

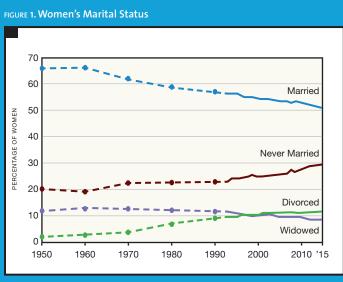
The bill then laments the rise in out-of-wedlock births and outlines its objectives:

- (I) provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
- (2) end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
- (3) prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and
- (4) encourage the formation and maintenance of two-parent families.

In a bill that is now known for reorienting the social safety net toward work, it is often forgotten that many of its goals revolved around family formation. In fact, the bill represented a major social experiment with the American family.

The law provided money for states to implement initiatives promoting healthy marriages. The specifics were left to the states, but possibilities included public advertising campaigns on the value of healthy marriages, marital skills training, and divorce reduction programs.

My question in this article is simple: Did this social experiment work? Did the law promote marriage, foster healthy relationships, and reduce nonmarital fertility? To answer this question, I look at trends in marriage, cohabitation, and nonmarital fertility.



Note: Married includes separated and married with spouses absent. Source: U.S. Decennial Census (1950–1990) and the Annual Social and Economic Supplement of the Current Population Survey (1993–2015).

The Retreat from Marriage

If we start by looking at marriage trends, we see that the percentage of women who are married has declined steadily over the past half century, while divorce rates have remained steady. There's little evidence that welfare reform contributed to a rebound in marriage.

Moreover, welfare reform does not seem to have affected the trend toward delaying marriage, with both men and women first tying the knot at much older ages than ever before. In 2015, the median age for men marrying for the first time was 29.2, up from 27.1 in 1996 and 23.2 in 1970. For women, the median age was 27.1 in 2015, up from 24.5 in 1996 and 20.8 in 1970.²

It's important that we also consider the populations most affected by welfare reform. When we do so, the main conclusion does not change: The decline in marriage is even more rapid among those with low levels of education. In 2008, 60 percent of those without a college education had married by age 30, down from 75 percent in 1990.³

The foregoing results make it clear that welfare reform did not reverse ongoing trends. Did it at least slow them down? This is hard to evaluate because we do not have a counterfactual. It is entirely possible that the trends would have been more extreme absent welfare reform.

The Role of First Unions

We should not, of course, focus exclusively on marriage rates. As discussed above, marriage had been declining well before passage of the 1996 welfare reform bill. Maybe it was too great a feat to expect welfare reform to stem the tide.

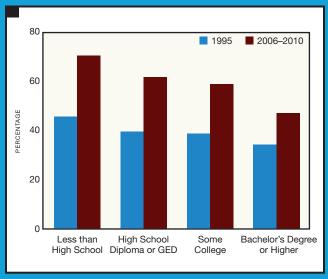
But if young adults are delaying marriage or rejecting it altogether, what is replacing this fundamental institution? The answer: cohabitation.

In fact, the fall in marriage rates is completely matched by the rise in cohabitation. In 1995, 40 percent of women aged 15 to 44 were currently in a first marriage. By 2006–2010, only 36 percent of women were in a first marriage, a 4-percentage-point drop that perfectly matches the rise in cohabitation rates, to 11 percent from 7 percent. Indeed, demographers have shown that the age at first union has not changed at all in American society—what's changed is whether that first union is cohabitation or marriage.

The increase in cohabitation has been particularly pronounced among those women most at risk of receiving Temporary Assistance for Needy Families (TANF). As Figure 2 shows, among women without a high school degree, 70 percent now cohabit as their first union.⁵

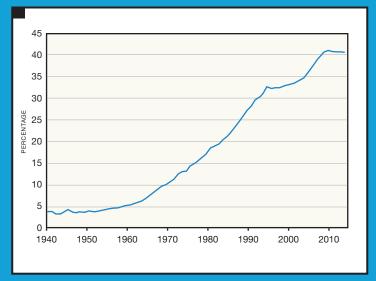
What happens after cohabitation? If these cohabiting unions segue into marriage, then maybe cohabitation doesn't fundamentally undermine the goals set forth by the welfare reform law. Or if these cohabiting unions represent long-term stable relationships, then maybe the framers of welfare reform were relying on outdated ideas about family formation.

FIGURE 2. Percentage of Women Whose First Union Was Cohabitation, Aged 22–44



Note: Analyses of education is limited to women aged 22–44 at the time of interview. GED is General Educational Development high school equivalency diploma Source: Data from the National Survey of Family Growth (1995 and 2006–2010) in Copen, Daniels, and Mosher, 2013.

FIGURE 3. Percentage of Births to Unmarried Women



Source: Data from National Vital Statistics Reports in Solomon-Fears, 2014.

But neither of those alternative interpretations appears to hold true. Instead, a large share of cohabiting unions end with the partners breaking up. For those with at least a college degree, about 24 percent of cohabiting couples transition to marriage annually, a rate that hasn't changed much over the past two decades. But those with the lowest levels of education are far less likely today than they were 20 years ago to marry their cohabiting partner. For cohabiting individuals with less than a high school degree, the likelihood of transitioning into marriage in any given year is 10 percent, down from 30 percent in the early 1990s. ⁶

Fertility and Family Composition

We turn now to nonmarital fertility, which is a particularly important indicator because it affects whether women marry, whether they stay married, and whether they marry an economically attractive man.⁷

The percentage of births to unmarried women started rising steadily in the 1960s, flattened slightly right after 1996, began rising again, and now hovers around 41 percent, which represents about 1.6 million births annually.⁸ It's important to note, however, that the increase in nonmarital births is not due to an increase in the nonmarital birth rate (the number of births per 1,000 unmarried women of childbearing age). Instead, it is largely a consequence of the continuing retreat from marriage. Unmarried women now make up a larger

share of women of childbearing age.

Given the record number of nonmarital births, it's worth asking how unwed mothers fare in the marriage market and whether their fortunes changed after welfare reform. In work with Deborah Roempke Graefe, I found that women who have children outside of marriage continue to face significant disadvantages. They are no more or less likely to marry than they were before welfare reform, but when they do marry, they're now more likely to marry a disadvantaged partner.⁹

Finally, alongside this rise in out-of-wedlock births, we've seen an increase in the complexity of children's living arrangements. The share of children who live only with their never-married mother has increased sharply since 1990, and more children now live with grandparents, same-sex couples, cohabiting couples, foster parents, adoptive parents, or divorced parents. The key conclusion here: Many more children across the income spectrum are not living in traditional two-parent families.¹⁰

Conclusion

Across an array of indicators, there is little demonstrable evidence of large or significant effects of the 1996 welfare reform legislation on marriage and family formation. Since its enactment 20 years ago, we haven't seen a return to marriage, a reduction in out-of-wedlock pregnancies, or a strengthening of two-parent families. Instead, we have moved toward greater family complexity and diversified pathways to family formation,

with patterns diverging by economic status, race, and geography.

That leaves us with several important questions: Will the effects of welfare reform ultimately show up sometime in the future, perhaps when the children most impacted begin families of their own? Should we attempt to pull different or more policy levers to halt the retreat from marriage? Or should we accept that we are unlikely to return to an earlier period when marriage rates were high and divorce infrequent? Should we focus instead on how we can promote healthy relationships and

family stability in the context of growing cohabitation and new forms of partnering and parenting?

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Notes

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