

wedding rings

THE ROLE OF MARRIAGE PROMOTION IN WELFARE REFORM

A publication of the Alternatives to Marriage Project, a national nonprofit organization for unmarried people by Dorian Solot and Marshall Miller

The Alternatives to Marriage Project (ATMP) advocates for equality and fairness for unmarried people, including people who choose not to marry, cannot marry, or live together before marriage. We provide support and information for this fast-growing constituency, fight discrimination on the basis of marital status, and educate the public and policymakers about relevant social and economic issues. We believe that marriage is only one of many acceptable family forms, and that society should recognize and support healthy relationships in all their diversity. ATMP is a national 501(c)(3) nonprofit organization.

To learn more about ATMP, visit our website, www.unmarried.org

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is assessing the 1996 law intended to "end welfare as we know it" in preparation for its reauthorization in 2002. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), made major changes to America's safety net programs for the poor, including an increased focus on issues of marriage and family form.



"Let Them Eat Wedding Rings" provides a short overview of the types of marriage-promoting welfare

policies that have been proposed and in some cases, implemented, in the last few years. We offer ten "Golden Principles" on which welfare policy should be based, principles grounded in two foundational beliefs:

- 1. The purpose of welfare is to reduce poverty.
- 2. Individuals and families should be treated fairly regardless of their marital status.

In response to the simplistic notion that people simply need to be convinced of the value of marriage, we offer our research into the varied reasons why some people are not married. We also show that from an international perspective, the claim that marriage and poverty are inevitably linked has no basis. The report ends with the Alternatives to Marriage Project's Affirmation of Family Diversity, which details our beliefs about the need to support all families, and which has been signed by over 750 experts, authors, religious leaders, community leaders, and citizens.

PRWORA's reauthorization is fast-approaching. Based on the lessons of the last five years, a body of sound research, and a belief in freedom and social justice, it is time to reconsider the role of marriage in our nation's welfare laws.



Marriage plays a starring role in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. Of the welfare reform law's four listed purposes, one includes promoting marriage, a second focuses on reducing pregnancies among unmarried women, and a third encourages the

formation and maintenance of two-parent families. Since the law passed, states, government leaders, and thinktanks have increasingly proposed and

"If marriage were a solution to poverty, it wouldn't take an act of Congress to promote it."

> - Patricia Ireland, past president of the National Organization for Women, on the use of TANF fund to promote marriage. At the NOW conference, June 2001

implemented programs that use welfare funds to attempt to influence family form. For instance:

 Wade Horn, welfare chief at the Department of Health and Human Services, has written that unmarried families should only be eligible to receive "limited-supply" benefits like public housing, job training, and Head Start if there are any available after all married families receive

them. He has also argued that cohabiting couples and their children should not be eligible for family benefits.¹ Although Horn has more recently modified these stances, he continues to urge states to spend welfare dollars to promote marriage.

 In West Virginia, unmarried families now receive \$100 less in monthly welfare benefits than many married families, effectively punishing the children in households where parents choose not to or are unable

to marry. Mr. Horn recommends that Congress require states to provide this kind of marriage bonus/unmarried penalty.²

• The Heritage Foundation recommends spending at least ten percent of federal welfare funds (about

\$1.5 billion per year) to promote marriage. Proposed reforms include advertising campaigns, celebrity endorsements promoting marriage,³ and payments of \$5,000 to women "at high risk" of unwed birth if they are married when their first child is born. Mr. Horn supports this proposal, as well, writing that government should "reward those who choose [marriage]."⁴

 Arizona, Oklahoma, Utah, and Wisconsin are among states spending TANF dollars to promote

marriage. Their campaigns include funding a "marriage handbook," media campaigns to promote marriage, and "marriage scholars" on college campuses. Other states are considering following their lead, with the support of the Bush administration.

 In 2001 Michigan, Alabama, and Washington, D.C. each received \$25 million "illegitimacy bonuses" from federal welfare funds for reducing their rates of births to unmarried parents. The change was miniscule: a 0.009% reduction in Michigan between 1996 and 1999, 0.249% in Alabama, and 3.976% in the District of Columbia during the same time period.⁵ (For more about this, see De-Legitimize the "Illegitimacy Bonus," page 4).

Those who favor promoting marriage in welfare policy typically base their arguments on "the good of

"It is remarkable that just when the ranks of single people are larger than ever before, pundits and politicians advocate discriminating against them."

> - Judith Stacey, University of Southern California sociologist and co-founder of the Council on Contemporary Families, in *The Nation*, July 2001

the children." Yet existing marriagepromoting policies harm children in poor unmarried families. Denied recognition, their families are eligible for fewer benefits than equivalent married families. In addition, their parents are sometimes mandated

to receive state-sponsored "counseling" that advocates marriage regardless of whether that is in a given family's best interest. The diversion of funds from poverty-fighting programs (such as job training or food stamps) into pro-marriage media campaigns and incentives eclipses the real needs of Americans in poverty. en Golden Principles hese are our recommendations for how issues of family structure should be framed in the context of welfare reform. Our priorities are the reduction of poverty, improved well-being for poor children and adults, and respect for families of all kinds.

Poverty is a major national concern, since poor children and adults are at increased risk for a broad range of health and safety concerns. Regardless of their marital or relationship status, all individuals should have the same opportunities to become economically self-sufficient.

For some people, marriage does reduce poverty. But

research shows that for a significant portion of poor unmarried mothers, marrying the father of their children would not lift them out of poverty and might actually increase their economic vulnerability⁶ (see New Study Shows Marriage Doesn't End Poverty, page 6). If marriage were the solution, poor women wouldn't need to be bribed or bullied into marriage. You can't feed your children wedding rings or pay your electric bill with your marriage license. As it's been said, when one poor person marries another poor person, they're both still poor. The much-touted ill effects of life in a single parent family – children's higher mortality, ill health, poor school performance – correlate with poverty, not marital status.⁷ Marriage does not solve these problems.

${\mathscr D}$ The goal should be to meet the basic needs of the poor.

We know that when people have access to highquality education, decent health care and housing,

De-Legitimize the "Illegitimacy Bonus"

The 1996 welfare law created an "illegitimacy bonus": money available to the five states with the largest reductions in the rate of births to unmarried parents and with no increase in their abortion rates. The bonus has numerous problems.

First, there is no minimum percentage change required in order for states to qualify. The result of this has been that eight of the thirteen times the bonus has been awarded, the change in the rewarded state's unmarried birthrate was 2% or less. In 2000, Illinois received \$20 million for a reduction of less than one-tenth of one percent, and in 2001, Michigan received \$25 million for a reduction of less than one-hundredth of one percent. Brookings Institution fellow Ron Haskins says, "There is no discernible reason why some states win the bonus and others don't."²²

Second, while births to unmarried parents are sometimes shown to correlate with somewhat poorer outcomes for children on average, unmarried births are not themselves a poor outcome. Babies born to unmarried parents include those conceived by affluent "single mothers by choice" and lesbian couples who can't marry, both groups whose children tend to have better outcomes than those raised by poor married couples.²³ A report by the Children's Defense Fund found that poverty puts children at greater risk of death, poor health, and poor school performance than living in a single parent family.²⁴ Incentives to increase child well-being should be targeted at the desired end outcomes, such as a reduction in the percentage of a state's children living in poverty. Under the current system, states could receive bonuses even if the percentage of children living in poverty increased.

Finally, contrary to the nursery rhyme's claim about sticks and stones, names do hurt. Decades ago governments stripped the word "illegitimate" of its meaning as a legal category because most people agreed that children should not be punished because of their parents' marital status. If we believe that every individual child has value as a human being, it's time for those who claim to care about children to stop labeling them – as the welfare law does – with an anachronistic word that says they're not genuine, not legal, and not acceptable. More appropriate terms include "nonmarital births," and "births to unmarried parents."

We urge the government to reward states for reducing poverty, not changes in marital status at time of birth. The two are not the same thing.

job training opportunities, work transportation options, living wages, and family-friendly workplace policies, families are able to escape poverty and stay

above the line. Pilot programs show that children in poor families do best when welfare programs increase their parents' incomes through wage and salary earnings, cash assistance. and food stamps.⁸ In fact, most poor parents want to get married and



say they believe marriage would be best for them and their children.⁹ For them, being unmarried is more a symptom of poverty than a cause; when incomes rise, so does the likelihood that the poor will marry. *Policies that help families become economically stable are more likely to lead to marriage, not vice versa*.¹⁰ Ensuring these basics is not easy, but they are essential for both married and unmarried people if we are serious about reducing poverty in America.

Respect privacy and freedom in relationships and families.

It is difficult to think of any matter more personal than an individual's decisions about forming a relationship or a family. Welfare policies must respect the many reasons why people choose whether or not to be in a relationship, and whether or not to marry. The alternative risks setting a dangerous

precedent of interference in citizens' personal lives. Whether it is in the form of bonuses, rewards, promotional "education," ad campaigns, the routine exclusion of unmarried people, or other techniques that apply pressure to marry, government interference in marriage decisions is inappropriate, even dangerous. Given the alarming rate of divorce among couples in freely chosen marriages, there is a

real possibility that marriages resulting from

government-sponsored pressure do not yield stability or long-term benefits. As far as we are aware, there has been no research on this subject.

Help unmarried people, don't punish them.

Married people enjoy a position of privilege in the United States. Married couples are eligible for joint health and other workplace benefits, receive social support from families, communities, and religious groups, and enjoy positive representations in popular culture. Promoting marriage increases the privilege divide between married and unmarried. It ignores the fact that many people cannot marry, and is profoundly disrespectful of the many others who choose not to marry. Rather than condescending to the unmarried or giving them incentives to marry, the federal government should extend social and economic privileges to encompass all individuals and families. To ensure that

families get the support they need, states must eliminate barriers and eligibility restrictions that limit access to services on the basis of marital status.

5 Help children and dependents of unmarried people, don't punish them.

Decades ago most legal constructs that treated "illegitimate" children differently were eliminated in response to widespread agreement that "children should not be punished for the sins of their parents." Yet existing and proposed policies that provide

"Giving preferential treatment to the married when considering applications for services like Head Start does more to punish the children of single parents than to encourage marriage."

- *Salt Lake Tribune*, "Don't Penalize Kids" editorial, September 30, 2001

financial incentives for marriage inadvertently revert to a system that advantages the children of married parents over the children of unmarried ones. Other dependents like elderly parents or other relatives are

similarly punished by a system that bases benefit levels on marital status. Children and other dependents should not suffer because of policies intended to modify the welfare recipient's behavior. In any system that increases payments or benefits for married couples, children and other dependents in families where parents choose not to or are unable to marry are harmed, even if this was not the original intent of the policy.

Take the money out of the marriage market.

Existing laws and policies include both incentives and disincentives to marry. Of course people should not be penalized for getting married, nor prevented from marrying for financial reasons. By the same token, people should not be penalized for remaining unmarried, nor coerced into marriage for financial reasons. It is not possible to create incentives for marriage without simultaneously penalizing unmarried people. Accepting the government's role in shaping family structure for the poor, as current welfare law does, sets a dangerous precedent for government interference in private life. The U.S. government does not sponsor counseling to convert people to a different religion, although some faith traditions have much lower divorce rates than others. States do not regulate who may or may not bear children, although many factors predict which households might be better for children. There are no federal tax breaks for pet owners, although evidence shows significant physical and mental health advantages to having a pet. Most people agree that this is as it should be. It is important to respect the differences that exist in America, embrace this diversity as part of what makes our country so vibrant, recognize our national responsibility to help the needy, and accept the freedom of individuals to make their own relationship and family decisions.

New Study Shows Marriage Doesn't End Poverty²⁵

In 2001, Princeton University researchers asked: would poor mothers be lifted out of poverty if they married the fathers of their children? The researchers used data from the Fragile Families and Child Wellbeing study, the first survey with the capability to follow unmarried parents from the birth of their child and compare them with a control group of married parents. The study examined 4,900 births in 20 large U.S. cities, and is representative of births in cities with populations exceeding 200,000.

The study's authors analyzed the age, educational level, employment status, hourly wages, and other factors for all the parents in the study. Then they experimented with three different potential economic scenarios for the unmarried parents. In the first, the unmarried mothers live alone and work full-time without any support from their babies' fathers. In the second, the unmarried mothers marry and stay home with the babies while the fathers work full-time "The Institute for Women's Policy Research has not found any scientific research to support the claim that programs and policies promoting marriage actually reduce poverty."

> - Institute for Women's Policy Research, Statement on Marriage Promotion and TANF Reauthorization, December 2001

outside the home. In the third, the couples marry and both work outside the home, the fathers full-time and the mothers part-time.

The findings are striking: In the scenario where the parents marry and the mother stays home with the baby, 22% of families would be below the federal poverty line, and an additional 37% would be between 100% and 150% of the poverty line (\$13,874 for a family of three). Even in the scenario where the parents marry and both work outside the home, 28% of families would still be at or below 150% of the poverty line. Clearly, getting married would not lift enough of these families out of poverty.

Why? The article finds major differences between the currently married and unmarried parents, differences that in their words, "cannot be magically altered with a marriage license." Unmarried parents are far younger, on average, than their married counterparts (the median age of unmarried mothers is 22, compared to 29 for married mothers). They have less education (26% of unmarried mothers were educated beyond high school, compared with 63% of married mothers), resulting in lower hourly wages and earning capacities. Only three-quarters of the unmarried fathers have steady jobs, compared with nine out of ten married fathers. In short, the researchers conclude, most of the difference in poverty rates between married and unmarried families has nothing to do with marital status. "Proponents of marriage are overstating its benefits when they compare the median earnings or poverty rates of single mother families to those of married, two-parent families," they conclude.

Yes, on average married couples are less likely to be poor than unmarried couples. But it does not follow that marriage would end poverty among unmarried couples.

Help all people build strong relationships.

Relationship education cannot replace anti-poverty programs, but it is certainly a valuable supplement. Everyone, not just married or engaged couples,

benefits from learning the skills involved in creating healthy, strong relationships. Programs that teach communication, conflict resolution, and decision-making skills are valuable for spouses and

"No matter how much we encourage, pressure, preach, and give incentives to get people to marry, we still have to deal with the reality that kids are going to be raised in a variety of ways, and we have to support all kinds of families with kids." - Stephanie Coontz, family historian at Evergreen State College, speaking at the

Council on Contemporary Families conference, April 2001

partners, parents and children, extended family members, employees, and friends. Limiting their focus to marriage and their audience to spouses or engaged couples denies others an opportunity to strengthen the web of human relationships that make us effective citizens. Furthermore, while relationship education can enhance individuals' chances for success, it cannot replace the central components of poverty-reduction discussed in number 10.

Recognize the difference between social science averages and individual lives.

Much of the debate about whether marriage improves the prospects of poor families has been

grounded in social science research, which examines factors in large groups (hundreds or thousands) of people and finds averages. For instance, some studies say that married people are happier or healthier than unmarried people. But these studies also find that most people are happy and healthy, regardless of their marital status. In many cases the differences between the two groups do exist, but they are small, potentially explained by many variables beyond marital status, and result from pooling thousands of people's answers. This kind of research does not in fact predict whether a given individual will be happier or healthier if he or she marries. Likewise, some studies find that unmarried couples are more likely to have violent relationships than married

couples. The conclusion that unmarried couples should be encouraged to get married in order to be safer makes little sense. Most unmarried couples already are safe, because violence affects only a minority of both married and unmarried couples. If

an unmarried person's partner is violent, marrying won't end the violence. In fact, recent studies suggest the higher level of violence among cohabitors can be explained by the fact that non-violent couples are more likely to marry.¹¹ The group of couples "left over" after the nonviolent couples marry are likely using excellent judgment by choosing not to make a lifetime commitment to a dangerous partner.

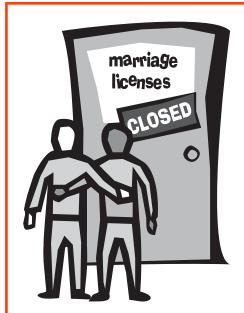
Consider policies' potential effects on victims of domestic violence.

Any program that intends to affect people's decisions about forming relationships, staying in relationships, getting married, or staying married must take into consideration the impact on those affected by domestic violence. No one believes anyone should be trapped in a violent or abusive relationship. Yet because of the myriad dangers and challenges of leaving an abusive relationship, including economic dependence, even small incentives can be a barrier to leaving. As a result, incentives can put women, their children, and other family members at risk. Most studies find that 20-30% of women on welfare currently or recently

experienced physical abuse.¹²

Consider policies' potential effects on those who cannot marry.

Policies that promote or reward marriage assume that marrying is an option for their target population of unmarried people. In reality, it often is not. Many people would like to marry but for a variety of reasons cannot. Some cohorts, such as African-



American women, are at a statistical disadvantage when it comes to finding appropriate mates,¹³ and are therefore disproportionately penalized by marriage-rewarding policies. There are numerous reasons why marriage may be a poor choice or not a possibility at all for many people. Marriage isn't a good option if your partner abuses you. You can't plan a wedding if your partner died. There's no partner to marry if you've been abandoned. Nowhere in the United States are you allowed to marry if your partner is the same sex. Telling these people they will be rewarded if they marry is like offering them a prize for breathing underwater – it simply cannot be done.

nternational Perspective Casts Doubt on Marriage-Poverty Link

The experiences of other industrialized countries yield new insights into the debate over the link between marriage and poverty. The country-tocountry comparisons in the graphs on page 9 show how little correlation there is between marriage rates and child poverty, and between births to unmarried

parents and child poverty. For instance, the four countries with some of the lowest child poverty rates in Europe (Sweden, Norway, Denmark, and France) all have unmarried birth rates far higher than the United States'. Yet Sweden's child poverty rate is seven times lower than the rate in the U.S., despite the fact that the majority of babies there are born to unmarried parents.

Similarly, these data reveal

the flaws in arguments promoting marriage as a form of poverty reduction by showing that the marriage rate in the U.S. is already far higher than that of any European country. Yet despite this high rate of marriage (and re-marriage), our percentage of children in poverty is the second highest of the 21 countries considered. It is four to six times higher than the countries with the lowest marriage rates.

Obviously, dozens of factors affect each country's marriage, unmarried birth, and child poverty rates,

so one cannot conclude that any individual policy can be praised or blamed for a given country's situation. But the trends that emerge across nations clearly disprove any notion that the only, easiest, or best way to reduce poverty is to promote marriage or reduce the number of births to unmarried parents.

nmarried Americans: A Diverse and Growing Population

Those who favor welfare policies promoting marriage often presume that the main reason unmarried people are not married is because they don't fully appreciate the value of marriage. In fact, there are a wide variety of reasons why some people are not married, and the population of unmarried adults is growing steadily. According to the 2000 Census, 44% of American adults are not married.¹⁴ Discrimination against this group and their families is common, and welfare laws threaten to (and in some places already do) increase the inequality.

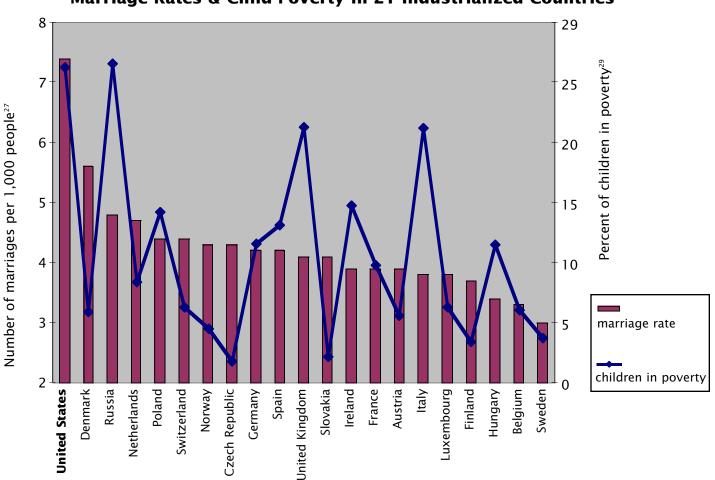
Marital status discrimination, like other forms of discrimination, is often based on stereotypes and assumptions. The widespread acceptance of these

"If we're concerned with the well-being of families with children, we may have to rethink our policies in ways that will allow us to provide adequate benefits for families that don't meet the formal marriage definitions that have prevailed in the past."

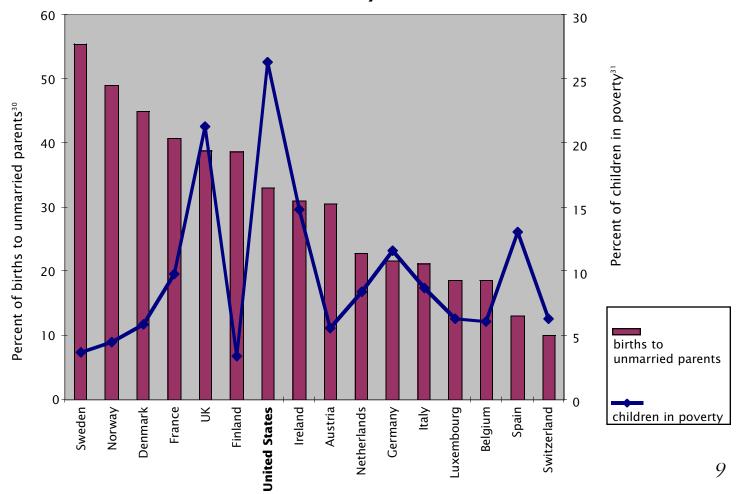
> - Larry Bumpass, University of Wisconsin sociologist and demographer, and one of the nation's leading experts on cohabitation, on NPR's *Talk of the Nation*, November 11, 1998

kinds of simplistic generalizations calls for a more complex understanding of unmarried lives. Below are some of the extraordinarily diverse attitudes that underlie the decisions of unmarried people.¹⁵

- They have been unable to find a marriage partner.
- They have been widowed or abandoned by their spouse or partner.
- They are in relationships that are abusive or dysfunctional, or feel that their partner would make a poor choice for a lifetime commitment.
 Some may be waiting to see if a partner can "clean himself or herself up" from drug or alcohol addiction, criminal involvement, or other negative activities. (Evidence shows that among couples who start relationships around the same time, those where one partner is violent or has a substance abuse problem are less likely to marry.¹⁶)
 Some new parents or parents-to-be may realize that an acceptable boyfriend or girlfriend is not



Unmarried Birth Rates & Child Poverty in 16 Industrialized Countries²⁹



Marriage Rates & Child Poverty in 21 Industrialized Countries²⁶

necessarily a dependable partner for life.17

- They have chosen a religious life path that involves a vow of celibacy.
- They are unwilling to marry a partner with few

financial assets if they are poor themselves, since the partner's income or potential future income is unlikely to improve their own economic situation.¹⁸

They are in a

to decide if

"trial period"

"Programs that address multiple needs faced by both mothers and fathers (such as expanding labor market skills and capabilities, developing parenting and relationship skills, and overcoming substance abuse or mental health problems) across multiple family circumstances (married or unmarried, living together or living apart) hold the greatest promise."

> - Sara McLanahan and Marcia Carlson, Center for Research on Child Wellbeing, Princeton University, in "Welfare Reform, Fertility, and Father Involvement," August 2001

- They are disturbed by the divorce rate, or have experienced a divorce themselves, and wish to avoid such a risk.
- In solidarity with those who are not legally allowed to marry, they refuse to take advantage of a privilege available only to some.
- They are happy in a long-term, unmarried relationship and say, "If it ain't broke, don't fix it."
- They are uncomfortable with the oppression of women associated with the institution of marriage.

- this person would make a good spouse.
- They feel they cannot afford their vision of a wedding or married life (which may include a big party, fancy dress, house, car, steady job, and children.). They prefer to wait and save money in order to have the wedding or marriage of their dreams.¹⁹ As people's income increases, so does the likelihood that they will get married.²⁰
- They aren't legally allowed to marry because they are in a same-sex relationship. (No state in the country currently recognizes same-sex marriage.)²¹
- They would lose significant financial benefits (perhaps a pension from a previous spouse) if they were to marry. This predicament is especially common among senior citizens and disabled people.
- They do not want the government to "regulate" their relationship.
- They feel marriage is too strongly based in religion for their comfort.

• They simply feel no desire to marry and feel deeply satisfied living alone, with family members or close friends, or with an unmarried partner.

It is likely that readers will find some of the reasons on this list more acceptable to them than others.



Regardless of personal feelings about these reasons, each represents the lives of hundreds of thousands, if not millions, of Americans. People in every one of these categories are affected when benefits are linked to marital status. Attempts to create policies that target or exempt certain "types" of unmarried people and families would only result in further discrimination.

ffirmation of Family Diversity The Affirmation of Family Diversity has been signed by over 750 experts, authors,

add your name, go to www.unmarried.org/family.html .

We believe that all families should be valued, that the well-being of children is critical to our nation's future, and that people who care for one another should be supported in their efforts to build healthy, happy relationships.

One of America's strengths is its diversity, which includes not only a wide range of races, ethnicities, creeds, abilities, genders, and sexual orientations, but also a range of family forms. One family form is marriage, and we agree with the newly-formed "Marriage Movement" that marriages should be supported. What worries us is the mistaken notion that marriage is the only acceptable relationship or family structure.

Well more than one in three American adults is currently unmarried. Policies that benefit only married relationships routinely exclude this considerable percentage of ordinary people, whose lives and families do not fit the married ideal upheld by the marriage movement.

The family diversity that exists in America today includes people who have chosen not to marry and those who are prevented from marrying, such as same-sex couples. It includes people who have chosen to live together before marriage (the majority of marriages today are preceded by cohabitation) and those who are single. It includes older people and disabled people, who may risk losing needed benefits if they get married. And it includes children, half of whom live in a family structure other than their two married parents.

We believe it is essential to recognize, embrace, and support the family diversity that exists today. Stigmatizing people who are divorced, punishing single parents, casting stepfamilies as less-thanperfect, shaming unmarried couples, and ignoring the needs of gay, lesbian, bisexual, and transgender people are not positive approaches for supporting families. Many opponents of diverse families misrepresent and oversimplify both the history and research on which they base their claims. The picture that is painted by these opponents is bleak. In reality, however, there are millions of happy, healthy unmarried families. The challenge is to find effective approaches to supporting these successful families, as well as the ones who are having difficult times.

We believe:

- that discrimination on the basis of marital status should be prohibited
- that policies designed to help children should focus on supporting all the types of families in which children live
- that laws and policies should be changed to allow for the full range of families to be recognized (this includes domestic partner benefits, family and medical leave, hospital visitation, and survivors' benefits)
- that more research is needed on unmarried relationships and families, so that we can address their needs directly
- that same-sex couples should be able to choose marriage as an option
- that there is much we can learn from the countries around the world that have already taken steps to recognize diverse families
- that the challenge that lies before us as a nation is how to support ALL relationships and families, not just married ones.

Let us not forget how many people were oppressed, humiliated, and stigmatized during historical eras in which it was considered unacceptable to be single, divorced, or gay. We celebrate the strides we have taken in recent decades towards making the world more supportive of the vibrant diversity of families that exist. We support principles that work toward creating happy, healthy, loving relationships and families for all people, married and unmarried. 1. Horn, Wade and Bush, Andrew. *Fathers, Marriage, and Welfare Reform.* Hudson Institute Report, 1997.

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