proposal builds on more than a decade of research proving that income and assets help low-income families achieve self-reliance. For more than a decade, CFED pioneered and promoted matched-savings accounts called Individual Development Accounts (IDAs) as a financial savings product that helps low-income working Americans build appreciating assets. IDAs are most commonly used for buying a first home, acquiring a college education or job training, or starting or expanding a small business.

Modeled on IRAs, IDAs provide an incentive to working families to save their earnings, invest in their communities, and become participants in the mainstream economy. For every dollar a family saves, it receives a matching amount ranging from 50 cents to $4. Currently, there are 500 IDA programs in the United States that serve more than 20,000 savers. IDAs are based on the belief that savings and asset accumulation is largely a matter of structure and incentives, not merely personal preferences.

Senator Brownback's proposal would provide a grant of $1.5 million to the Capital Area Asset Building Corporation (CAAB) to provide matched savings accounts to married couples and youth and young adults ages 16–22 without children. The grant would provide a generous match (up to $9,000 for couples and $4,500 for individuals) with $3 of federal funds and $1 of non-federal match funds for every $1 saved by a participant.

To date, CFED's research has noted that only one-third of savers nationally were married. In the District of Columbia, only 14 percent of CAAB's IDA savers are married. The vast majority of adult IDA savers are single women with children. CFED's research has not studied changes of marital status due to the holding of assets. We are looking forward to learning if the accumulation of assets and greater financial security leads to a larger percentage of married IDAs savers.

In the past few years, there has been a great deal of momentum in providing matched-savings accounts to youth. We are pleased that this initiative provides financial education and savings opportunities to young people. Our research demonstrates that youth who are approaching the time they can actually spend the money accumulated in their IDAs save more regularly and consistently.

We encourage Congress to continue testing various approaches to enable all Americans to build assets.

CONCLUSION OF HEARING

Senator BROWNBACK. The hearing is recessed.

[Whereupon, at 12:05 p.m., Thursday, October 6, the hearing was concluded, and the subcommittee was recessed, to reconvene subject to the call of the Chair.]

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