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The Impact of the Welfare Reform Act of 1996 on Black Marriage Rates: A Comparative Case of Mississippi and Michigan

Arabia Sweet

arabia.sweet@students.cau.edu

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ABSTRACT

POLITICAL SCIENCE

SWEET, ARABIA

B.A. SPELMAN COLLEGE, 2012

THE IMPACT OF THE WELFARE REFORM ACT OF 1996 ON BLACK MARRIAGE RATES: A COMPARATIVE CASE OF MISSISSIPPI AND MICHIGAN

Committee Chair: Hashim Gibrill, Ph.D.

Thesis dated December 2017

This study examines the relationship between the Welfare Reform Act of 1996 and black marriage rates at the federal level and in Mississippi and Michigan. This study was based on the premise that the Welfare Reform Act of 1996 negatively influenced black marriage rates over time. A case study analysis approach was used to analyze data gathered on welfare reform for Mississippi, Michigan and the federal level. The researcher found that overall, the goals of welfare reform were largely unmet. The conclusions drawn from the findings suggest that welfare reform failed because the policy was poorly written.

THE IMPACT OF THE WELFARE REFORM ACT OF 1996 ON BLACK MARRIAGE
RATES: A COMPARATIVE CASE OF MISSISSIPPI AND MICHIGAN

A THESIS

SUBMITTED TO THE FACULTY OF CLARK ATLANTA UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF ARTS

BY

ARABIA SWEET

DEPARTMENT OF POLITICAL SCIENCE

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CHAPTER I
INTRODUCTION

“To be a poor man is hard, but to be a poor race in a land of dollars is the very bottom of hardships.”¹

Statement of the Problem

Inequality in the United States undoubtedly exists, and is frequently demonstrated in many different capacities. Disparities (of race, color, sex, and/or gender) may occur within political institutions, economic arrangements, educational environments, or social organizations. Of particular concern is the fact that America's black population experiences disparate levels of poverty and unemployment compared to their white counterparts, resulting in a heightened dependency on national and state government welfare funds.²

The Welfare Reform Act of 1996 brought many changes to the welfare system established in 1935. Welfare benefits and marriage both played an important role in

1.NAACP, “Angle,” *NAACP Economic Programs*, December 2012, accessed May 13, 2017, <http://action.naacp.org/page/-/economic%20opportunity%20documents/Angle%20Issue%209%20%28December%202012%29%20Update.pdf>.

2. Vance Gray, "The impact of the American recovery and reinvestment act of 009 on black and Latino unemployment" *ETD Collection for AUC Robert W. Woodruff Library*. Paper No. 445. 2013, 11.

helping to stabilize the family. Nevertheless, according to some scholars, the newly introduced set of welfare policies favored single mothers (who received many of the benefits) and discouraged marriage.”³ Declining marriage rates are thus claimed to be an influence of welfare reform. “Marriage is the conjugal union of spouses, rooted in the sexual-reproductive complementarity of male and female, which brings together a man and a woman as husband and wife to be father and mother to any children born of their union.”⁴

Girgis, George, and Anderson, provide two definitions of marriage in *What is Marriage?* The first definition represents a conjugal view, and states that, “Marriage is the union of a man and a woman who make a permanent and exclusive commitment to each other of the type that is naturally (inherently) fulfilled by bearing and rearing children together. The spouses seal (consummate) and renew their union by conjugal acts- acts that constitute the behavioral part of the process of reproduction, thus uniting them as a reproductive unit.” The second definition offered reflects a revisionist view, explaining marriage as, “the union of two people (whether of the same or of opposite sexes) who commit to romantically loving and caring for each other and to sharing the

3. Marianne P. Bitler, Jonah B Gelbach, Hilary W Hoynes, and Madeline Zavodny, "The Impact of Welfare Reform on Marriage and Divorce." *Demography* 41, no. 2 (May 2004), 214.

4. Robert P. George, “A Constitutional Defense of Marriage.” *Crisis Magazine*, May 18, 2015, <http://www.crisismagazine.com/2015/a-constitutional-defense-of-marriage>.

burdens and benefits of domestic life. It is essentially a union of hearts and minds, enhanced by whatever forms of sexual intimacy both partners find agreeable.”⁵

The first two definitions presented above are contested definitions because they have no constitutional authority. As it stands today, marriage is not only recognized as a union between a man and woman, but also between people of the same sex. The Supreme Court ruled same-sex marriage constitutional on June 26, 2015.⁶ According to the National Conference of State Legislatures, Mississippi and Michigan both banned gay marriage until the 2015 decision, which lifted the ban nationwide.⁷

Given that the proposed time frame for this research project is 1980 to 2010 and that during this time frame marriage in Mississippi and Michigan was only legally permitted between a man and woman, this paper will be carried out using the conjugal definition of marriage.

The United States has seen a steady decline in marriage rates since the 1960s.⁸ Marriage rates are at a record low and trends show a continual downward spiral for years to come. According to data distributed by the National Center for Family and Marriage

5. Sherif Girgis, Robert P. George, and Ryan T. Anderson, “What Is Marriage?,” *Harvard Journal of Law & Public Policy* 34, no. 1 (2012): 245.

6. Ariane de Vogue and Jeremy Diamond, “Supreme Court Rules in Favor of Same-Sex Marriage Nationwide,” June 27, 2015, <http://edition.cnn.com/2015/06/26/politics/supreme-court-same-sex-marriage-ruling>.

7. “Same-Sex Marriage Laws,” *National Conference of State Legislators*, last modified June 26, 2015, accessed May 13, 2017, <http://www.ncsl.org/research/human-services/same-sex-marriage-laws.aspx>.

8. Wendy Wang and Kim Parker, *Record Share of Americans Have Never Married* (Pew Research Center, September 24, 2014), accessed May 14, 2017, <http://www.pewsocialtrends.org/2014/09/24/record-share-of-americans-have-never-married/>.

Research, about 61 out of 1,000 women in 1980, compared to 31.9 out of 1,000 women in 2010, are married.⁹

In 1935, marriage rates were at their highest in ten years, at 827,154 marriages in that year.¹⁰ Coincidentally, 1935 was the same year that the Franklin D. Roosevelt administration introduced the Aid to Dependent Children (ADC) under Title IV of the Social Security Act of 1935. Shortly thereafter the ADC was renamed the Aid to Families with Dependent Children (AFDC). The goal of AFDC (over half of which was funded by the federal government) was to provide cash assistance to families in need; these families were often dependent upon only one head of household.¹¹ Marriage rates continued to climb well after 1935 and reached a peak in the late 1940s and early 1950s. Subsequently, marriage rates began to decline.¹² The Welfare Reform Act of 1996 has continued to sustain the decline which initially began in the 1950s.

Although the initial decline in marriage rates began in the 1950s, some scholars attribute the continuity of low marriage rates in the contemporary period to the Welfare

9. Huijng Wu, *Marriage Rate in the U.S.: Geographic Variation, 2014* (Bowling Green State University: National Center for Family & Marriage Research, n.d.), accessed May 14, 2017, <http://www.bgsu.edu/ncfmr/resources/data/family-profiles/wu-marriage-rate-geo-2014-fp-15-20.html>.

10. Samuel A. Stouffer and Lyle M. Spencer, "Marriage and Divorce in Recent Years," *Sage Publications, Inc. in association with the American Academy of Political and Social Science* 188 (November 1936): 57.

11. U.S. Census Bureau, "What Is AFDC?," last modified October 31, 2011, accessed May 15, 2017, <https://www.census.gov/population/socdemo/statbriefs/whatAFDC.html>.

12. Alexander A. Plateris, *100 Years of Marriage and Divorce Statistics United States, 1867-1967*, Vital and Health Statistics- Series 21- No. 24 (Rockville, MD: U.S. Department of Health, Education, and Welfare, December 1973), accessed May 17, 2017, https://www.cdc.gov/nchs/data/series/sr_21/sr21_024.pdf.

Reform Act of 1996. This act introduced the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), and initiated the Temporary Assistance for Needy Families (TANF), which replaced the AFDC on August 22, 1996 under President Bill Clinton.^{13,14} PRWORA, a major reform, was established as a means to reduce welfare expenses. “This legislation provides for a much-strengthened Child Support Enforcement Program. The program benefits children and families by locating noncustodial parents, establishing paternity when necessary, and establishing and enforcing child support orders.”¹⁵ Furthermore, the act sought to promote marriage and to establish job readiness, with the expectation that needy parents would then be able to transition away from government assistance by entering into the job market.¹⁶ While the act may have been formulated with good intentions, the results it produced were less impressive than expected.

Many unwed mothers who were head of household joined the workforce. Yet while mothers were working, they continued to receive government assistance such as TANF, and the Earned Income Tax Credit (EITC). Some of these programs, such as

13. Rebecca M. Blank, *Evaluating Welfare Reform in the United States*, Working Paper (National Bureau of Economic Research, June 2002), accessed May 17, 2017, <http://www.nber.org/papers/w8983>, 4.

14. Burke Vee, “The 1996 Welfare Reform Law,” Pub. L. No. P.L. 104-193, 1 (1996), <https://royce.house.gov/uploadedfiles/the%201996%20welfare%20reform%20law.pdf>.

15. “The Personal Responsibility and Work Opportunity Reconciliation Act of 1996,” *ASPE*, last modified November 23, 2015, accessed May 17, 2017, <https://aspe.hhs.gov/report/personal-responsibility-and-work-opportunity-reconciliation-act-1996>.

16. Marianne P. Bitler et al., “The Impact of Welfare Reform on Marriage and Divorce,” *Demography* 41, no. 2 (May 2004), 2.

TANF, placed the burden of program planning on state administrations (instead of the national government shouldering the entire burden on its own). Accordingly, states were entitled to develop their own set of qualifications that recipients of funding had to fulfill. The federal government still helped states to fund the program though, through block grants. Also, with TANF, there were time restrictions on how long families were able to retain funding.¹⁷ “In addition, EITC is a benefit available to working people earning a low to moderate income. To qualify, an individual must meet certain requirements and file a tax return, even if they do not owe any tax or are not otherwise required to file; the program reduces the amount of tax owed as well as provid[es] opportunities for tax refunds.”¹⁸

While TANF and EITC were extended to unemployed mothers, the benefits are also available to working, unmarried mothers. Mothers who decide to marry forfeit most, if not all, government funding; this is largely due to the increase in overall household income when two married, working adults are providing for a family. The government attempted to promote marriage as a strategy to decrease the amount of welfare expenditures; however, women do not always see marriage as a way out of poverty.¹⁹

17. Rebecca M. Blank, “Declining Caseload/ Increased Work: What Can We Conclude About the Effects of Welfare Reform?,” *FRBNY Economic Policy Review* (September 2001): 26.

18. “Earned Income Tax Credit,” *Internal Revenue Service*, accessed May 17, 2017, <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit>.

19. Mark R. Rank, “The Formation and Dissolution of Marriages in the Welfare Population,” *Journal of Marriage and Family* 49, no. 1 (1987): 16.

There is a clear contradiction between reform goals and what is actually taking place. When women choose to stay single, they will continue to benefit; the choice to marry may prove unappealing if it results in a loss of welfare benefits. Thus, welfare programs effectively disincentivize marriage for most low income earning families.²⁰ In this sense, the government is inadvertently promoting single, female-headed households. Single mothers are obtaining jobs; nonetheless, their single incomes are not allowing them to maintain the household, without the assistance of welfare. Marriage is undesirable because once a woman decides to marry, her welfare benefits are minimized or completely forfeited.²¹

Marriage is important to social well-being. According to Wade F. Horn, children raised in a home with married parents are better off than in a household with one parent.²² Additionally, marriage is related to improved physical and mental health and increased job performance, among other benefits.²³ In a study conducted by the Pew Research Center, 46% of the American public felt that the statement “better off if marriage and children are a priority” fit their views while 50% supported “just as well off if people

20. Wade Horn, *Fathers, Marriage, and Welfare Reform* (Hudson Institute, 1997).

21. Blank, *Evaluating Welfare Reform in the United States*, 20.

22. Wade F. Horn, “Wedding Bell Blues: Marriage and Welfare Reform,” *Brookings*, November 30, 2001, accessed May 17, 2017, <https://www.brookings.edu/articles/wedding-bell-blues-marriage-and-welfare-reform/>, 40.

23. Daniel T. Lichter, Christie D. Batson, and J. Brian Brown, “Welfare Reform and Marriage Promotion: The Marital Expectations and Desires of Single and Cohabiting Mothers,” *Social Service Review* 78, no. 1 (2004): 4.

have other priorities” as more relative to their views.²⁴ Individuals do not necessarily consider the benefits of being married as it relates to child well-being.

Each year, millions of children are born out of wedlock. Despite declining marriage rates, birth rates are on the rise. Since cohabitation is an option for couples having children, studies reveal that many couples are choosing to cohabit rather than get married to avoid sacrificing their welfare benefits. As a result, households with children present and cohabitating parents continue to receive welfare benefits (as if there were only one parent providing for the family).²⁵

Despite the positive benefits associated with children living with married parents, marriage rates declined. Marriage rates in America reached their lowest point under the newly established PRWORA, thereby making it plausible that low marriage rates may be the influence of the 1996 Welfare Reform Act. In the early 1990s, caseloads declined, and economy and policy may have played an important role in its reduction. This decline may not have lessened the impact of the welfare policy on marriage rates, as marriage rates remained intact. For example, an increase in the minimum wage rate and the introduction of waivers helped to reduce the caseloads.²⁶ Temporary Assistance for

24. Wang and Parker, *Record Share of Americans Have Never Married*.

25. Marianne P. Bitler, Jonah B. Gelbach, and Hilary W. Hoynes, *The Impact of Welfare Reform on Living Arrangements*, Working Paper, NBER Working Paper Series (Cambridge, MA: National Bureau of Economic Research, February 2002), http://dl.kli.re.kr/dl_image/IMG/02/000000005572/SERVICE/000000005572_01.PDF, 9-10.

26. Vee, The 1996 Welfare Reform Law.

Needy Families (TANF) experienced a significant increase during the great recession of 2008, reaching its peak of a 15.6% increase in caseloads by December 2010. During the beginning of the recession, there were more families requesting assistance than the program could accommodate.²⁷ In the immediate years after the 2008 recession, marriage rates continued to decrease, as unemployment is linked to low marriage rates. In 2011, marriage rates were at their lowest in over 120 years.²⁸

When we take a look at marriage rates between races, there is a clear difference in numbers. White American women have experienced declining marriage rates and elevated divorce rates, as well; however; the marriage rates have not been as severely affected as those of black American women. White American women are 25% more likely to be married than black American women. By the same token, white American women are married twice as long as their black counterparts, over their lifetime. The propensity for white American women to have never been married rose from 8% in 1960 to 16% in 2012. Research suggests that white American women are getting married earlier and are staying married longer than their black women counterparts.²⁹

27. Randi Hall, *Weakness in the Safety Net*, TANF 101: TANF in the Great Recession (Washington, DC: CLASP, July 2015), accessed May 17, 2017, <https://www.clasp.org/sites/default/files/public/resources-and-publications/publication-1/TANF-101-TANF-in-the-Great-Recession.pdf>.

28. Krista K. Payne, *FP-14-18 The Marriage Rates and the Great Recession* (National Center for Family and Marriage Research Family Profiles, n.d.), accessed May 17, 2017, http://scholarworks.bgsu.edu/cgi/viewcontent.cgi?article=1103&context=ncfmr_family_profiles.

29. Horn, "Wedding Bell Blues," 41.

In addition to gaps in marriage rates, white and black American women have also been affected differentially by welfare reform policies. The target population for welfare reform was black American women, as their likelihood of giving birth out of wedlock was at 61% in 1986, compared to the 16% likelihood of white American women.³⁰ Furthermore, 46% of white American women married their child's father before birth, while 60% of white American fathers, who lived in poverty, married their child's mother within three years of the child's birth.³¹ One need only to compare the latter figure to the 23% estimate of black American fathers who marry their child's mother within three years of its birth.³²

More recently, in 2010, 28.5% of black American families were husband-wife households whereas 51.2% of white Americans maintained husband-wife households.³³ Furthermore, 30.1% of black American families had female-headed households and white American families only experienced female-headed households at a rate of 9.9%.³⁴

There were a greater number of white American children who were living with their biological parents, who were married. Children who live with both parents are more

30. Brandy E. Hamilton et al., "Births: Final Data for 2014," *National Vital Statistics Reports* 64, no. 12, National Vital Statistics Reports (December 23, 2015): 7.

31. *Ibid.*, 12.

32. *Ibid.*, 12.

33. Daphne Lofquist et al., *Households and Families: 2010*, 2010 Census Briefs (United States Census Bureau, April 2012), accessed May 17, 2017, <https://www.census.gov/prod/cen2010/briefs/c2010br-14.pdf>.

34. *Ibid.*

likely to thrive because factors such as economic burdens are less apparent in two parent households where both parents are generating an income. A household with one parent will inevitably face greater economic stresses due to the lack of financial resources.³⁵ In some instances, there are households with married couples where only one parent works. This household receives welfare benefits to a certain extent. Aside from the financial aspect, the children benefit socially and economically by having two parents available.³⁶

Women are choosing to delay marriage; however, they are still having children. In 2010, it was found that white American women generally marry at the age of 26, and black American women at the age of 30. Prior to 1940, black American women married at younger ages than white women, and in the mid-20th century black and white marriage trends were similar; yet the contemporary context reveals a reversal in this trend. The change may be explained, at least in part, by the high volumes of unemployment, economic disadvantages, mass incarceration, and a plethora of other factors plaguing the black community. There is no one clear explanation for the marriage gap between black Americans and white Americans.³⁷

35. R. Kelly Raley, Megan M. Sweeney, and Danielle Wondra, "The Growing Racial and Ethnic Divide in U.S. Marriage Patterns," *Future of Children* 25, no. 2 (2015): 102.

36. Stephanie Coontz and Nancy Folbre, "Marriage, Poverty, and Public Policy" (presented at the Council on Contemporary Families, New York, New York, 2002), 2.

37. Hamilton et al., "Births: Final Data for 2014," 7.

In the 1970s, divorce rates reached a record high; these trends continue to prevail today.³⁸ “Welfare benefits are negatively associated with divorce transitions.”³⁹ Welfare benefits are not related to people’s decisions to divorce.⁴⁰ In the United States, 90% of the population marries by the age of 50, and 40-50% of marriages end in divorce, according to the American Psychological Association.⁴¹

According to “Divorce and the Status of Women,” scholars believe that divorce rates are associated with increasing economic opportunities for women. Before the Industrial Age, many jobs were geared toward men, leaving few opportunities for women who worked at home and in the fields. Pre-industrial white Women often remained in unhappy marriages because they did not have the means to financially provide for themselves or their children; they were entirely dependent on their husbands. In the Post-Industrial Age, women have gained access to a plethora of occupational opportunities, allowing them the freedom to opt for divorce when they choose. Thus, studies suggest that income plays an important role in determining the likelihood of a woman pursuing and obtaining a divorce. The propensity for her to leave her husband is greater if she has a well-paying job. There are many factors that contribute to a woman’s choice for

38. Extension: Utah State University, “Lesson 3 - How Common Is Divorce And What Are The Reasons?,” accessed May 17, 2017, <http://www.divorce.usu.edu/lessons/lesson3>.

39. Bitler et al., “The Impact of Welfare Reform on Marriage and Divorce”, 4.

40. Ibid., 41.

41. “Marriage and Divorce,” *American Psychological Association*, accessed May 17, 2017, <http://www.apa.org/topics/divorce/index.aspx>.

divorce, and social status is one that plays an important role.⁴² Welfare reform does not have an impact on a woman's decisions to divorce.

This study does not go into depth about divorce rates, but merely touches upon it in this section to support a possible correlation between divorce and the marriage gap between black and white Americans.

Purpose and Significance of the Study

Marriage is an integral social practice that has woven itself tightly into the fabric of American culture. As time progresses, marriage evolves, taking on different functions and characteristics. Reasons for marriage have, for some, become a way of achieving economic support, of fulfilling intimate needs, or of satisfying social norms and expectations.⁴³ But despite the numerous potential benefits and/or justifications for marriage in America, marriage rates continue to decline. While all races have experienced decreases in marriage rates, the black community has experienced the severest decline in marriage.⁴⁴ Many scholars have offered possible explanations for this

42. Willie Pearson and Lewellyn Hendrix, "Divorce and the Status of Women," *Journal of Marriage and Family* 41, no. 2 (1979): 378.

43. Eli J. Finkel et al., "The Suffocation Model: Why Marriage in America Is Becoming an All-or-Nothing Institution" (Northwestern University, 2014), accessed May 17, 2017, http://faculty.wcas.northwestern.edu/eli-finkel/documents/InPress_FinkelCheungEmeryCarswellLarson_CDir.pdf, 3.

44. Douglas J. Besharov and Andrew West, "African American Marriage Patterns," in *Beyond the Color Line: New Perspectives on Race and Ethnicity in America* (Hoover Institution Press, 2001), accessed May 17, 2017, <http://www.welfareacademy.org/pubs/family/africanamericanmarriage.pdf>, 101.

phenomenon; this paper aims to meaningfully contribute to the ongoing academic discussion.

This study seeks to update the current literature by providing two in-depth case studies of Mississippi and Michigan while focusing on a particular population: black Americans. The research conducted focuses on the years 1980 to 2010. This time period is intended to provide a complete picture of how marriage rates may have been affected by the Welfare Reform Act of 1996 by covering an ample period of time both before and after the policy was implemented. This study uses marriage rates among the black population to evaluate the impact of the Welfare Reform Act of 1996 on marriage in that community. Historically, the white population has had higher marriage rates and were married at younger ages than their black counterparts.⁴⁵ Now, the black population experiences lower levels of marriage in the United States. This has been a historical trend since the era of slavery when black marriages were not recognized. In fact, black families were separated, and the men were sold off. Black male slaves were not allowed to protect their families, and the absence of a male figure in the black slave family created a household where the mother was the head. When slavery ended, the trend of households run by single females continued; the pattern has persisted in black American families

45. Diana B. Elliott et al., "Historical Marriage Trends from 1890 - 2010: A Focus on Race Differences" (presented at the Annual meeting of the Population Association of America, San Francisco, CA, n.d.), accessed May 17, 2017, <https://www.census.gov/content/dam/Census/library/working-papers/2012/demo/SEHSD-WP2012-12.pdf>, 4.

ever since.⁴⁶ Welfare benefits allow the continuity of single-mother families because the government provides aid when there is a lack of support by the second biological parent.

It is the responsibility of the United States government to “promote the general welfare,” according to the Constitution.⁴⁷ Promoting the general welfare may be interpreted as providing for the basic needs of American citizens, and ensuring welfare benefits to the impoverished members of the population is one way to achieve this. The structure of the welfare system discourages marriage and undermines the importance of a two-parent family.

Research Question and Hypothesis

This thesis examines the relationship between declining marriage rates among the black population and the Welfare Reform Act of 1996 by posing the following question:

1. What has been the impact of the Welfare Reform Act of 1996 on marriage rates among black Americans in Mississippi and Michigan?

The researcher contends that the Welfare Reform Act of 1996 significantly contributed to the declining marriage rates in Mississippi and Michigan among the black population. The null hypothesis asserts that the Welfare Reform Act of 1996 has had no significant impact on the declining marriage rates among the black population in Mississippi and Michigan. There will be an estimated impact measurement of welfare

46. David P. Moynihan, *The Case for National Action: The Negro Family* (Office of Policy Planning and Research, March 1965), accessed May 17, 2017, <https://web.stanford.edu/~mrosenfe/Moynihan%27s%20The%20Negro%20Family.pdf>.

47. L. I. I. Staff, “Preamble,” *LII / Legal Information Institute*, last modified November 11, 2009, accessed May 17, 2017, <https://www.law.cornell.edu/constitution/preamble>.

reform on the following variable: marriage rates. This study will contain a combination of qualitative and quantitative methods. The qualitative method will include a policy analysis of the federal, and state's (Mississippi and Michigan) welfare reform policies. Statistical data will be collected and analyzed used to determine the relationship between marriage and welfare reform. Examining the effects of the variables will operationalize the impact of the Welfare Reform Act.

Major Concepts and Theoretical Underpinnings

Major Concepts. The major concepts in this study are: (1) Marriage: marriage rates of blacks who receive welfare benefits compared to whites who receive welfare benefits before and after welfare reform. (2) Unemployment: unemployment can lead one to become impoverished due to a lack of financial resources. (3) Income: Income plays an important role because it is a key factor in whether or not one lives in poverty. (4) Poverty: how poverty plays a role in welfare dependence.

In the 1980s sociologists William Julius Wilson and Kathryn Neckerman published *The Truly Disadvantaged*, in which they described the plight of the black man and cited unemployment, incarceration, and low levels of educations as factors that effected the marriageability of black men. These variables left black women with few options for marriage, thus contributing to the low rates of marriage among the black population.⁴⁸

48. Raley, Sweeney, and Wondra, "The Growing Racial and Ethnic Divide in U.S. Marriage Patterns," 100-101.

Theoretical Underpinnings. The theoretical underpinnings shaping the framework of this study revolve around the “law of unintended consequences.” This theory asserts that there are laws that are implemented that have unexpected effects.⁴⁹ The Welfare Reform Act was implemented in 1996, and some of the effects it has had on its recipients were unanticipated. The goal of the Personal Responsibility and Work Opportunity Reconciliation Act was to promote “job preparation, work, and marriage”; it also sought to decrease the number of pregnancies occurring out of wedlock by encouraging two-parent households.⁵⁰ However, since the Policy went into effect, there has been an increase in the prevalence of single-mother families.⁵¹ Welfare reform is now associated with financial freedom, granting single mothers the opportunity to establish financial dependence on government assistance without having to be dependent on a husband. This effect is the opposite of what one of the main intentions of the government were; to promote marriage.⁵² It is therefore a strong example of the law of unintended consequences.

49. Margaret Howard, “The Law of Unintended Consequences,” *Southern Illinois Law Journal* 31 (January 1, 2007): 451–453.

50. Horn, “Wedding Bell Blues,” 39.

51. Bitler et al., “The Impact of Welfare Reform on Marriage and Divorce,” 8

52. *Ibid.*, 2.

Theoretical Framework

The Law of Unintended Consequences

The analysis of the Welfare Reform Act of 1996 is grounded in theoretical frameworks that support the notion that the Act is more likely to have a negative impact on marriage rates among the black populations in Mississippi and Michigan. This idea originates from the law of unintended consequences; "...the unwelcome side-effects of policy."⁵³ According to Rob Norton, "[t]he law of unintended consequences (LUC) provides the basis for many criticisms of government programs."⁵⁴ Other scholars have effectively used this framework to provision their research, and the researcher believes it to be relevant for the research as well. The theory may help to explain why there has been so much debate about the true effects of welfare reform.

The law of unintended consequences was proposed by Robert K. Merton, an American sociologist, in 1936. The theory was officially called the law of "unanticipated consequences," and was later named the law of "unintended consequences." Merton wrote a piece entitled, *The Unanticipated Consequences of Purposive Social Action* (1936), in which he explained the five sources of both "seen" and "unseen" consequences. They included: error, ignorance, imperious immediacy of interest, basic values, and self-

53. Frank Zwart, "Unintended but Not Unanticipated Consequences," *Theory & Society* 44, no. 3 (May 2015): 285.

54. Rob Norton, "Unintended Consequences: The Concise Encyclopedia of Economics | Library of Economics and Liberty" (Liberty Fund, 2008), accessed May 17, 2017, <http://www.econlib.org/library/Enc/UnintendedConsequences.html>.

defeating prediction.⁵⁵ These factors were a result of human behavior, and are likely to have an influence on policy decisions.

Before policies are implemented, consideration should be given to both “seen” or “intended consequences” and “unseen” or “unintended consequences”. Policies should be evaluated to measure whether the outlined objectives produce change in a positive or negative direction; however, this is not always the approach taken by policymakers. In fact, it is not always the intention of the lawmakers to produce results that would benefit the interest of the public; rather, some are more concerned with how policies promote their own self-interest. Therefore, they choose to ignore the negative consequences their decisions may have on others.

The law of unintended consequences played out in the Welfare Reform Act could reflect the following scenario: the federal government wanted to cut expenditures and reduce out-of-wedlock births so much so, they did not realize that with a low wage job and assistance from welfare payouts, more women would be able to sustain their families without the help of a husband in the home. Cutting welfare payout amounts meant less money for single mother families, however, with work requirements put into place, they were able to make ends meet. Welfare Reform produced unintended consequences; sustaining the increase of out-of-wedlock births and promoting single mother households.⁵⁶

55. Ibid.

56. Horn, *Fathers, Marriage, and Welfare Reform*.

The Critical Race Theory

While the Law of Unintended Consequences is one that addresses the Welfare Reform Act on a smaller scale, the broader theory is the Critical Race Theory (CRT). This theory was coined by Derrick Bell and scholars in the 1970s.⁵⁷ The basis of this theory asserts that racism is entrenched in American society.⁵⁸ The CRT evaluates the relationship between race, racism, and power. The intersection of these three variables articulate a theory that call into question the makeup of liberal order⁵⁹ and how it plays out in society and culture. Furthermore, the CRT challenges the way that the justice system deals with people of color; unfairly.⁶⁰

The CRT has key components that make up the framework including the following principles: (1) centrality of racism, (2) white supremacy, (3) voices of color, (4) interest convergence, and (5) intersectionality.⁶¹ Together, these components help us to understand the CRT and how it plays out in the Welfare Reform policy.

57. "What Is Critical Race Theory? | UCLA School of Public Affairs | Critical Race Studies," accessed May 17, 2017, <https://spacrs.wordpress.com/what-is-critical-race-theory/>.

58. Ibid.

59. Richard Delgado and Jean Stefancic, *Critical Race Theory*, 2nd ed. (New York and London: New York University Press, 2012), accessed May 17, 2017, https://uniteyouthdublin.files.wordpress.com/2015/01/richard_delgado_jean_stefancic_critical_race_thbook-fi-org-1.pdf, 2.

60. Nicola Rollock and David Gillborn, "Critical Race Theory" (British Educational Research Association, September 2011), accessed May 17, 2017, <https://www.bera.ac.uk/wp-content/uploads/2014/03/Critical-Race-Theory-CRT-.pdf?noredirect=1>.

61. Ibid.

The Critical Race Theory is relevant to the Welfare Reform Act of 1996 because the researcher, to some degree, uses the lens of race and racism to evaluate a public policy that influences American society and culture. The Policy was designed in such a way that it disadvantaged a particular group of people, low income black Americans. Factors such as discrimination in income and employment led black Americans into poverty and in turn, to welfare dependency. The fact that a substantial number of black Americans rely on welfare means that a large part of the population could be disproportionately affected by any of its changes.

One must look at this policy through the LUC and the CRT because race plays an important role in both. When the welfare reform policy was formulated, consideration should have given to the reality that a significant portion of one population would be affected by it. Goal were set, but the negative outcomes (declining marriage rates, increases in poverty, out-of-wedlock births, and welfare dependency) continued to prevail. The policy makers missed the mark because their goals were not met; the consequences were unintended. The researcher believes that if policy makers would have utilized the CRT when redesigning the policy, the outcome would have been different. Factors such as race and racism cannot be dismissed when writing policies that effect a marginalized group of people because it will only sustain the current condition of the people.

Methodology

A Combined Approach to Policy Impact Analysis

The primary method employed herein is a policy impact analysis. The researcher has determined impact analysis to be the best approach for this project because it is a method that helps to "...determine the effect of [a] plan on an individual community, or the community['s] political reaction to a particular issue."⁶² Impact analysis determines whether or not a policy has produced change in the projected direction.⁶³ In this case, the researcher is interested in whether or not welfare reform has achieved its policy goals or if other (perhaps unintended) consequences, have also occurred.

As explained above, the theory framing the line of inquiry for this research is the law of unintended consequences. The researcher will thus be evaluating the welfare reform policies of the U.S. to determine whether or not they have fallen prey to the law of unintended consequences. The policy analysis conducted in the following section provides an assessment of the impact of federal and state level welfare reform policies.

The method one intends to use in carrying out the evaluation of the Welfare Reform Act of 1996 is a policy analysis; the specific approach for this analysis is derived from Eugene Bardach's book, *A Practical Guide for Policy Analysis: The Eightfold Path to More*

62. Kent A. Robertson, "A Study of Applicability: Political Impact Analysis in Transportation Planning," *Journal of the Community Development Society* 9, no. 1 (March 1, 1978): 113.

63. Vance Gray, "The Impact of the American Recovery and Reinvestment Act of 2009 on Black and Latino Unemployment," *ETD Collection for AUC Robert W. Woodruff Library* (May 1, 2013): 112.

Effective Problem Solving.⁶⁴ Bardach teaches policy analysis at the Goldman School of Public Policy at the University of California, Berkeley. This particular volume uses Bardach's innovative Eightfold Path as a "how-to" guide for conducting a policy analysis. Although there are eight steps, the researcher only intends to use six that are relevant to achieve the policy analysis goals. One will draw on his recommended approach to carry out the policy analysis for the welfare reform policies evaluated in this study. It is a relevant and effective method, as confirmed by various scholars such as John F. Witte of the University of Wisconsin-Madison, Leslie Lenkowsky of Indiana University, and Sharon Caudle of Texas A&M University among others.⁶⁵ In chapter 3 (methodology), one will describe the steps that Bardach suggested and explain the plan to apply these steps to the study of the Welfare Reform Act.

In particular, the researcher intends to measure marriage rates as the dependent variable and welfare reform as the independent variable; therefore, measuring the influence of the welfare reform policy on marriage rates (particularly in Mississippi and Michigan). One will employ a cross-section analysis (differences between state programs) combined with a before-and-after design (individuals involved in program before and after program changes occur).⁶⁶ In this combined design the program can have several timeframes that

64. Eugene Bardach, *A Practical Guide for Policy Analysis: The Eightfold Path to More Effective Problem Solving*, 3rd ed. (Washington, DC: CQ Press, 2009), 1.

65. *Ibid.*, 1.

66. Robert A. Moffitt and Michele Ver Ploeg, eds., *Evaluating Welfare Reform: A Framework and Review of Current Work, Interim Report* (Washington, DC: National Academy Press, 1999), accessed May 17, 2017, <https://www.nap.edu/read/9672/chapter/2.>, 21.

are measured before and after implementation.⁶⁷ The individuals involved are studied over the course of time and outcome measures.⁶⁸ Additionally, the differences in the state policies will demand different requirements and policy rules.⁶⁹ In this evaluation, the program changes over time and the changes in the outcome can be accredited to change in the program.⁷⁰ The researcher selected this before and after design to ensure that the marriage rates were measured before and after welfare reform to establish a correlation between the variables.

The researcher will use the cross-section analysis for the states of Mississippi and Michigan. One intends to gather data on marriage rates for welfare recipients before the welfare reform policy of 1996 was established and after new welfare policy was employed (before-and-after design). The researcher will collect data that will reflect marriage rates of black welfare recipients as well as white welfare recipients, in both states so, that one will have a basis of comparison within the respective states. Observing the effects of welfare between races will provide insight on whether there is a correlation between declining black marriage rates and welfare reform. The cross-section analysis portion will entail looking between states to observe how the differences written in the policies may have contributed to the changes in marriage rates across states. Conducting this type of

67. Ibid., 30.

68. Ibid., 30.

69. Ibid., 30.

70. Ibid., 31.

analysis gives the researcher the opportunity to examine marriage rates in individual states as well as across state providing for a reliable outcome.

The researcher has selected this evaluation process because it has been effectively used by previous scholars Amalia Miller and Lei Zhang (2008) and Daniel Weinberg, Pat Doyle, Arthur Jones Jr, Stephanie Shipp (1998) for non-experimental welfare evaluations.^{71,72} Additionally, the National Academic Press a reputable, conducted research and recommend cross-section and before and after design which and holds standards similar to those of academia in terms of the validity and reliability of its studies.⁷³

After reviewing the various approaches previous researchers have devised for policy analyses, one has concluded that this combination of methods will ensure the evaluation is both accurate and comprehensive.

The strengths of using a cross-sectional analysis in conjunction with a before-and-after policy evaluation are the multiple periods of time that the evaluation covers.⁷⁴ Being able to study more than one time frame will allow the researcher to observe how the

71. Amalia R. Miller and Lei Zhang, "The Effects of Welfare Reform on the Academic Performance of Children in Low-Income Households," *Journal of Policy Analysis and Management* 28, no. 4 (September 1, 2009): 579.

72. Daniel Weinberg et al., "Measuring the Impact of Welfare Reform with the Survey of Program Dynamics" (1998 Joint Statistical Meetings, Dallas, Texas, and the 1998 Association for Public Policy Analysis and Management, New York, New York, 1998), 8, <https://www.census.gov/content/dam/Census/library/working-papers/1998/demo/spd98-5.pdf>.

73. Moffitt and Ver Ploeg, *Evaluating Welfare Reform*, 30.

74. *Ibid.*, 30.

program has changed over time before and after the policy was implemented.⁷⁵ Also, the variation of policies by state is considered, which is important because states wrote their own policy based on the federal standard welfare reform policy. Lastly, having a larger time frame to examine will allow a greater reach because one will be able to include more people and more years providing a bigger sample size that will yield more representative results. The disadvantage to this policy design is that the program changes within the states may not necessarily be attributed to the changes in outcome. Other variables could be the cause of these changes.⁷⁶

As explained above, the researcher plans to thoroughly examine each element of the policy that may influence marriage rates. To assess the state policies in a comparative manner, one will use an evaluation method that has been previously used from the book *Evaluating Welfare Reform: A Framework and Review of Current Work*, Interim Report (1999). The cross-sectional and before-and-after policy design introduced by this book is a methodology for non-experimental welfare evaluations.⁷⁷ This method will be conducted by observing the program changes before and after welfare reform was implemented. The timeframe mentioned above, 1980 to 2010, should result in a sample size sizeable enough to determine the true impact of the U.S. welfare policy as before and after the Welfare Reform Act was implemented.

75. *Ibid.*, 32.

76. *Ibid.*, 33.

77. *Ibid.*, 30.

The elements of the policy that the researcher intends to examine are the Earned Income Tax Credit (EITC) and Temporary Assistance for Needy Families (TANF)). These three programs are a few of many programs that exist under the Welfare Reform Act of 1996. One chose to limit the number of programs analyzed due to time constraints. One has determined that these would be the best programs to use in the study for a number of reasons. For example, the EITC is based on income and gives low income families a tax credit which effects household income in a positive way. The researcher selected TANF because it is the cash payout that the families receive, which also adds to the overall household income of families on welfare.

The two aforementioned programs supplement household necessities in the form of cash. Families who participate in these programs are able to use the cash they receive to offset expenses they could not otherwise afford. These programs directly increase household income and allow families to spend their monetary benefits without restriction. Other welfare-related programs provide vouchers that must be used for specific services. While reading other literature on this subject, the researcher has observed that income is tied to marriage. Since income is tied to marriage, one has decided that the programs that pertain to cash assistance and the ones that would increase household income on a monthly would be the best programs to evaluate for the purpose of this study.

Further detail on the methodology is provided in Chapter 3 of this research thesis and it expands on how one evaluates the Welfare Reform policy.

Scope, Limitations, and Delimitations of the Study

Justifying & Explaining the Comparative Approach

Because the research question lends itself to a small-*n* case study, the researcher has chosen two states to evaluate: Mississippi and Michigan. Also, the researcher will be conducting a federal examination, to test for variation across states. Mississippi had a GDP that was 31% lower than the overall GDP among all states in the United States, in 2010. This made the state the lowest ranking for GDP per capita in the country that year. Mississippi experienced growth at 1.4%, the United States had a national growth of 2.6% and Michigan exceeded the national average with 2.9% growth. Michigan ranked among the states in the second highest quartile for growth in 2010.⁷⁸ Furthermore, the states of Mississippi and Michigan were selected primarily because each state contained a higher population of black people compared to other U.S. states. In 2010, the national average for America's black population was 12.6%, according to the United States Census.⁷⁹

Conducting an examination of the Welfare Reform Act of 1996 at the federal level and state levels, using Mississippi and Michigan as comparative cases, will allow the researcher to evaluate the hypothesis that the Welfare Reform Act of 1996 may have had unintended consequences. Also, Mississippi and Michigan had black populations above

78. B.E.A. US Department of Commerce, "Economic Recovery Widespread Across States in 2010" (U.S Bureau of Economic Analysis), accessed May 17, 2017, https://www.bea.gov/newsreleases/regional/gdp_state/2011/gsp0611.htm.

79. "U.S. Census Bureau Quick Facts: United States," accessed May 17, 2017, <https://www.census.gov/quickfacts/fact/table/US/PST045216>.

the national average (12.6%) in the 2010 census.⁸⁰ Specifically, Jackson Mississippi has a high concentration of black Americans. In Michigan, the cities of Detroit, Flint, and Lansing have large numbers of black Americans as well. That same year, Mississippi had a black population of 37%, and Michigan had a black population of 14.2%.^{81,82} This is important to note because these cities have higher populations of blacks than many other cities nationally. The higher population of blacks in these two states means they will provide a larger sample size that should yield results that are more representative of the situation experienced by U.S. blacks more generally. Also, these two states also share high concentrations of poverty and low marriage rates, and high levels of welfare recipients.

Finally, the difference in religious commitments may also be used as a basis of comparison. Michigan is located in the North and Mississippi is geographically located in the south of the United States along the Bible Belt. “America is a religious nation.”⁸³ Many Americans have said that religion is an important part of their lives. While this may be true, the two are considered to be separate social institutions and “by mixing them

80. Karen R. Humes, Nicholas H. Jones, and Roberto R. Ramirez, “Overview of Race and Hispanic Origin: 2010,” Census Brief (United States Census Bureau, March 2011), <https://www.census.gov/prod/cen2010/briefs/c2010br-02.pdf>.

81. “U.S. Census Bureau Quick Facts: Mississippi,” accessed May 17, 2017, <https://www.census.gov/quickfacts/fact/table/MS/PST045216>.

82. “U.S. Census Bureau Quick Facts: Michigan,” accessed May 17, 2017, <https://www.census.gov/quickfacts/fact/table/MI/PST045216>.

83. Linda J Waite and Evelyn L Lehrer, “The Benefits from Marriage and Religion in the United States: A Comparative Analysis,” *Population and development review* 29, no. 2 (June 2003): 255–276.

together, feuds, animosities, and persecutions have been raised...”^{84, 85} The constitution places boundaries on the state’s interference in religion, however, the state sought to promote marriage to influence a social behavior in order to advance their own selfish interests.⁸⁶ There is a question around the role of government as it pertains to marriage, although they have always played a role in the institution of marriage throughout history.⁸⁷ Marriage is a social issue and private matter, so, an important question is, what is the role of the federal government in marriage?⁸⁸

Tension about matters of secularism “the legal, political and social separation between the state and religion”⁸⁹ exists within our society and it is important to note that some people believe that government should be ran with religion and others believe that religion has no place in government. In the research, the government plays a role in using a religious platform to promote marriage, a clear combination of church and state. The

84. Linda J Waite and Evelyn L Lehrer, “The Benefits from Marriage and Religion in the United States: A Comparative Analysis,” *Population and Development Review* 29, no. 2 (June 2003): 256.

85. Steven K. Green, “The Separation of Church and State in the United States” (December 2, 2014), accessed May 17, 2017, <http://americanhistory.oxfordre.com/view/10.1093/acrefore/9780199329175.001.0001/acrefore-9780199329175-e-29>.

86. “Separation of Church and State,” *AllAboutHistory.Org*, accessed May 17, 2017, <https://www.allabouthistory.org/separation-of-church-and-state.htm>.

87. Theodora Ooms, “The Role of the Federal Government in Strengthening Marriage,” *Virginia Journal of Social Policy & the Law* 9 (2002 2001): 163.

88. *Ibid.*, 190.

89. Ann Marie Deer Owens, “Tensions between Religion and Secular Society Explored in New Class,” *Vanderbilt University*, accessed May 17, 2017, <https://news.vanderbilt.edu/2015/03/13/tensions-between-religion-and-secular-society-explored-in-new-class/>.

states of Mississippi and Michigan both have marriage promotion programs sponsored by the government in order to encourage marriage; a goal of welfare reform. The researcher will elaborate on marriage promotion in the respective states later on in chapter 4.

Limitations of the study include lack of job availability due to the state of the economy in the targeted states. As a result, black Americans experience higher rates of unemployment. The delimitations of this research are the time periods which were selected to include over ten years before welfare reform and the time thereafter, up until the most recent census in 2010. Furthermore, the black population was chosen, to focus the study to the researcher's particular interest and to examine a specific group of people.

This study seeks to examine the correlation of the Welfare Reform Act of 1996 and declining marriage rates in Mississippi and Michigan among the black population.

Outline of the Study

This paper shall progress over the course of five chapters. Chapter 1 has elaborated upon the problem to be explored as well as the purpose and significance of the study, the research question and hypothesis, the major concepts and theoretical underpinnings that shape the research, the methodology, and the scope, limitations, and delimitations of the study. Chapter 2 reviews the literature on marriage and the Welfare Reform Act. Chapter 3 describes the methodology, Chapter 4 provides the findings, important data, and historical background of marriage and welfare reform in Mississippi and Michigan, respectively. Chapter 5 encompasses the conclusion, recommendations, and future implications of the study.

CHAPTER II

LITERATURE REVIEW

The Welfare Reform Act of 1996 was a landmark law that changed the face of the welfare system in America. It had been the source of great controversy over the years, inciting many debates among scholars. The federal government's motive in passing the act and the impact associated with its implementation were both somewhat ambiguous. Some scholars viewed the act as a success that moved America in a positive direction, whereas others regarded the Welfare Reform Act as an Act that failed to address the needs of the citizens.

This literature review seeks to provide a holistic view of welfare reform in America. To do so, the researcher examines the impact of the Welfare Reform Act of 1996 on marriage rates among blacks in Mississippi and Michigan. To provide a comprehensive review of the scholarly debated findings on this topic, one has expanded the focus to include the major themes and discussions relating to the Social Security Act of 1935 as well. Providing the reader with material on the 1935 Social Security Act contributes to a clearer depiction of the goals of the act, as well as the motive for subsequent reform. After the 1935 policy has been addressed, one will present literature on the Welfare Reform Act of 1996 to inform the reader of the major changes employed and new goals sought to accomplish. Furthermore, the researcher has included herein the

marriage of black and white populations in American to give the reader an understanding of marriage rates before and after welfare reform.

The Social Security Act of 1935

The Great Depression of the 1920's left countless American citizens jobless and in need of financial support. The Social Security Act of 1935 was intended to serve as the answer to their cries for help, although the Act had been in the works long before the Great Depression occurred. President Franklin D. Roosevelt recognized that the welfare bill could be influential in dealing with the market's negative shifts. On January 17, 1935, the bill was presented to Congress as "social security" legislation. Later; it was eventually signed into law on August 14, 1935.¹

The original intention of the act was to provide retirement benefits to elderly citizens who had reached the age of 65 and were no longer employed. The Act was amended to include benefits for children, spouses, and survivors of employed spouses in 1939. Other amendments were also made over the years to allow for the necessary expansions of the Social Security Act.²

The goals of the Social Security Act were to provide for the general welfare of United States citizens who were financially struggling. Programs such as old age assistance, unemployment insurance, and Aid to Families with Dependent Children

1. "Social Security History," accessed May 17, 2017, <https://www.ssa.gov/history/35act.html>.

2. "Social Security: A Program and Policy History," accessed May 17, 2017, <https://www.ssa.gov/policy/docs/ssb/v66n1/v66n1p1.html>.

(AFDC) were created under this law, to address the citizens' greatest necessities; their legacy remains mostly intact. Old age insurance granted a monthly income to citizens sixty-five and older who were no longer in the work force. Today, this program is known as Social Security. Unemployment insurance persists today as well, serving citizens who lost their jobs and are in need of provisional assistance. AFDC is a program that provides cash assistance to families in need, and is known today as temporary assistance for needy families (TANF). These programs have been translated into current programs laid out in the Welfare Reform Act of 1996; as such they continue to offer income security assistance for citizens who required it most.³

There is wide consensus about the purported goals of the Social Security Act of 1935, however, scholarly opinion varies regarding the outcome of the act. Some scholars believe it was successful in fulfilling its goals, while others believe the opposite to be true.

The federal government established a Board to manage the policies that the states designed and implemented. A number of uncertainties existed within the Social Security Act, specifically the methods that the social security Board required the state administrations to adopt for implementation purposes. The states were free to design their own Social Security programs, within the parameters of certain rules established by the federal government. The Social Security Board was supposed to accept or reject the proposal received from the states depending on whether or not states had followed the

3. "Social Security: A Program and Policy History," accessed May 17, 2017, <https://www.ssa.gov/policy/docs/ssb/v66n1/v66n1p1.html>.

proper guidelines. The states were confused about the unclear expectations of the Board regarding what an acceptable state Social Security plan should look like because some of the plans that seemed to be in line with all of the Board's rules were rejected.⁴

States were urged to obey the Board's orders, by making amendments to state policies as requested. If states did not adhere to the demands of the Board, they did not receive federal funding for their social security program; their citizens suffered as a result. The ambiguity of what was acceptable in the eyes of the Board left states in "limbo" when it came to developing Board-compliant policies. The states submitted to the standards of the Board although complying meant compromising, to please the Board.⁵

Issues with the administration of social security continued to unfold. Scholar Grace Abbott points out that although the Social Security Act produced relief for those in need momentarily, recipients could not rely solely on social security for continual support. Eventually, social security benefits were exhausted and families who relied on it required further assistance. Adequate measures needed to be taken by the federal, state, and local governments to provide programs that allowed for long-term support beyond the allotted time frames. Some individuals who were unemployed as a result of work-

4. "Insecurity under the Social Security Act," *The University of Chicago Law Review* 9, no. 1 (1941): 130.

5. *Ibid.*, 130.

related injuries were not ever able to return to work and consequently, they needed more assistance than Social Security (at the time) was able to provide.⁶

Another issue that the Social Security Act presented was that it offered little guidance regarding how it was to be implemented and which route should have been taken to achieve its primary objectives. Poor supervision of the bill, once it passed, meant that there was a lot of room for error during administration. The Social Security Act certainly faced these challenges upon its passage. If the Act presented too many flaws due to poor supervision, funds were withheld or distributed inappropriately, causing welfare recipients to suffer. The federal and state governments were responsible for ensuring that the Act operated efficiently in each state.

Scholar V.O. Key Jr. expresses that given the time and that the federal government had to introduce the Social Security Act to the states, there has been significant positive impacts of the Act despite the problems that arose. The major accomplishments of the act significantly outweighed the small issues of the act and created a positive impact.⁷

The implementation of the Social Security Act, despite its challenges, brought immediate relief to Americans. The idea of having a system in place to assist the neediest members of society gave citizens hope. If a worker became unemployed due to the national economic downturn or as a result of an injury on the job, that worker had a

6. Grace Abbott, "The Social Security Act and Relief," *The University of Chicago Law Review* 4, no. 1 (1936): 51.

7. V. O. Key, "State Administration of the Social Security Act," *The Annals of the American Academy of Political and Social Science* 202 (1939): 154.

safety net. Workers contributed to Social Security funds by paying income taxes when they were employed, and were later able to draw from it if they became unemployed, for circumstances beyond their control. Once established these benefits saved many struggling Americans from suffering the realities of hunger and homelessness.⁸

As demonstrated above, there has been considerable academic debate pertaining to the perceived positives and the negatives of the Social Security Act of 1935. Although the positive impacts have arguably helped to effect economic change, the Act was plagued by other issues that required correcting. In 1939, amendments were made to the Social Security Act of 1935 to extended benefits to families of workers who had died on the job, to provide aid to dependent children of unemployed parents, and also to address a host of issues that were eventually realized.⁹ Scholars have revealed the positives and the negatives of the Social Security Act of 1935, and although the positives have helped to effect change, there were other issues that needed to be corrected. Eventually, an inclusive reform beyond the amendments were necessary, to move recipients from welfare checks to paychecks and to deal with the changing needs of the federal government and society.

The Welfare Reform Act of 1996

The Welfare Reform Act of 1996 was a modification of the Social Security Act of 1935. It was signed into law on August 22, 1996 under the direction of President Bill

8. David Waldron, "Social Security Amendments of 1939: An Objective Analysis," *The University of Chicago Law Review* 7, no. 1 (1939): 84.

9. *Ibid.*, 85-86

Clinton, despite his "...reservations about certain features of the act particularly the provisions affecting the Food Stamp Program..."¹⁰ The renewed Act was formally named the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). The goal of this Act was to revamp America's Welfare System in order to decrease federal welfare spending, provide assistance to needy families with children, and reduce out of wedlock pregnancies.¹¹ Furthermore, this Act sought to promote two parent families and to "end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage."¹²

The Welfare Reform Act made changes to the following areas: 1) Family Cash Aid, 2) Existing TANF Legislation, 3) Food Stamps, 4) Child Care, 5) Alien Eligibility for Welfare, 6) Social Services Block Grant (SSBG), 7) Child Support Enforcement, 8) Medicaid, and 9) Other Programs.¹³ Scholars summarize these significant changes as follows:

"It replaced the Depression-born program of Aid to Families with Dependent Children (AFDC) with fixed annual grants to states for Temporary Assistance to Needy Families (TANF) for six years, ending on September 30, 2002." ... "It reduced spending on food stamps, Supplemental Security Income (SSI), child nutrition, and the Social Services Block Grant (SSBG). However, it increased funding for child care and created a mandatory block grant for care of children in low-income families."¹⁴

10. "The 1996 Welfare Reform Law.Pdf," n.d., accessed May 4, 2017, <https://royce.house.gov/uploadedfiles/the%201996%20welfare%20reform%20law.pdf>.

12. "Policy Basics: An Introduction to TANF," *Center on Budget and Policy Priorities*, last modified November 17, 2008, accessed May 17, 2017, <https://www.cbpp.org/research/policy-basics-an-introduction-to-tanf>.

13. "The 1996 Welfare Reform Law."

14. *Ibid.*

After the passage of the 1996 PRWORA, many scholars have examined the impact of the Act; they have produced an extensive literature on the subject of welfare reform. Work by Schram and Soss (2001), for example, offers a comprehensive examination of statements made by the media and political elites that suggest the Welfare Reform of 1996 was successful. They argue that these claims shaped public opinion and led many Americans to believe that the Act was a success. Schram and Soss (2002) find this to be problematic because a majority of the statements made were based on the assumption that the Act's success could be measured by declining caseloads and "leavers" (recipients who left welfare); these scholars contend that declining caseloads and leavers were not accurate gauges of success.¹⁵ For example, Guy Stevens (2002) claims that other indicators should be used to evaluate the effectiveness of welfare reform.¹⁶ because a true indicator of welfare reform's success "...ultimately will be measured by the improved well-being of America's poor families and children."¹⁷

Some scholars have noticed that the outcome of the Welfare Reform Act was similar to the original Act because "...it failed to end social problems in poor communities." "Without attention to a broader policy agenda, measures directed at

15. Sanford F. Schram and Joe Soss, "Success Stories: Welfare Reform, Policy Discourse, and the Politics of Research," *The Annals of the American Academy of Political and Social Science* 577 (2001): 51.

16. Guy Stevens, "Welfare Reform and the Well-Being of America's Children," *Challenge* 45, no. 1 (January 1, 2002): 8.

17. Daniel T. Lichter and Rukamalie Jayakody, "Welfare Reform: How Do We Measure Success?," *Annual Review of Sociology* 28 (2002): 120.

reducing the size of the welfare rolls tend to have more punitive side effects...”¹⁸ According to Schram and Soss (2001), 40 to 50 percent of recipients who left the welfare rolls struggled financially and soon returned for assistance; thus, "leaving" the welfare system did not necessarily mean recipients no longer needed assistance. Some people left because they had exceeded their allotted time as welfare recipients and others, although they continued to live in poverty, left because they obtained jobs that made them financially ineligible for assistance.¹⁹ Low wages were not enough to offset expenses associated with having a large number of children. In effort to properly document why people were leaving the welfare rolls, Lichter and Jayakody (2002) moved away from evaluating welfare reform through declining caseloads and leavers; instead they developed a measure of social outcomes, such as poverty, marriage, and child development to evaluate welfare policy success.²⁰ These scholars argue that their proposed measure is a more accurate way to assess “the social and economic well-being of fragile families, single mothers, and children,” which is the goal of welfare-related policies.²¹

SIPP is a survey that intended to collect data from all households who left welfare in order to provide insight about the financial well-being of the families, living arrangements, and their overall experience after leaving welfare. Instead of focusing on the

18. Peter B. Edelman, “The Welfare Debate: Getting Past the Bumper Stickers,” *Harvard Journal of Law & Public Policy* 27 (2004 2003): 93.

19. Schram and Soss, “Success Stories: Welfare Reform, Policy Discourse, and the Politics of Research.”

20. Lichter and Jayakody, “Welfare Reform: How Do We Measure Success?” 118.

21. Schram and Soss, “Success Stories: Welfare Reform, Policy Discourse, and the Politics of Research.”

important matter at hand, uplifting people out of poverty, moving them from welfare to work, and helping them to gain financial freedom, the policy agenda is focused on reducing welfare rolls no matter how it's being done.²²

Richard Bavier (2002) uses the Survey of Income and Program Participation (SIPP) as a way to keep track of individuals who left the welfare rolls. This approach “allows us to estimate impacts of reform on more precisely defined groups.” These groups include, but are not limited to race, income, education level, and household size.²³ Being able to study specific groups is advantageous because it permits us to identify unique characteristics, traditions, and trends within specific segments of the welfare-receiving population. Studying these elements may reveal differential effects for certain sub-groups that are unobservable when analyzing the population as a whole. It may therefore allow researchers to theorize more accurately about why certain recipients are leaving welfare rolls, thereby providing us with unique and more specific insights into the success of welfare reform across groups.

Though many scholars view the PRWORA of 1996 to be a success (and have different measures to substantiate their claims), other academics remain unconvinced. For example, Bitler, Gelbach, Hoynes, and Zavodny (2004) view the Welfare Reform Act as a failure because their findings suggest it has done little to encourage marriage and reduce out of wedlock births (two of its purported goals). These goals were established in the

22. Richard Bavier, “Welfare Reform Impacts in the SIPP,” *Monthly Labor Review* (November 2002): 25.

23. *Ibid.*, 26.

hopes that once a family transitioned from a one parent household to a two-parent household, it would likely become more self-sufficient because two incomes tend to generate more revenue. Increased wages arguably lift families out of poverty and decrease a family's reliance on state funds.²⁴ Scholars have argued that welfare reform policies have added to the barriers toward marriage.

In addition, studies show that “about seventy percent of black children are born into a single-parent family...” and that “...poverty rates are four or five times as high in female-headed families as in married-couple families.”²⁵ It can therefore be assumed that reducing out of wedlock births and promoting two-parent families will tend to coincide with decreasing poverty levels among blacks. Although the government may have intended to accomplish both of these objectives, scholars suggest that the new Welfare Reform Act caused people to retain their existing marital status because of the benefits associated with doing so. Married women stayed married to continue working less hours; single women with children were able to earn a living and increase their earnings while still receiving welfare benefits. If single mothers married and their overall household income increased, they risked losing their welfare benefits.²⁶

Scholars have studied the adverse effects of Welfare Reform and they have identified marriage as a variable that has been negatively affected by it. It is therefore evident that marriage is an important topic in welfare reform. If couples are not married

24. Bitler et al., “The Impact of Welfare Reform on Marriage and Divorce,” 7.

25. Ron Haskins, “What Works Is Work: Welfare Reform and Poverty Reduction,” *Northwestern Journal of Law & Social Policy* 4, no. 1 (Winter 2009): 34.

26. Bitler et al., “The Impact of Welfare Reform on Marriage and Divorce,” 9.

and they have children, marriage increases the likelihood that they will no longer qualify for welfare and be forced to live in poverty. The purpose of the PRWORA of 1996 was to encourage recipients to find jobs and to establish two parent households in an effort to create financially independent citizens who are able to live above the poverty line without welfare assistance. Multiple scholars have conducted studies of the impact of welfare reform on marriage and they have varying results of the effects of the former on the latter.

Marriage and Welfare Reform

Marriage has been a tradition in America that has been practiced for centuries but, studies show that marriage was a deteriorating institution among all races. Although there were declining marriage rates among all races, the most significant declines had occurred in black communities. Economic instability, slavery, poverty, teen pregnancy, changing attitudes toward marriage, and public policy are cited by scholars as reasons for the decline in marriage rates.^{27, 28, 29}

The initial decline in marriage rates began in the 1950's when black marriage rates first showed signs of deteriorating in comparison to white marriage rates. Marriage rates were 67 percent among white women and 64 percent for black women. In 1998, marriage rates for white women fell to 58 percent and for black women marriage rates declined by

27. "The Moynihan Report (1965) | The Black Past: Remembered and Reclaimed," accessed May 17, 2017, <http://www.blackpast.org/primary/moynihan-report-1965#chapter2>.

28. Adam Carasso and Eugene C. Steuerle, "The Hefty Penalty on Marriage Facing Many Households with Children," *The Future of Children* 15, no. 2 (Fall 2005), 169-170.

29. Raley, Sweeney, and Wondra, "The Growing Racial and Ethnic Divide in U.S. Marriage Patterns," 100.

almost half, to 36 percent. The statistics are similar for marriage rates among white and black men as well, with rates for white men having declined by 12 percent, compared to black men having dropped by 36 percent in 1998.³⁰ Scholars express marriage rates as male and female because the numbers of men who get married differ from the number of women who get married. For the purpose of this study, female marriage rates are important to use because they make up most of the welfare recipients.

Scholars Besharov and West (2001) proclaim that “marital breakdown” in the black community should not have been blamed for the poverty and social dysfunction that was occurring in the black community. There should have been shared responsibility between marital breakdown, poverty, and social dysfunction because “they [were], simultaneously, both causes and effects of each other.”³¹ A combination of these factors along with slavery, Jim Crow laws and out of wedlock births contributed to the destabilization of marriage in the black community.

The History of Black Marriage Rates

After slavery was abolished, white racism found other ways to oppress blacks: Jim Crow laws. Slavery and Jim Crow laws played a significant role in reduced marriage rates, per Daniel Moynihan (1965), who presented the argument that the “Negro Family” was damaged during the era of slavery.³² While blacks were enslaved, their families were torn apart: women and men were raped, their children were sold, and marriages between

30. Douglas J. Besharov and Andrew West, “African American Marriage Patterns,” *Hoover Press: Thornstorm* (August 1, 2001): 103.

31. *Ibid.*, 105.

32. “The Moynihan Report (1965) | The Black Past.”

“Negros” were not recognized.³³ Eventually, “Negros” were given liberty and they could marry, but they still lacked equality. These laws limited black people’s rights and kept them separate from whites. The mistreatment of blacks has been woven into the fabric of American society, and has contributed to the continued instability of the black family in the present day.³⁴

In addition to Jim Crow laws, poverty and out of wedlock births have persisted and have contributed to the destabilization of the black family, largely manifesting in the form of low marriage rates. Marriage is an important institution in America because it is associated with the wellbeing of America’s children. In 2009, 50 percent of black children lived in single-mother households³⁵, compared to 18 percent of white children.³⁶ Because black children live in single-family households at higher rates than white children, they are more likely to endure the disadvantages associated with this plight.³⁷ “Children born out of wedlock to never-married mothers spend 51 percent of their childhood in poverty...”³⁸ black children were disadvantaged at higher rates than white children.

33. Ibid.

34. Ibid.

35. Often, the woman is taking care of the children. There are few cases of single-male households.

36. Susan L Brown, “Marriage and Child Well-Being: Research and Policy Perspectives,” *Journal of marriage and the family* 72, no. 5 (October 1, 2010): 1060.

37. Kelly Raley, Megan M. Sweeney, and Danielle Wondra, “The Growing Racial and Ethnic Divide in U.S. Marriage Patterns,” *Future of Children* 25, no. 2 (2015): 104.

38. Besharov and West, “African American Marriage Patterns,” 106.

Although marriage rates were declining, out of wedlock births remained prevalent among members of the black community. Black children were three times more likely to be born to unmarried parents.³⁹ Children raised in single-family households experienced educational and economic disadvantages.⁴⁰ There were fewer opportunities available to children raised in those environments because their parents were often unable to invest as many resources (i.e. college tuition, tutoring, quality education) for their education due to economic instability.⁴¹ The Jim Crow laws and economic instability that plagued black families during this time had a lasting impact on marriage rates among this community for decades afterward.

Jim Crow

After Jim Crow was repealed, scholars have observed that there is a racial divide in marriage because “[r]ace continues to be associated with economic disadvantage, and thus as economic factors have become more relevant to marriage marital stability, the racial gap in marriage has grown.”⁴² “The rise in unmarried families... has coincided with an increase in child poverty...”⁴³ Black Americans experience poverty at higher rates than white Americans, and black Americans consider financial stability as an important qualification

39. Ibid., 96.

40. Besharov and West, “African American Marriage Patterns,” 105.

41. Raley, Sweeney, and Wondra, “The Growing Racial and Ethnic Divide in U.S. Marriage Patterns,” 90.

42. Ibid., 89.

43. Susan L Brown, “Marriage and Child Well-Being: Research and Policy Perspectives,” *Journal of Marriage and the Family* 72, no. 5 (October 1, 2010): <https://doi.org/10.1111/j.1741-3737.2010.00750.x>, 1059.

for marriage. Therefore, economic barriers, such as the marriage tax (discussed in further detail below), are associated with hindrances in decisions to marry among the black community.⁴⁴

The Marriage Tax

The marriage tax was a tax that the federal government imposed on couples who had decided to marry. These tax penalties significantly affected low or middle-income families with children. An increase in the family's income translated to an increase in the taxes they had to pay, and in some cases tax rates had been found to be an important factor in the decision to marry.⁴⁵ As the authors stated, "...in extreme cases, households can lose a dollar or more for every dollar earned."⁴⁶ This fact could discourage marriage among couples because, from a financial perspective, they would be better off separate. "An individual will marry if consumption is greater when married than when single."⁴⁷ In this case, being single was more beneficial from an economic perspective.

The economic gain of being a single parent who earned a low income or low income single individuals garnered a tax credit known as the Earned Income Tax Credit (EITC) from which they benefited. To receive the tax credit, "...a family must have a wage earner... have low income... while a small EITC... is available to the childless, to receive

44. Kelly Raley, Megan M. Sweeney, and Danielle Wondra, "The Growing Racial and Ethnic Divide in U.S. Marriage Patterns," *Future of Children* 25, no. 2 (2015): 95-96.

45. Carasso and Steuerle, "The Hefty Penalty on Marriage Facing Many Households with Children," 161.

46. *Ibid.*, 171.

47. James Alm and Leslie A. Whittington, "For Love or Money? The Impact of Income Taxes on Marriage," *Economica* 66, no. 263 (August 1, 1999): 301.

a significant EITC, a family has to have resident children.”⁴⁸ The EITC was an “antipoverty program” that sought to raise incomes and reduce poverty. Families who were married were less likely to receive the tax credit because their combined income exceeded the eligibility requirements. Alm and Whittington (1999) concluded that the marriage tax (EITC) was in fact an influence that affected a woman’s decision to get married.⁴⁹ The EITC was meant to improve the economic conditions and address the issues that manifested in the old welfare system.

The Welfare Reform Act not only discouraged marriage through differential tax rates, it also provided economic incentives for single-family households.⁵⁰ “Welfare reform may have actually decreased the incentives to be married by giving women greater financial independence...”⁵¹ Litcher, McLaughlin, and Ribar (1997) revealed that there had been an increase in female-headed families, suggesting that decreased welfare benefits could resolve the phenomena. Similarly, other scholars had also contended that Welfare Reform policies had undermined marriage among families who received benefits.⁵²

48. Bruce D. Meyer, “The Earned Income Tax Credit,” in *A Safety Net That Works*, ed. Robert Doar (American Enterprise Institute, 2017), accessed May 17, 2017, <http://www.aei.org/spotlight/the-earned-income-tax-credit/>.

49. Alm and Whittington, “For Love or Money?” 304.

50. Allison B. Smith, “The Breakdown of the American Family: Why Welfare Reform Is Not the Answer,” *Notre Dame Journal of Law, Ethics & Public Policy* 11, no. 2 (February 2014): 765.

51. Bitler et al., “The Impact of Welfare Reform on Marriage and Divorce,” 7.

52. Daniel Lichter, Diane McLaughlin, and David Ribar, “Welfare and the Rise in Female-Headed Families,” *American Journal of Sociology - AMER J SOCIOL* 103 (July 1, 1997): 113.

Although welfare benefits were important to supplement income, marriage was important to child wellbeing because having two parents' present benefited children both economically and socially. Couples who had decided to marry sometimes experienced a reduction or complete loss of welfare benefits, which could have had negative financial repercussions on their families. Women were holding off on marriage in order to maintain welfare benefits, even in situations where couples would cohabitate, because only one income was reported. Coontz and Folbre (2002) assert that using the Welfare Reform public policy to promote marriage was not effective, and that it should be amended to remove the tax penalty associated with marriage.⁵³

Despite the significant advantages to marriage for children and for adults, welfare recipients are not as eager to get married because of the economic costs marriage may impose upon them. Economic security and "the health of American adults" are vital when couples consider whether or not they should marry, as the economic disadvantages associated with marriage may outweigh the other types of potential advantages.^{54, 55} Marriage rates are therefore important in helping us to better understand the comprehensive impact of Welfare Reform on society. Examining this policy from the perspective of marriage rates may provide insight into how to create policies that produce better outcomes for black American children and families.

53. Coontz and Folbre, "Marriage, Poverty, and Public Policy," 9.

54. Steven L. Nock, "Marriage as a Public Issue," *The Future of Children* 15, no. 2 (October 20, 2005): 15.

55. Carasso and Steuerle, "The Hefty Penalty on Marriage Facing Many Households with Children," 161.

This research will add specific case studies of the black populations in Mississippi and Michigan to existing literature. These case studies will provide information and insight about two welfare reform programs (TANF and EITC) in each state. The programs will be evaluated using both qualitative and quantitative procedures utilizing variables (unemployment, income, poverty) that influence welfare participation and ultimately marriage.

CHAPTER III

METHODOLOGY

Now that an overview has been provided of the extant literature on welfare reform, a description of the methods to be employed in this analysis will be provided. Based on the previous discussion of the law of unintended consequences and the research that has previously been carried out on welfare reform policies, one intends to examine the impact of welfare reform on black recipients in Mississippi and Michigan.

In this methods section, the scope of the study, justification of the decision to compare the effects of welfare reform in two particular states, and the process employed in carrying out the policy evaluation will be explained. While American welfare reform policies have historically affected multiple aspects of social life nationally, this study will focus on the impacts of the Welfare Reform Act of 1996.

The Welfare Reform Act of 1996 is also known as the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. It is the federal policy that served as a manual to establish guidelines for states to write their individual welfare policies. In particular, the focus of the study is on the effects of the PRWORA of 1996 on black marriage rates among welfare recipients in Mississippi and Michigan. PROWRA will be analyzed by identifying those parts of the policy that directly pertain to marriage.

Focusing on those policy elements that pertain to marriage makes it possible to concentrate efforts on a limited number of policy sections. This should make for a more in-depth and precise analysis.¹

Furthermore, given the time constraints in which the work must be completed, the researcher has elected to analyze the years 1980 to 2010. This time frame should prove sufficient for effectively and comprehensively evaluating the impact of the Welfare Reform Act of 1996. It is also a reasonable time frame because it will allow the researcher to employ census data for the entire period. Finally, the 2010 cut-off for the study is significant because it eliminates the possibility for same-sex marriages to skew the results.² With the scope of the research project thoroughly defined, the approach adopted for this study will now be explained and justified.

The Policy Analysis

Defining the Problem

Bardach begins by providing insight on the importance of defining the research problem and using evidence to support the significance of the problem.³ The researcher is particularly interested in the Welfare Reform Act and its effects on marriage rates because the policy was written in a way that does not include racism, which is an important

1. For the purposes of this study, marriage rates will refer to heterosexual marriages. I have elected to exclude same sex marriages from this study because it was not recognized in the states of Mississippi and Michigan before 2015.

2. Evaluating marriage rates from 2015 onwards would be a discrepancy because same sex marriage became legal in all 50 states. Welfare benefits were not extended to same sex couples under the Welfare Reform Act of 1996.

3. Bardach, *A Practical Guide for Policy Analysis: The Eightfold Path to More Effective Problem Solving*.

component. The policy should be reevaluated to include observation through the lens of the Critical Race Theory which would include factors such as racism. If the Welfare This is the second page of the chapter. Reform Act has negative effects on marriage, as hypothesized, it could pose a problem because the policy is doing the opposite of what it was created to do. Low marriage rates as a result of Welfare Reform could mean that those who receive benefits will not get married and the cycle of poverty will continue.

Furthermore, out-of-wedlock births are also important because it could also potentially affect the cycle of poverty. Usually, when single headed families are faced with socioeconomic issues, they rely on state and federal welfare programs to supplement their incomes in order to make ends meet. There are many black American children born out-of-wedlock in the United States compared to children of other ethnic groups. Because children who are born out-of-wedlock tend to grow up in poorer socioeconomic classes and fare worse than their peers born to married parents, it is important to understand the root of the problem in order to remedy it.

Assembling Evidence

Next, it is important to identify the specific welfare reform policy documents that pertain to this study. The primary document analyzed is the Welfare Reform Act of 1996, officially named the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (federal law). The state policies to be evaluated include the 1996 Welfare Reform Act of Mississippi and the 1996 Welfare Reform Act of Michigan, also known as the To Strengthen Michigan Families (TSMF) policy. Using both the federal and state policies will allow the researcher to have a basis of comparison because the states

created their welfare reform policies according to the guidelines provided by the federal policy. It is important to establish a general understanding of national level policy in order to grasp the differential experiences of individual states.

Once the policy documents are acquired, one will analyze each policy individually in order to observe the changes in marriage rates that may have taken place before and after welfare reform was implemented. The researcher will focus on two specific programs within the AFDC and PRWORA policies; Earned Income Tax Credit (EITC) and Temporary Assistance for Needy Families (TANF). The researcher chose to focus on these specific programs in an attempt to narrow the approach, given that there are over twenty-five programs encompassed under the federal welfare umbrella. The two programs identified here are particularly important for testing the research question because they provide cash assistance to welfare recipients and increase the overall household incomes of people on welfare, whereas other programs provide vouchers for specific use.⁴

In addition, the researcher will collect statistical data on marriage rates for each of the cases under analysis. This information comes primarily from the Mississippi Department of Health and Human Services and the Michigan Department of Health and Human Services. The information gathered from these sources will include statistics on the welfare participation rates among blacks and whites in the respective states before and after the Welfare Reform Act of 1996 was implemented. These marriage statistics will also be

4. Incomes are important in terms of marriage rates because usually, those in lower income brackets are not getting married if they are receiving welfare benefits because the benefits increase their overall household income. When they get married, the extra income that increases their overall income is forfeited.

important to determine if the state policies after welfare reform had a significant effect on marriage rates among the black and white populations of welfare recipients in Mississippi and Michigan. Since this information is not available due to the lack of data collection during this period, a proxy will be used in its place.⁵ Accordingly, the researcher will also gather data on the number of welfare participants who were married and unmarried before and after welfare reform. Participation rates are important for identifying the percentage of the population on welfare. Now that the evidence portion has been explained, alternate explanations to the problem may be considered.

Construct the Alternatives

In policy analysis', it is also important to consider the alternatives because they allow for the exploration of other potential explanations of the problem.⁶ Here are some possible alternatives to the problem that has been presented.

Alternative 1: Changes in social values have caused women and men to change their outlook toward marriage causing them to defer or completely dismiss the idea of marriage.

Alternative 2: black men are being imprisoned in mass numbers and many black men are in prison and unavailable to marry. Having a record could affect marriage rates because women may not want to marry men who have records because it may be harder for these men to obtain jobs to support the household. Furthermore, men who have prison records could disqualify the entire family from receiving welfare benefits.

5. "NVSS - Marriages and Divorces," *Centers for Disease Control and Prevention*, accessed May 19, 2017, <https://www.cdc.gov/nchs/nvss/marriage-divorce.htm>.

6. Bardach, *A Practical Guide for Policy Analysis: The Eightfold Path to More Effective Problem Solving*.

Alternative 3: Unemployment due to job inequality and mass incarceration has left black men unable to obtain decent jobs to care for their families, thereby lowering their marriageable quality.

Although these alternatives are not pursued in this thesis, the researcher recognizes that there are confounding alternatives.

Select the Criteria

The scope of the policy analysis will be limited to the information relevant for answering the research question. One will collect information on the US national and individual state populations according to race, income, and age; this data will come from the United States census for the years 1980 through 2010. One will use the white population of welfare recipients as a basis of comparison to the black population receiving welfare benefits to demonstrate if and how welfare reform has influenced marriage rates among the white population compared to the black population. Conducting a comparative analysis will allow for the observation of welfare reform's impact on the respective populations. Additionally, income is an important element in the scope of this project because poverty thresholds often determine a family's welfare eligibility. Generally, if the family is above the threshold, they do not qualify for assistance, but if they are below the threshold they receive benefits (assuming other eligibility requirements are met).

Age is another important aspect of the study because setting age limits allows the researcher to observe the behaviors of marriage patterns of younger and older welfare recipients. The age groups will be 15-34 through 44. The researcher chose the age ranges to begin at the age used to track births to unmarried women by age and to end at a point to

include an age range that has an inclusive population and was significant enough to capture welfare recipients.⁷

The researcher has also elected to limit the timespan of this study. The data gathered will be between the years of 1980 and 2010 to account for at least ten years before and after welfare reform. In addition, the research is limited to a small number of states used as case studies (Mississippi and Michigan) as well as the type of marriage to be included in "marriage rate" data (only heterosexual marriage). The decision to use Mississippi and Michigan as case studies originated from the fact that these states both have populations of blacks above the national average of 12.6 percent (in the year 2010).⁸ Ensuring that the states had a large black population over the 12.6 percent threshold increases the sample size and may yield results that are more representative of the broader black American population. Lastly, the scope of the research is limited to heterosexual marriage because laws that allow same-sex marriage had not yet been passed in these two states during the years to be evaluated. These criteria for the research have been selected to set appropriate boundaries of the study.

Projecting the Outcomes

Now that the researcher has established the scope of the study, one will project the possible outcomes. Policy outcomes are important to consider when writing and analyzing

7. Mark W. Nowak, Michael E. Fishman, and Mary E. Farrell, *State Experience and Perspectives on Reducing Out-of-Wedlock Births*, June 16, 2015, accessed May 19, 2017, <https://aspe.hhs.gov/basic-report/state-experience-and-perspectives-reducing-out-wedlock-births>.

8. Karen R. Humes, Nicholas H. Jones, and Roberto R. Ramirez, *Overview of Race and Hispanic Origin: 2010*, Census Brief (United States Census Bureau, March 2011), accessed May 17, 2017, <https://www.census.gov/prod/cen2010/briefs/c2010br-02.pdf>.

policy because a number of risks are involved. These risks affect people's wellbeing and their livelihood, so when we engage in policy evaluations we should ensure that the benefits exceed the costs.⁹ Each state receives a block grant of 16.5 billion US dollars per year for welfare expenditures.¹⁰ States are provided with a significant amount of federal funds to accomplish their goals, yet all of these goals are not being met (according to previous research).

Based on the literature, welfare reform had made strides to reduce caseloads and move more people from welfare to work; however, the policy was unsuccessful in reducing out of wedlock births and increasing marriage rates. The researcher will project that the Welfare Reform Act of 1996 reduced marriage rates by at least 10 percent. Since the implementation of the policy, marriage rates have continued to decline.

It is unlikely that the policy will produce the goals set forth without another round of welfare reform. To pour money into a policy that has already been exhausted with waivers and has not fulfilled its intended goals would only be more wasteful in the end. A new, improved process is warranted with risks, benefits, and cost effectiveness considered from all possible perspectives before implementation. It is critical to hold public official deciding on welfare reform accountable when new policies are introduced and implemented so that if things do not go according to plan, they will face the repercussions.

9. Bardach, *A Practical Guide for Policy Analysis: The Eightfold Path to More Effective Problem Solving*.

10. "Policy Basics."

With a new policy in place that gives consideration to the old policy and previous outcomes, a new policy could be an opportunity to provide a fresh perspective, newfound confidence, and a system that will more likely produce results in the intended direction. Although a new policy may be necessary, there are always certain trade-offs to be made, which will be discussed in the following section.

Confronting the Trade-Offs

Trade-offs are an important part of the policy process. There are things that must be given in order to receive. According to Bardach (2009), money and goods or services are the common trade-offs that exist within policy.¹¹ These trade-offs usually benefit the citizens the policy affects. In this study, the trade-offs include primarily money, as it is a significant part of the welfare reform policy and one of the reasons the policy was created (namely, to reduce federal spending). To have quality programs that meet the proposed goals, proper planning, personnel, and execution are required and all of these things necessitate money. The lack of money can result in the deficiency of a quality program because costs will be cut, which could mean fewer personnel are hired, training is poor, workers are paid less, or less money is allocated to families who really need it.

A new welfare policy would require approval and more taxpayer dollars to fund the program, which would result in a trade-off. Citizens paying into the program may experience an increase in their tax contributions or expenditures from other programs would have to be reduced and apportioned to the welfare program. Bureaucrats and

11. Bardach, *A Practical Guide for Policy Analysis: The Eightfold Path to More Effective Problem Solving*.

politicians may not want to allocate the funds for the program because they may feel as though the program currently in place is sufficient and are unwilling to pay more for unknown outcomes. Proper approval would determine the passage or failure of the new policy and its funding source.

Now that the researcher has presented the methodology, the next section will include the results of the analysis. One will disclose the outcomes of the analysis based on the “eight-fold path” policy analysis, along with the combined cross-section and before-and-after analyses. Furthermore, one will use the findings to provide an interpretation of the results and accept or reject the hypothesis presented above.

CHAPTER IV

RESULTS

Using the methods described in the methodology section, the results of the analysis are herein described. This section will be organized into three parts, which will include the results of the analysis of the federal welfare reform, Mississippi's welfare reform, and the Michigan's welfare reform. The federal welfare reform policy captures the broad policy, which lays out fundamental guidelines and procedures for states to follow to create their individual programs. Mississippi's and Michigan's welfare reform policies were created based on federal guidelines to fit the needs of their respective states. Herein, one will present the findings of the federal policy as well as the state policies of Mississippi and Michigan.

Federal Welfare Reform

The researcher observed that within the Federal Welfare Reform Policy of 1996, PRWORA, various changes were made to the existing welfare programs in the hopes of accomplishing the federal government's goals. The following are the four main goals of federal welfare reform put forth by President Clinton and the 104th congress:

“(1) 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.”¹

To achieve these objectives, the federal government created block grants for programs under the welfare reform act. For individuals to receive benefits, they had to follow certain guidelines and/or meet certain requirements outlined in the state policies, to qualify. There were also time limits imposed on welfare recipients for the amount of time that they were able to receive benefits to discourage recipients from taking advantage of the welfare system. The research will focus on TANF and EITC, two of many programs housed under the welfare reform policy. TANF and EITC are significant because, according to the findings, both programs increased the annual household income by providing cash benefits to welfare recipients.

Although welfare recipients depended upon TANF benefits to cover basic essentials, the program had failed to help those in need, up to the year 2010. As a result of the 2008 recession, poverty rates increased. In 2010, 15.1% of Americans had fallen below the poverty line, and 27.4% of the black population was below the poverty line, as depicted in Table 4.1. The number of black people suffering from poverty was more than double that of white people. Government programs such as TANF were not able to meet the rising needs of the citizens as a result of the recession. TANF was only successful in helping 1.3 million people, and only 12% of children overcame poverty as a result of this policy. TANF has not been adjusted for inflation over the years, which has made its overall value worth

1. Vee, The 1996 Welfare Reform Law.

32% less than when it was initially implemented in 1996; this means its capacity to help those in need is drastically reduced.²

As depicted in Table 4.1, the number of black Americans below the poverty line was consistently higher across all time periods compared to white Americans. In nearly every case, the number was close to or more than double that of the national average. Due to black Americans' dependence on welfare benefits at higher levels, changes to the Welfare Reform Act have had a greater impact on this group. Those who lived in poverty sought welfare benefits to alleviate the growing burden of their living expenses. Welfare programs are needed as long as poverty exists; however, certain factors have caused those in need to be disqualified for those programs (i.e. not actively seeing employment, time limits, and availability of funds, prison records).

Table 4.1. Persons below poverty level in the U.S.^{3,4}

United States	1980	1990	2000	2010
Black Americans	32.5%	31.9%	22.5%	27.4%
White Americans	10.2%	10.7%	9.5%	12.7%
Total Americans	13.0%	13.5%	11.3%	15.1%

2. Hall, *Weakness in the Safety Net*.

3. "Persons Below Poverty Level in the U.S., 1975–2010," accessed May 17, 2017, <https://www.infoplease.com/business-finance/poverty-and-income/persons-below-poverty-level-us-1975-2010>.

4. *Who Is Poor in Wisconsin?* (University of Wisconsin–Madison: Institute for Research on Poverty, n.d.), accessed May 17, 2017, <https://www.irp.wisc.edu/faqs/faq4.htm>.

Since more black Americans were living in poverty than Americans of other ethnicities, when welfare reform took effect, the number of black Americans living below the poverty line decreased by 10%. Poverty level is the “measure of income issued every year... [and]... poverty levels are used to determine your eligibility for certain programs and benefits...”⁵ This decrease can be attributed to welfare payouts of cash benefits through programs (TANF and EITC) that increased the overall household income of welfare recipients. By 2010, the number of Americans living below the poverty increased overall; unsurprisingly, black Americans experienced a greater increase in poverty (4.9%) compared to white Americans (who experienced only a 3.2% increase).

Low poverty levels are associated with unemployment. Table 4.2 shows the rate of unemployment in the U.S. over a thirty-year period. Unemployment rates reached a high point in 2010, just after the Great Recession. Black Americans experienced much higher unemployment rates (16.0%) than white Americans (8.7%). This is significant because it means that black Americans (especially those who had lost their jobs or could not find work) were more likely than whites to rely on the government for financial support. Black Americans have been disproportionately affected by poverty for various reasons, one of which is unemployment. Although people were obtaining jobs at higher rates, the work many engaged in was not enough to lift them out of poverty. In these instances, people would turn to welfare benefits to help them supplement their insufficient income. As reflected in Table 4.2, black Americans are unemployed at rates almost double those of

5. “Federal Poverty Level (FPL),” *HealthCare.Gov*, accessed May 17, 2017, <https://www.healthcare.gov/glossary/federal-poverty-level-FPL/>.

white Americans. Table 4.3 shows the amount of people receiving public assistance, some as a result of unemployment.

Table 4.2. Unemployment rates by race and ethnicity⁶

United States	1980	1990	2000	2010
Black Americans	14.3%	11.4%	7.6%	16.0%
White Americans	6.3%	4.8%	3.5%	8.7%
Total Americans	7.1%	5.6%	4.0%	9.6%

(Bold numbers indicate interesting numbers)

Table 4.3. Percentage of people receiving public assistance⁷

United States	1980	1990	2000	2009*
Black Americans	12.5%	27.2%	15.5%	13.5%
White Americans	3.1%	6.4%	4.3%	4.4%
Total Americans	4.6%	10.1%	6.7%	6.5%

*Data not available for 2010

Tables 4.2 and 4.3 show that before the Welfare Reform Act was introduced, there was an increase in welfare participation. This was followed by a subsequent decline in the number of people receiving benefits.⁸ A larger percentage of the black American

6. "United States Unemployment Rate 1920–2013," accessed May 17, 2017, <https://www.infoplease.com/business-finance/labor-and-employment/united-states-unemployment-rate>.

7. "Youth Indicators 2011; America's Youth: Transitions to Adulthood," *National Center for Education Statistics*, accessed May 17, 2017, https://nces.ed.gov/pubs2012/2012026/tables/table_32.asp.

8. Ibid.

population received public assistance than the white American population, however, more black recipients lost benefits over time. This is significant to mention because while black Americans were impoverished at higher rates than white Americans, black Americans experienced a significant reduction in the number of their population benefits from assistance before and after welfare reform, as expressed in Table 4.2.

Table 4.4 reflects the number of Americans receiving public assistance from 1980-2009. The numbers show that there are more people who were below the poverty line than there were people receiving benefits (Table 4.1 compared to Table 4.4). According to the data in the chart, less than half of black Americans living below the poverty line in need of supplemental income were provided benefits. More than half of white Americans living below the poverty line in need of government assistance received welfare payouts consistently over time.

Table 4.4. U.S. percent of births to unmarried women⁹

Year	15-19	20-24	25-29	30-34	All Ages
1980	About 48%	About 20%	About 10%	About 7%	About 20%
1985	About 60%	About 25%	About 16%	About 10%	About 21%
1990	About 68%	About 38%	About 20%	About 17%	About 30%
1995	About 76%	About 44%	About 21%	About 18%	About 35%
2000	About 80%	About 51%	About 22%	About 18%	About 36%

9. Nowak, Fishman, and Farrell, *State Experience and Perspectives on Reducing Out-of-Wedlock Births*.

One of the goals of the federal government was to decrease welfare expenditures by reducing welfare dependency through employment. States attempted various approaches in the hopes of achieving this goal. Each state was guaranteed a work participation credit by the federal government for their work participation rate if states reduced their welfare rolls.¹⁰ More working welfare recipients meant more percentage points, and an increased chance for states to meet their work participation requirements. Consequently, many states sought to establish strict work requirements in an effort to eliminate the pool of people who needed benefits but could not meet work requirements. This forced them off welfare rolls, as a result. Another way states tried to increase their chance of earning the federal credit for their work participation rate requirement was by imposing time limits on welfare recipients; the decline in public assistance recipients in 2009 may be attributed to such changes.¹¹ This credit was important because it counted toward the overall work participation for the state by raising the number and making the state seem successful. Other welfare beneficiaries may have obtained work with higher wages that allowed them to rise out of poverty and move off of welfare rolls on their own. However, given the increase in the number of black Americans that remained below the poverty line in 2010, the latter possibility is less likely to have been the case for this particular group. It is worth noting, however, that recipients were sometimes allowed to return to the rolls after leaving, if they still met their eligibility requirements.

10. Hall, *Weakness in the Safety Net*, 2.

11. *Ibid*, 2.

Marriage and Out-of-Wedlock Births

According to the Heritage Foundation (2010), unmarried families are five times more likely to live in poverty than married families. Research shows that marriage is negatively correlated with poverty, by a rate of 80%.¹² The percentage of families living in below-poverty, single-parent, female-headed families was 36.5% between 2006 and 2008 compared to 6.4% of married, two-parent families living in poverty during the same time period.¹³ Given that there are a lack of marriage statistics and out-of-wedlock birth rates by race and by state for the span of this research, the researcher uses the overall rates of marriage and out-of-wedlock births at the national level to advance the argument.

Families who have children out-of-wedlock are more likely to experience poverty according to the United States Census Bureau, who link poverty to out-of-wedlock births.¹⁴ Out-of-wedlock births saw an increase from the 1980s to the early 1990s, with birth rates increasing steadily thereafter. Between 1997 and 2008, out-of-wedlock births had again begun to rise.¹⁵ Although one of the federal government's goals was to reduce out-of-wedlock births, those rates continued to increase after welfare reform was implemented.

12. "Marriage and Poverty in the U.S.: By the Numbers" (Washington, DC: The Heritage Foundation), accessed May 17, 2017, https://thf_media.s3.amazonaws.com/2010/pdf/wm2934_bythenumbers.pdf.

13. "Marriage and Poverty in the U.S.: By the Numbers" (Washington, DC: The Heritage Foundation), accessed May 17, 2017, https://thf_media.s3.amazonaws.com/2010/pdf/wm2934_bythenumbers.pdf.

14. Marcia Carlson and Sheldon Danziger, "Cohabitation and the Measurement of Child Poverty," *Review of Income and Wealth* 45, no. 2 (June 1, 1999): 182.

15. *Births to Unmarried Women* (City Trends Data Bank, December 2015), accessed May 17, 2017, http://www.childtrends.org/wp-content/uploads/2015/03/75_Births_to_Unmarried_Women.pdf.

One reason for the increase may have been that a greater number of women reached the child bearing age during that time period compared to other periods, causing the number of out-of-wedlock births to also rise.¹⁶ Women may also choose not to get married as a result of welfare benefits.

As presented in Table 4.4, one can see that consistently over time women between the ages of 15 and 19 experienced out-of-wedlock births more than any other age group, nationally. The out-of-wedlock birth rates for this age group continued to climb from 1980 through 2000. Trends show that older women are less likely to have children out-of-wedlock. This means that more than likely, this same group of women (15-19) experienced poverty at higher rates and therefore were more likely to be dependent on welfare. This is interesting because many in this group would be considered children themselves and they may be living in single-parent households themselves.

In addition to a significant amount of out-of-wedlock births falling into the 15-19 age group, the analysis also shows that many of the women who experienced out-of-wedlock births were likely black women, according to the Table 4.5. Fewer black Women were married over time, which means that the likelihood for the out-of-wedlock births to a black woman of color was higher. This correlates to the higher rates of poverty that are also observable among blacks and this group's higher rate of welfare dependency.

16. Kerri L. Rivers, "Has Welfare Reform Reduced Nonmarital Births?" (Population Reference Bureau, n.d.), accessed May 17, 2017, <http://www.prb.org/Publications/Articles/2001/HasWelfareReformReducedNonmaritalBirths.aspx>.

Table 4.5. Percent of children born to unmarried parents¹⁷

United States	1980	1990	2000	2010
Black Americans	55.2%	65.2%	68.5%	About 72.2%
White Americans	11.0%	20.1%	27.1%	About 29%
Total Americans	18.4%	28.0%	33.1%	About 40%

When considered alongside other tables presented in this analysis (specifically, those depicting the number of people living on public assistance and the unemployment rates by race), Table 4.6, supports the claim that black Americans have suffered from poverty more than white Americans (both in terms of unemployment and out-of-wedlock births). This group has thus been relegated to lower socio-economic statuses in American society since lower marriage rates are shown to be correlated with higher rates of poverty. Based on these findings, the Welfare Reform Act of 1996 was not successful in addressing out-of-wedlock births over time or increasing marriage rates in the US.

17. "Social Indicators of Marital Health & Well-Being," *The State of Our Unions 2012*, accessed May 18, 2017, http://www.stateofourunions.org/2012/social_indicators.php.

Table 4.6. All U.S. persons age 15 and older who were married¹⁸

United States	1980	1990	2000	2010
Black Women	44.6%	40.2%	36.2%	28.3%
Black Men	48.8%	45.1%	42.8%	35.0%
White Women	60.7%	59.1%	57.4%	52.7%
White Men	65.0%	62.8%	60.0%	54.4%
Total Women	58.9%	56.9%	54.7%	49.5%
Total Men	63.2%	60.7%	57.9%	52.1%

Conclusions

Based on the findings the research has produced, it appears that the national government was unsuccessful at reducing out-of-wedlock births and at promoting marriage. Further, there was a lack of progress made in terms of providing assistance to needy families because more families were moved off of welfare despite the persistent need of welfare after the Welfare Reform Act was implemented. Unemployment decreased initially, but eventually increased to even higher numbers than before the recession.

Welfare reform was said to be successful, but that seems to be an ambiguous statement when there are people who were moved off welfare and still truly need it. We cannot mistake a reduction in welfare rolls as positive progress for the people. Having now

18. Ibid.

provided an analysis of welfare reform at the federal level, we may now consider the impact of states' welfare reform policies on citizens.

Mississippi

The Mississippi Welfare Reform Act was developed with a number of goals in mind. The first goal was to give aid to families who had children, so that parents or guardians could provide for their children at home rather than requiring the state to provide for those children via foster homes.¹⁹ The next goal was to move parents off of government dependence and to encourage job readiness, work, and marriage so that families would be better able to provide for themselves.²⁰ Another goal was to prevent and reduce the number of out of wedlock pregnancies that occurred each year.²¹ A related objective of the Mississippi Welfare Reform Act was to encourage and to maintain two-parent families.²² The final goal was to end program misuse and fraud by recipients taking advantage of the system.²³

The success of the Mississippi Welfare Reform Act in accomplishing these goals is ambiguous. Despite the statistical results, a number of former recipients or individuals who needed assistance continued to live in poverty. The official results offered by the state revealed that the policy produced significant reductions in caseloads for recipients as well

19. *Mississippi State Plan: Temporary Assistance for Needy Families*, n.d., accessed May 18, 2017, <http://sos.ms.gov/ACProposed/00018313b.pdf>, 27.

20. *Ibid.*, 27.

21. *Mississippi State Plan: Temporary Assistance for Needy Families*, n.d., accessed May 18, 2017, <http://sos.ms.gov/ACProposed/00018313b.pdf>, 25.

22. *Ibid.*, 27.

23. *Ibid.*, 31.

as a reduction in the number of claims for the alleviation of poverty. Despite these supposed victories, poverty in Mississippi persisted. Because poverty influences marriage rates, it is unsurprising that marriage trends did not show improvements during the time of welfare reform; there was a steady decline. Consequently, the state seems to have been ineffective at promoting marriage, reducing out of wedlock births and encouraging two-parent families. The federal government has not seemed to meet their goals of welfare reform, contrary to reductions in caseloads.

In this paper, the researcher will analyze the effectiveness of two programs under the Mississippi Welfare Reform Act. The first policy the researcher analyzes is the Temporary Assistance for Needy Families (TANF), which showed a successful decline in caseloads, transitioning families from welfare to work. Although there were declines in caseloads, these declines may not have been as successful as portrayed. The second program is the Earned Income Tax Credit (EITC), which was believed to be successful in relieving poverty.²⁴ Both programs seemed successful but, taking a closer look, the results do not appear to yield success at the recipient level.

TANF

The TANF Program was a cash assistance program that gave recipients an allocation of cash each month to families to cover their day-to-day expenses. The program began as a pilot program before welfare reform was implemented to measure its success.²⁵

24. Center on Budget and Policy Priorities, "Mississippi Fact Sheet: Expand Tax Credits to Promote Work and Fight Poverty," last updated September 14, 2016, last accessed May 18, 2017, <http://apps.cbpp.org/3-5-14-tax/?state=MS>

25. *Mississippi State Plan: Temporary Assistance for Needy Families*, 5.

From the start, the program showed signs of success based on the indicated declines in caseloads.²⁶ Caseload declines purportedly showed that recipients were moving off of welfare rolls because they obtained work or reached their time limits.

The TANF program defined several qualifications and time limits required for citizens to be eligible to receive cash assistance. These qualifications included work participation or related work activity.²⁷ Time limits of 60 months were imposed, and 20% of the state's total caseloads could have assistance extended for hardship reasons.²⁸ To qualify for extended benefits, someone in the household had to be disabled and incapable of working. Also, the applicant's household would need to earn less than the amount deemed necessary for program benefits.²⁹ Some applicants were faced with the reality of needing continued benefits; however, not all of them could be accommodated due to the state's limited funds.

Extending funding for those who faced hardship may have affected Mississippi's work participation rates over time. These rates were important because they determined whether or not states received funds from the federal government. To remain eligible for

26. Pamela J. Loprest, "How Has the TANF Caseload Changed Over Time?," *Urban Institute*, last modified June 4, 2016, accessed May 17, 2017, <https://www.urban.org/research/publication/how-has-tanf-caseload-changed-over-time>, 5.

27. Work-Job readiness and job search activities, Employment, on-the-job training, Work experience programs, Community service programs, Vocational education (not to exceed 12 months), High school or GED equivalent, if under age 20, Job skills training directly related to employment, Education directly related to employment.

28. "TANF Work Program," *Mississippi Department of Human Services*, accessed May 17, 2017, [http://www.mdhs.state.ms.us/field-operations/programs-dfo/temporary-assistance-for-needy-families-\(tanf\)/tanf-work-program/](http://www.mdhs.state.ms.us/field-operations/programs-dfo/temporary-assistance-for-needy-families-(tanf)/tanf-work-program/).

29. *Ibid.*

state funding, a certain percentage of TANF recipients had to participate in a work-related activity (work participation). TANF funds from the federal government were reduced if states had too many recipients who were out of work. If the latter happened to be the case, the state's funds were reduced, thereby forcing a decline in caseloads because the state could no longer fund the same number of cases.³⁰

Although welfare reform's goal was to reduce caseloads, states like Mississippi achieved reductions through misleading measures. Declines in caseloads began in 1993, the same year the TANF pilot program began. This created the appearance that Mississippi was successful in reducing caseloads, presumably because more families were becoming self-sufficient; however, this was not the case.

As displayed in Table 4.7, before TANF replaced the Aid to Families with Dependent Children (AFDC) policy, Mississippi's caseloads were consistently in the 50,000 range.

30. *Mississippi State Plan: Temporary Assistance for Needy Families*, 5.

Table 4.7. Mississippi monthly AFDC total caseload³¹

Year	1980	1985	1990	1995
Total Cases	58,423	51,875	59,912	51,416

Once TANF was introduced, shown in Table 4.8, caseload numbers dramatically decreased; from 1995 to 1997, caseloads dropped by almost 24,000 cases. These statistics, however, do not necessarily mean the policy was successful; many Mississippians remained in need.³²

Table 4.8. Mississippi monthly TANF total caseload³³

Year	1997	2000	2005	2010
Total Cases	27,439	15,825	16,060	12,078

31. "Caseload Data 1980 (AFDC Total)," *Office of Family Assistance / ACF*, last modified December 19, 2004, accessed May 19, 2017, <https://www.acf.hhs.gov/ofa/resource/caseload-data-afdc-1980-total>; "Caseload Data 1985 (AFDC Total)," *Office of Family Assistance / ACF*, last modified December 19, 2004, accessed May 19, 2017, <https://www.acf.hhs.gov/ofa/resource/caseload-data-afdc-1985-total>; "Caseload Data 1990 (AFDC Total)," *Office of Family Assistance / ACF*, last modified December 19, 2004, accessed May 19, 2017, <https://www.acf.hhs.gov/ofa/resource/caseload-data-afdc-1990-total>; "Caseload Data 1995 (AFDC Total)," *Office of Family Assistance / ACF*, last modified December 19, 2004, accessed May 19, 2017, <https://www.acf.hhs.gov/ofa/resource/caseload-data-afdc-1995-total>.

32. Loprest, "How Has the TANF Caseload Changed Over Time?" 3.

33. "TANF: Total Number of Families," accessed May 19, 2017, https://www.acf.hhs.gov/sites/default/files/ofa/2000_15months_tan.pdf; "TANF: Total Number of Families," accessed May 19, 2017, https://www.acf.hhs.gov/sites/default/files/ofa/2005_15months_tan.pdf; "TANF Caseload Data 2010," *Office of Family Assistance / ACF*, last modified June 27, 2010, accessed May 19, 2017, <https://www.acf.hhs.gov/ofa/resource/caseload-data-2010>; "TANF Caseload Data 1997," *Office of Family Assistance / ACF*, last modified December 19, 2004, accessed May 19, 2017, <https://www.acf.hhs.gov/ofa/resource/caseload-data-1997>; Loprest, "How Has the TANF Caseload Changed Over Time?"

When TANF recipients moved off of welfare rolls and still needed assistance, former recipients were able to rely on Mississippi's TANF diversion programs. These programs allowed former recipients to receive help with household expenses such as childcare and transportation.³⁴ The diversion programs kept families off of welfare rolls, which meant that they did not count toward caseloads.³⁵ Thus, states could continue to help families and meet their federal caseload reduction goals simultaneously.³⁶ Because TANF was not providing for needy families (rather, the diversion programs did this), it seems that TANF policies were unsuccessful.

Not only did TANF fail poor families, it may have also contributed to higher poverty rates.³⁷ The increase in poverty rates is significant because poverty is a variable shown to negatively affect marriage rates.³⁸ A study by Charles Murray revealed that low and middle income earning men have experienced significant declines in marriage potential over the last forty years.³⁹ Comparatively, women who were in the top ten percentiles for earnings had steady or increasing marriage rates, whereas women in lower earning

34. Loprest, "How Has the TANF Caseload Changed Over Time?" 2.

35. *Ibid.*, 2-3.

36. *Ibid.*, 5.

37. "Chart Book: TANF at 20" (Center on Budget and Policy Priorities, August 5, 2016), <https://www.cbpp.org/sites/default/files/atoms/files/8-22-12tanf.pdf>.

38. Michael Greenstone and Adam Looney and The Hamilton Project, "The Marriage Gap: The Impact of Economic and Technological Change on Marriage Rates," *Brookings*, November 30, 2001, accessed May 17, 2017, <https://www.brookings.edu/blog/jobs/2012/02/03/the-marriage-gap-the-impact-of-economic-and-technological-change-on-marriage-rates/>.

39. *Ibid.*

percentiles experienced decreases in marriage at significantly higher rates.⁴⁰ Marriage trends thus show that poverty is negatively correlated with marriage.⁴¹

Marriage

Mississippi used federal TANF money to promote marriage through the Healthy Marriage Initiative.⁴² This initiative was intended to: “support healthy marriage and family development/formation; prevent family disruption; [and] secure permanent families for children.”⁴³ It was designed to support the entire family, with benefits for both adults and children. Children benefited through gaining improved physical and emotional health, increased success in school, and a higher probability of graduating from college, among others.⁴⁴ Adults involved in the program experienced a decreased risk of illness, a more productive work life, and a lower poverty possibility. The policy seemed to make a few important contributions to the overall quality of life for families.

Per Table 4.9 and Table 4.10, both national marriage rates and state level marriage rates among blacks and whites have decreased over time. The retreat from marriage was experienced by both blacks and whites; however, there was a large gap in marriage rates according to race. Whites are married at significantly higher rates than blacks, and this may

40. Project, “The Marriage Gap.”

41. Ibid.

42. *Mississippi State Plan: Temporary Assistance for Needy Families*, 30.

43. Ibid., 30.

44. “Strong Relationships, Strong Families: Module 1” (National Resource Center for Healthy Marriage and Families, n.d.), accessed May 19, 2017, https://www.healthymarriageandfamilies.org/sites/default/files/lms/SR-SF_Module1_FINAL_1.22.13_508c.pdf.

be a result of more black people living in poverty. Higher incomes would make women more attractive for marriage.⁴⁵

Table 4.9. Mississippi marriage rates by race⁴⁶

Year	1980	1990	2000	2008-2010
Black Marriage	N/A	N/A	N/A	26.4%
White Marriage	N/A	N/A	N/A	64%

Table 4.10. U.S. marriage rates by race⁴⁷

Year	1980	1990	2000	2010
U.S. Black Marriage	About 35%	About 30%	About 30%	About 27%
U.S. White Marriage	About 60%	About 57%	About 56%	About 50%

The TANF policy was unsuccessful at meeting the needs of poor Mississippians; the program arguably failed. Only when one looks beneath the surface of TANF's success based on caseload declines can one truly understand what caseload declines really meant. Citizens were removed from welfare rolls for issues such as time restrictions and a lack

45. Sandra K. Danziger, "The Decline of Cash Welfare and Implications for Social Policy and Poverty," *Annual Review of Sociology* 36, no. 1 (June 1, 2010): 525.

46. Wendy Wang, "The Rise of Intermarriage" (Pew Research Center, February 16, 2012), <http://www.pewsocialtrends.org/files/2012/02/SDT-Intermarriage-II.pdf>; Sally C. Clarke, "Advance Report of Final Marriage Statistics, 1989 and 1990" (CDC/National Center for Health Statistics, July 14, 1995), http://dadsnow.org/studies/mv43_12s.pdf; "Marriage Rates by State: 1990, 1995, and 1999-2011" (CDC/NCHS, National Vital Statistics System), accessed May 19, 2017, https://www.cdc.gov/nchs/data/dvs/marriage_rates_90_95_99-11.pdf.

47. Julissa Cruz, *Marriage: More Than a Century of Change* (National Center for Family & Marriage Research - Bowling Green State University, n.d.), accessed May 17, 2017, <https://www.bgsu.edu/content/dam/BGSU/college-of-arts-and-sciences/NCFMR/documents/FP/FP-13-13.pdf>.

work participation. They were still living in poverty, but they no longer qualified for TANF benefits; diversionary policies had to be created to assist them. Although the federal government perceived the TANF program to be successful, it failed to respond to Mississippian's financial needs and was therefore a *de facto* failure.⁴⁸

EITC

Another important element of welfare reform in Mississippi was the Earned Income Tax Credit (EITC) Program. The EITC was a federal welfare reform program designed to reduce poverty by encouraging work, increasing wages, reducing taxes for low income families, improving the lives of children by lowering poverty, and increasing household income.⁴⁹ Finally, the program sought to strengthen the local economy by providing qualifying recipients with a refund that increased their income and in turn increased spending, stimulating the economy.⁵⁰

To participate in this program, families and individuals had to be gainfully employed.⁵¹ Families who received the EITC received a portion of their taxes back via a refund. Some studies have claimed that the EITC Program was successful in alleviating

48. Sandra K. Danziger, "The Decline of Cash Welfare and Implications for Social Policy and Poverty," *Annual Review of Sociology* 36, no. 1 (June 1, 2010): 525, doi:10.1146/annurev.soc.012809.102644.

49. "The Earned Income Tax Credit Resources Center | Hope Policy Institute," n.d., accessed May 19, 2017, <http://hopepolicy.org/the-earned-income-tax-credit-a-working-families-tax-credit-for-mississippi/>.

50. Ibid.

51. Ibid.

poverty (Hoynes 2015).⁵² In this section, the researcher will evaluate the EITC based on its impact on reducing poverty and unemployment and supplementing families' incomes.

Poverty and Income

Poverty has a "domino effect" on other aspects of people's lives. It often leads to poor health, which results in low job prospects because sick individuals are limited in how they work, where they work, and when (or if) they are able to work. Poor communities, as a result of poor wages, also contribute to poor education because schools often lack resources required to properly teach students.⁵³ Students may be unable to attend school regularly; when they do attend, they may be burdened by issues at home such as sick parents, limited food, or a lack of support from parents who work long hours. Poverty affects the individual as a whole and requires positive support from various government entities to improve conditions of black Americans, who experience poverty at higher levels.⁵⁴

In the 1980s, before welfare reform, poverty was high among blacks (48.6%) in Mississippi, over four times the poverty rate for whites (11.4%) in Mississippi at the time.

⁵⁵ In 2000, poverty rates significantly dropped to 34% among blacks and there was a minor

52. "Mississippi Fact Sheet: Expand Tax Credits to Promote Work and Fight Poverty," *Tax Credits for Workers and Their Families*, n.d., accessed May 17, 2017, <http://www.taxcreditsforworkersandfamilies.org/tax-resources/mississippi-fact-sheet-expand-tax-credits-promote-work-fight-poverty/>.

53. Leonard Jack, "Thinking Aloud About Poverty and Health in Rural Mississippi," *Preventing Chronic Disease* 4, no. 3 (June 15, 2007), accessed May 17, 2017, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1955420/>.

54. Ibid.

55. Leonard Jack Jr, "Thinking aloud about poverty and health in rural Mississippi."

decrease among whites whose poverty rates were 10%.⁵⁶ Despite the significant decline in poverty rates, there was still a substantial gap between black and white poverty rates in Mississippi. What is interesting is that in 2010, poverty increased by 15 percent for black Americans and 8 percent for white Americans, from 2000. The 2010 rise in poverty may be attributable to the economic downturn, as a result of lower wages and the lack of jobs.⁵⁷ This reality may have caused more people to seek government assistance to make ends meet. The gap between black and white poverty rates remained consistent over time, though.

According to the U.S. Census, 643,883 Mississippians (22.4 percent of the population) were living below the poverty line in 2010.⁵⁸ This is above the national average for poverty in 2010, which was 15.1 percent.⁵⁹ Between 2007 and 2011, over 35 percent of the black population in Mississippi lived in poverty. Due to high poverty rates, many people required welfare assistance to cover their basic living expenses.

Furthermore, high poverty rates may be a result of low income levels; thus, income levels may be another indicator of the EITC's performance.⁶⁰ The more education one

56. Jack, "Thinking Aloud About Poverty and Health in Rural Mississippi."

57. Pam Fessler, "Census: Poverty Rate Rises In 2010," *NPR.Org*, accessed May 19, 2017, <https://www.npr.org/2011/09/13/140438725/census-2010-saw-poverty-rate-increase-income-drop>.

58. Alemayehu Bishaw, *Poverty: 2010 and 2011* (U.S. Census Bureau, September 2012), accessed May 19, 2017, <https://www.census.gov/prod/2012pubs/acsbr11-01.pdf>.

59. "Poverty in the U.S. | Poverty Solutions at The University of Michigan," accessed May 19, 2017, <https://poverty.umich.edu/about/poverty-facts/us-poverty/>.

60. Jeff Jordan, "Education," *Covering Poverty: A Cool Kit for Journalists*, accessed May 19, 2017, <http://www.coveringpoverty.org/tutorials/education/>.

obtains, the greater one's earning potential. Children who grow up in poverty score lower on exams and have lower literacy rates.⁶¹ If children are exposed to subpar education and poverty, they may not graduate high school.⁶² This is believed to increase their chances of living in poverty.⁶³

The average income levels for black Americans and white Americans indicate a marked difference in the incomes of two races. From 1990 through 2010, the numbers show that on average, white Americans earned at least \$20,000 more than black Americans. This disparity in income places blacks at an economic disadvantage compared to their white counterparts. Lower income levels among blacks are associated with higher rates of poverty and higher dependence on government assistance for black Americans.⁶⁴

Table 4.11 reveals that between 1989 and 2006, the average black woman in Mississippi earned about 50% less on average year-round than white men in Mississippi; their earnings were around 50% of the U.S. median income as well. Black women even had median earnings of about 15% - 20% less than white women and black men, over time. White women and black men in Mississippi had similar earning medians of about 61% and

61. Ibid.

62. Ibid.

63. Ibid.

64. Marianne Hill, "The Economic Status of African Americans in Mississippi" (Center for Policy Research and Planning, 2008), accessed May 19, 2017, http://www.mississippi.edu/urc/downloads/africanamerican_economic.pdf, 2.

68% in 1989 and 1999. Later, as reflected in 2006, white women in Mississippi achieved a higher earning median than black men in the state.

Table 4.11. Median earnings of workers in Mississippi

Mississippi	1989	1999	2006
Black Women	About 45%	About 55%	About 56%
White Women	About 61%	About 68%	About 75%
Black Men	About 61%	About 68%	About 70%
White Men	About 99%	About 99%	About 104%

*The numbers in the table are based on the percentage of the U.S. median- 100%.

What is interesting is that white men's median earnings in Mississippi were almost identical to the U.S. median earnings. These numbers show that there is inequality in pay between blacks and whites in the state of Mississippi. Due to inequality in pay, black Mississippians may be more reliant on the government to supplement their income. This means that changes in welfare policies can have a greater impact on the black population in Mississippi. For the most part, Mississippi's wages are significantly lower than the national average, which indicates that the state may not have been successful in helping to lift people out of poverty, a goal of the EITC program.

Unemployment

Unemployment is associated with poverty and ultimately welfare because welfare recipients often seek benefits to combat their lack of occupational income. US unemployment rates reveal that blacks continue to suffer from higher unemployment rates than their white counterparts. In Mississippi, there is an even greater disparity across racial groups.

In 2000, unemployment rates in the state were at 5%, compared to the 4% national unemployment rate. Ten years later, the numbers have nearly doubled at the state level (10%) and nationally (9.65%). The rise in unemployment likely occurred as a result of the 2008 economic recession.⁶⁵ Furthermore, in 1980 and 1990, Mississippi's residents consistently experienced higher levels of unemployment (8.3% and 8.4%) than the national average (7.1% and 5.6%), which may have led to higher rates of poverty.⁶⁶ This would mean that Mississippi was subject to changes in welfare reform policies because it was a poor state and its residents relied on welfare payouts. Unemployment serves as a disadvantage for those who wish to receive the EITC because employment is a requirement to qualify for the benefit. This may be a biased qualification, due to the fact that there is job inequality among black Americans and jobs may not be obtainable because of unemployment realities.

There was inequality in employment at the state level as well as at the national level. The black population in Mississippi had a higher rate of unemployment than the black population nationally. The data shows a comparison of black unemployment in Mississippi and nationally as well as white unemployment in Mississippi and nationally. black unemployment in Mississippi is in close proximity to that of the national unemployment, with the exception of a few quarters where Mississippi succeeded in securing a lower unemployment rate than the national average. Ultimately, Mississippi's

65. James Marschall Borbely, "U.S. Labor Market in 2008: Economy in Recession," *U.S. Labor Market, 2008* (March 2009): 5.

66. Hill, "The Economic Status of African Americans in Mississippi," 5.

black unemployment rate surpassed the national average by almost one percent, in 2010. The opposite is true for whites in Mississippi, where they consistently attained a lower unemployment than whites overall in the United States (with the exception of a few quarters in which the unemployment rate was almost equal).

Thus, although the EITC has been argued by some a successful program, its success is questionable if one considers the high levels of poverty and unemployment experienced in Mississippi during this time. Unemployment can lead to poverty due having an insufficient amount of resources to care for yourself and your family. Poverty rates were lower in 2000; however, poverty rates increased drastically in 2010. Because the EITC was developed as an anti-poverty program, the ambiguous results achieved since its implementation suggest that the program was not successful at alleviating poverty long-term.

Marriage

Unemployment and poverty are correlated with low marriage rates.⁶⁷ Black women earned less than white women due to inequity in wages, as a result of unfair labor markets.⁶⁸ If labor markets were equal and wages were equal, black women could earn more money, and this might make them more attractive for marriage.⁶⁹ Unequal labor markets may partially account for the gap between marriage rates for blacks and whites.⁷⁰

67. Danziger, "The Decline of Cash Welfare and Implications for Social Policy and Poverty," 528.

68. *Ibid.*, 529.

69. *Ibid.*, 539.

70. *Ibid.*, 539.

The EITC affects marriage by economically "penalizing" those who get married. Individuals and families qualify for the EITC when they are low-income wage earners.⁷¹ If a single mother with children qualifies for the EITC, she may become ineligible if her future husband's income pushes the family above the income threshold required for benefits. Individuals may therefore opt not to marry to avoid losing benefits. In 2009, The American Recovery and Reinvestment Act of 2009 was passed, allowing married families with three or more dependent children to continue receiving the EITC.⁷² Under the new law, more married couples were able to qualify for the EITC.⁷³ The new law was passed to eliminate the penalty for marriage in the hopes of encouraging it.

The EITC was not as successful as it had claimed to be because poverty and unemployment thrived in Mississippi. The EITC was supposed to lift families out of poverty; it's main goal. Although the overall household income increased for families who received EITC payouts increased it was not enough to lift them out of poverty. The EITC as a whole was unsuccessful because it negatively influenced marriage rates; continued to decline (Table 47).

71. Editorial Board, "End the 'Marriage Penalty' for the Earned-Income Tax Credit," *Washington Post*, December 10, 2015, accessed May 19, 2017, https://www.washingtonpost.com/opinions/end-the-marriage-penalty-for-the-earned-income-tax-credit/2015/12/10/fa402a5a-9f6e-11e5-8728-1af6af208198_story.html.

72. "General Explanations of the Administration's Fiscal Year 2016 Revenue Proposals" (Department of Treasury, February 2015), accessed May 19, 2017, <https://www.treasury.gov/resource-center/tax-policy/Documents/General-Explanations-FY2016.pdf>.

73. *Ibid.*

Conclusions

Based on the findings described above, two of Mississippi's welfare reform policies do not seem to have been successful in fulfilling their intended purposes. The analysis of the TANF program revealed that Mississippi significantly reduced its caseloads upon implementation of the program; however, the real-life effects of the policy on welfare participants paint a different picture. TANF's push to reduce caseloads disadvantaged those who were impoverished and still needed benefits after they no longer qualified to receive them. When there was an economic depression, TANF did not expand to accommodate those who suffered as a result of lower wages or unemployment.

The goal to move families from welfare to work revealed that more families were working as a result of welfare reform; however, low wages still meant recipients had to rely on welfare payouts. Thus, while the goal of increasing the number of working families was achieved on paper, employees who worked for low wages suffered and had to remain on welfare assistance to make ends meet.

In addition, welfare reform's goal of reducing out of wedlock pregnancies was also not realized. Out of wedlock births continued to occur after welfare reform, despite the implementation of programs intended to encourage marriage. Welfare reform also failed to encourage two-parent families since the Healthy Marriage Initiative did not appear to have had a noticeable effect on marriage rates, as they remained the same.

It also remains unclear to what extent the EITC program, which was meant to reduce poverty, was successful. The program attempted to increase the overall household incomes of low wage earners. In 2000, it seemed as though the goal may have been successful since

poverty rates declined at that time. However, the success was short-lived because by 2010 poverty rates had climbed above pre-reform rates.⁷⁴ Not only did the EITC fail to sustain its success, the program also effectively discouraged marriage among recipients.

The TANF and EITC programs in Mississippi seemed to have missed the mark in terms of truly addressing the needs of its citizens. Parts of the programs may have appeared to be successful, but in reality, statistics show that poverty rates, out-of-wedlock pregnancies, and true reductions in caseloads have not improved. Overall, the welfare reform outcomes are strongly correlated with the decline in black marriage rates. The results of this study therefore suggest that the Welfare Reform Act negatively impacted black marriage rates. Welfare reform in Mississippi may have failed because of these particular programs that the state adopted. In the next section, the researcher will analyze the different policies and procedures adopted by the state of Michigan used different policies and procedures to employ welfare reform.

Michigan

Michigan, the second case study examined herein, also adopted the Welfare Reform Act of 1996 (PRWORA), and entitled its state program To Strengthen Michigan Families (TSMF). The goals of the state's welfare reform policy were four-fold: (1) encourage employment, (2) target child support, (3) increase personal responsibility, and (4) get communities involved. Furthermore, the state established policies

“Encouraging parents to remain together by eliminating work history requirements and work limitations. Disregarding the first \$200 plus 20% of the remaining earned income from

74. Jon D. Haveman, Sheldon Danziger, and Robert D. Plotnick, “State Poverty Rates for Whites, Blacks, and Hispanics in the Late 1980s,” *Focus* 13, no. 1 (Spring 1991): 3.

cash assistance payments. Providing transitional child care and medical coverage when cash assistance ends due to earnings. Enhancing child support enforcement tools. Requiring minor parents to live at home or with an adult guardian.”⁷⁵

The programs discussed in this analysis of Michigan's welfare reform include To Strengthen Michigan Families, which encompasses the Temporary Assistance for Needy Families (TANF) and the Earned Income Tax Credit (EITC) programs. These two programs provided cash assistance to families in need. The results of the welfare reform policies are mixed because some programs fulfilled certain goals and others did not.

There came a point in time when more families were requesting TANF assistance than the program could accommodate, thus many were left impoverished. TANF also failed to promote marriage and increase two parent families. Furthermore, it failed to end welfare dependence. The EITC refund was only offered to those who worked, so families with unemployed heads of household were not able to receive it if they had not earned a certain amount of income in that year.⁷⁶ Based on the findings of the study presented below, the programs appear to have been slightly successful in helping reduce poverty rates; however, many people continued to suffer from poverty. Although poverty declined slightly after welfare reform was implemented, marriage rates did not increase.

75. “Welfare Reform in Michigan 1992-2002: A Decade of Progress” (Michigan Family Independence Agency, n.d.), accessed May 19, 2017, http://www.michigan.gov/documents/Decade_15548_7.pdf.

76. Kristin S. Seefeldt, Sheldon Danziger, and Sandra K. Danziger, “Michigan’s Welfare System,” *Michigan at the Millennium* (2003), accessed May 19, 2017, <http://fordschool.umich.edu/research/poverty/pdf/millennium17.pdf>, 363.

TANF/FIP

The TANF program in Michigan was established after AFDC, as described at the national level. In the late 1980s and early 1990s, Michigan started to retreat from the AFDC as the federal government began discussions about welfare reform. Governor John Engler played an active role in welfare reform headship and lobbying at the national level, which allowed Michigan to get ahead of other states in its welfare reform efforts.⁷⁷ By 1988, Michigan had already begun making changes to its welfare system, implementing the Family Support Act (FSA), which emphasized the Job Opportunities and Basic Skills (JOBS) program that promoted education and training.⁷⁸

Like Mississippi, TANF in Michigan used block grants, required work for assistance, provided additional program funds outside of federal allocation, and established time limits.⁷⁹ This research focuses on the purported goals of TANF under welfare reform:

“...[To] end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage; to prevent... and to encourage the formation and maintenance of two-parent families.”⁸⁰

The 1996 Welfare Reform Act implemented in Michigan focused primarily on work, unlike the JOBS program where education and training were also encouraged. The new

77. *Ibid.*, 355.

78. *Ibid.*, 353.

79. Liz Schott, Ladonna Pavetti, and Ife Finch, “How States Have Spent Federal and State Funds Under the TANF Block Grant,” *Center on Budget and Policy Priorities*, last modified July 23, 2012, accessed May 19, 2017, <https://www.cbpp.org/research/how-states-have-spent-federal-and-state-funds-under-the-tanf-block-grant>.

80. “Temporary Assistance for Needy Families State Plan,” *State of Michigan Department of Human Services* (October 1, 2007): 3.

employment program implemented by Michigan was known as Work First, which comprised the work portion of the state's TANF program. Promoting work was believed to be faster and more effective for reducing welfare enrollment because it got individuals to work sooner.⁸¹

From the start, Michigan's TANF program showed signs of success based on the declining number of cases on the state's welfare rolls. In 1998, the caseloads for the state were 123,392; the following year, that number decreased by 32,502 cases. This was the most significant caseload decline in the state between 1998 and 2007. From 1999 to 2000, caseloads declined from 90,890 to 72,772, a reduction of just over 18,000 cases. The caseloads continued to decline, though at smaller rates, until 2003. In 2003, caseloads increased by about 600 cases; they continued to increase in each subsequent year through 2007. The most significant increase in caseloads was in 2007, which saw a growth of 7,330 cases compared to the previous year. The increase occurred immediately prior to the US recession of 2008. Thus, it is likely that more people were in need of assistance during the recession due to unemployment as a result of job loss.⁸²

81. Seefeldt, Danziger, and Danziger, "Michigan's Welfare System," 356.

82. *Ibid.*, 362.

Table 4.12. Michigan FIP, average monthly caseload, FY 1998- 2007⁸³

Year	Caseloads
1998	123,392
1999	90,890
2000	72,772
2001	69,543
2002	73,453
2003	74,086
2004	77,969
2005	78,296
2006	80,360
2007	87,690

Although a number of families may have needed financial assistance due to job loss, certain new requirements may have prevented them from obtaining it. For recipients to receive assistance, the family had to meet certain monthly income requirements. For example, a family of three could not earn more than \$775 per month to be eligible for cash assistance.⁸⁴ There were also limits regarding the amount of cash assistance each family

83. "Welfare Reform Data Monitoring" (Michigan Department of Human Services, 2007), accessed May 19, 2017, https://www.michigan.gov/documents/dhs/DHS-Welfare-Reform-June-07_204449_7.pdf.

84. Schott, Pavetti, and Finch, "How States Have Spent Federal and State Funds Under the TANF Block Grant."

could receive, based on the number of people in the household. Additionally, there were time limits imposed that restricted the amount of time families were eligible to receive federal assistance.⁸⁵ The federal government only allowed families to utilize their funds for up to five years, whereas Michigan did not place time limits on their state funded welfare programs. The state's work requirements, though, for the Family Independence Program were mandated by the federal government. Consequently, recipients were only provided assistance if they secured a job, participated in community service, education, or job training.⁸⁶ Once recipients secured a job, it was presumed that they would eventually be able to transition off of welfare and become economically independent.⁸⁷

Though some welfare recipients transitioned off of welfare as a result of newfound employment, they sometimes continued to require assistance. In these cases, states could call upon TANF diversion programs, known as Short-Term Family Support (STFS). The STFS granted a one-time lump sum of cash to families facing temporary hardships. The program was intended to help families in need get back on track financially and to keep them off of welfare rolls.⁸⁸ Unfortunately, the research suggests that TANF policies, even when supplemented by the STFS, ultimately failed poor families in Michigan.⁸⁹

85. Ibid.

86. Schott, Pavetti, and Finch, "How States Have Spent Federal and State Funds Under the TANF Block Grant."

87. Ibid.

88. "Temporary Assistance for Needy Families State Plan," 5.

89. Rebecca M. Blank and Brian K. Kovak, *Helping Disconnected Single Mothers* (National Poverty Center, April 2008), accessed May 18, 2017, http://www.npc.umich.edu/publications/policy_briefs/brief10/.

Marriage, Poverty, and Race

Marriage, poverty, and race are all variables that coexist and interact in the context of this paper. Marriage and poverty are mutual because they both influence each other. A significant number of black Americans experience poverty, hence the need to include race and poverty in this discussion. Poverty and marriage are highly correlated. Poverty affects blacks at higher levels than it does whites. This means that blacks utilize welfare benefits at higher levels. Data reveals that there are significantly more single families on welfare than married families, therefore, these families who receive welfare payouts are less likely to be married. Poverty is a variable that impacts marriage rates therefore, increases in poverty rates are important. Studies suggest that poor people are less likely to be married; similarly, children who live in married households experience lower risks of living in poverty.⁹⁰

Marriage trends in Michigan from 1980 to 1999 reveal that white families and married families consistently faced lower rates of poverty. The number of these families below the poverty line did not exceed 11% throughout the entire time period.⁹¹ In contrast, black families and non-married, female headed households experienced poverty at higher levels. The number of black families living below the poverty line ranged from 20% to 45% across the 1980 to 1999 period. Female headed families were faced with the highest

90. Robert Rector, "The Effect of Marriage on Child Poverty," *The Heritage Foundation*, accessed May 19, 2017, /poverty-and-inequality/report/the-effect-marriage-child-poverty; Isabel V. Sawhill and Ron Haskins, "Work and Marriage: The Way to End Poverty and Welfare," *Brookings*, November 30, 2001, accessed May 19, 2017, <https://www.brookings.edu/research/work-and-marriage-the-way-to-end-poverty-and-welfare/>.

91. Seefeldt, Danziger, and Danziger, "Michigan's Welfare System," 367.

levels of poverty among all groups with 34% to 59% of the families falling below the poverty line during this time.⁹² Overall, marriages in the state declined from 1980 to 2010 as shown in Table 4.13.

Table 4.13. Michigan marriages and rates⁹³

Year	# of Marriages in State	Rate of Marriages Per 1,000 People
1980	86,898	18.8
1985	79,022 ⁹⁴	N/A
1990	76,099	16.3
1995	71,042	14.7
1996	68,598	14.1
2000	66,326	13.4
2005	61,108	12.1
2010	54,182	11.1

Before welfare reform legislation was passed, some states provided waivers to two-parent families that allowed them to keep a bigger portion of their AFDC checks after they

92. Ibid., 367.

93. "Marriages and Marriage Rates: Michigan and United States Occurrences Selected Years, 1900 - 2015," *Michigan Department of Health and Human Services*, accessed May 19, 2017, <https://www.mdch.state.mi.us/osr/marriage/Tab3.1.asp>.

94. "Michigan Historical Data," *Michigan Department of Health and Human Services*, accessed May 19, 2017, http://www.michigan.gov/mdhhs/0,5885,7-339-73970_2944_4669_34839---,00.html.

were married. This helped to offset the higher tax rate that married couples faced.⁹⁵ In the state of Michigan, there were a significant number of married families that fell below the poverty line between 1998 and 2007. Based on Table 4.14, these families may not have received the assistance they needed because, although they were faced with hardship, there were only a limited amount of funds available to them.

Table 4.14. FIP caseloads⁹⁶

Year	Caseloads	Non-Two Parent Cases	Two-Parent Cases
1998	123,392	117,580	5,812
1999	90,890	87,639	3,251
2000	72,772	70,557	2,215
2001	69,543	67,468	2,075
2002	73,453	71,178	2,275
2003	74,086	72,186	1,900
2004	77,969	75,897	2,072
2005	78,296	76,302	1,994
2006	80,360	78,056	2,304
2007	87,690	82,231	5,459

95. Seefeldt, Danziger, and Danziger, "Michigan's Welfare System," 267.

96. "Welfare Reform Data Monitoring."

Wayne County provides an in-depth focus of an area of Michigan highly populated by blacks. This offers the opportunity to gain further insight about this particular group of people as it relates to caseloads and welfare dependency.

Wayne County (Detroit), an urban area of Michigan, is home to a large portion of the state's black citizenry. Blacks made up 42.4% of the county's population in 1999 and the white population was 55.7%. Wayne County had 43,278 caseloads overall this same year. Black families made up 80% (34,622) of the cases and white families accounted for 15.4% (6,654) of the welfare cases.⁹⁷ Blacks in this county were the minority in terms of population size, but they were five times more likely to receive welfare payouts than whites. This is significant because having this number of black families on welfare could mean that many of them are single-family households.

Michigan sought to eliminate marriage penalties as part of its welfare reform goals.⁹⁸ The penalties resulted from married couples earning a higher combined income, thereby pushing them above the poverty line and disqualifying them from EITC eligibility.⁹⁹ Additionally, two-parent families in Michigan have a significantly lower chance of retaining welfare benefits, according to Table 4.14.

Overall, the goal of TANF was to reduce the caseloads and move people from welfare to work. The goals of reducing caseloads were effective at first due to program

97. Center on Urban & Metropolitan Policy, "Unfinished Business: Why Cities Matter to Welfare Reform," *The Brookings Institute* (July 2000): 1–3.

98. "Welfare Reform in Michigan 1992-2002: A Decade of Progress."

99. Kyle Pomerleau, "Understanding the Marriage Penalty and Marriage Bonus," *Tax Foundation*, April 23, 2015, accessed May 19, 2017, <https://taxfoundation.org/understanding-marriage-penalty-and-marriage-bonus/>.

changes; a large number of families were automatically unenrolled. These reductions in caseloads do not mean a reduction of poverty or need, but simply a reduction because of poor policy changes. On the surface, the goals of the policy were met, but in reality, they were unsuccessful at creating positive changes.

EITC

The impact of welfare on marriage rates is the primary focus of this research project, but other important variables are included to support marriage, as they are interconnected. Marriage, poverty, income, and unemployment all tie into each other and help us to understand the broader picture of how welfare reform programs impact marriage trends. These variables are all connected to marriage because they low income and unemployment can lead to poverty which then can result in welfare dependency. Welfare dependency is associated with low marriage rates because usually people who utilize welfare benefits are not married.¹⁰⁰

The purported benefits of the EITC program included incentives to low-income families, which played a significant role in the reduction of poverty; children, in particular, were believed to have benefitted greatly.¹⁰¹ Yet although the EITC program claimed success in reducing poverty and providing incentives to low income families, a more in-depth examination reveals that the program may have caused other serious concerns.

100. "Welfare Reform Data Monitoring."

101. Thomas L. Hungerford and Rebecca Thiess, "The Earned Income Tax Credit and the Child Tax Credit: History, Purpose, Goals, and Effectiveness," *Economic Policy Institute*, September 25, 2013, accessed May 19, 2017, <http://www.epi.org/publication/ib370-earned-income-tax-credit-and-the-child-tax-credit-history-purpose-goals-and-effectiveness/>.

Despite these claims, the first few years of the EITC program under welfare reform show that benefits distributed to the poor declined.¹⁰² A loss of much-needed income can drive families into poverty or cause them to experience poverty at higher levels. As a result, they may look to other welfare programs to alleviate their financial burdens, defeating welfare reform's goal of reducing welfare dependence and establishing self-sufficiency.¹⁰³ Thus, the success of the EITC program is unclear and requires further consideration.

To begin, creating the EITC program as a tax incentive for the poor may have adversely impacted marriage rates. The new tax incentive created a high financial cost for those who decided to get married.¹⁰⁴ Families were faced with losing the EITC tax credit if the family income rose above the benefit cut-off limit as a result of marriage. The EITC tended to favor single female-headed households and married couples where the mother did not work (thereby ensuring the household income was low enough to grant them eligibility).¹⁰⁵ Although the EITC was only beneficial under certain circumstances, the program claimed to help reduce poverty.¹⁰⁶ Because data on marriage rates is unavailable for Michigan, the EITC program will be evaluated based on its performance on poverty, income, and unemployment to understand its indirect impact on marriage rates.

102. Robert Greenstein, *Welfare Reform and the Safety Net* (Washington, DC: Center on Budget Policy Priorities, June 6, 2016), accessed May 20, 2017, <https://www.cbpp.org/research/family-income-support/welfare-reform-and-the-safety-net>.

103. Vee, The 1996 Welfare Reform Law.

104. Greenstein, *Welfare Reform and the Safety Net*.

105. Daniel T. Lichter and Rukamalie Jayakody, "Welfare Reform: How Do We Measure Success?," *Annual Review of Sociology* 28, no. 1 (August 1, 2002): 121.

106. "Mississippi Fact Sheet."

Poverty and Income

The state of Michigan ranks third in the United States for the fastest growing family poverty rate in the nation.¹⁰⁷ According to the U.S. Census Bureau, 1,618,257 (or 16.4 percent of) Michigan residents were living below the poverty line in 2010.¹⁰⁸ The average income for all races in Michigan in 2010 was \$45,413. The average annual income for whites in Michigan was \$48,125; for blacks, it was \$28,718. Thus, whites earned an average of almost \$20,000 more per year than blacks in the state.¹⁰⁹ There were thus a significant number of people who needed welfare benefits to assist with living expenses. These benefits helped alleviate costs and may have lessened the burden of poverty.

The poverty threshold is “[u]pdated each year by the Census Bureau, the thresholds are used to define and quantify poverty in America, and thereby provide a yardstick for progress or regress in antipoverty efforts, and in that sense the measure serves the nation well.”¹¹⁰ The poverty threshold in Michigan is incorrect and out of date; it does not account for the needs of the different types of households.¹¹¹ This could downplay the actual level of poverty and need existing in Michigan communities. The U.S. Census Bureau created a

107. “Poverty in the U.S. | Poverty Solutions at The University of Michigan.”

108. Bishaw, *Poverty: 2010 and 2011*.

109. Melissa K. Smith, *Ties That Bind: Poverty and Michigan’s Economic Recovery* (Lansing, Michigan: Michigan League for Human Services, December 2011), accessed May 18, 2017, <http://www.milhs.org/wp-content/uploads/2010/07/2011PovertyReport.pdf>.

110. Institute for Research on Poverty, “What Are Poverty Thresholds and Poverty Guidelines?,” accessed May 20, 2017, <https://www.irp.wisc.edu/faqs/faq1.htm#thresholds>.

111. Christopher Wimer et al., “Trends in Poverty with an Anchored Supplemental Poverty Measure” (New York, NY, 2013), accessed May 20, 2017, https://www.gc.cuny.edu/CUNY_GC/media/LISCenter/Readings%20for%20workshop/Madrack2.pdf.

supplemental poverty measure to provide a more accurate measure of the poverty line, which applies to the state of Michigan. The first poverty measure is the official poverty measure (OPM), and it was implemented in the 1960s.¹¹² It "... estimates poverty rates by looking at a family's or an individual's cash income. The new [standard poverty] measure [is] a more complex statistic incorporating additional items such as tax payments and work expenses in its family resource estimates."¹¹³ The latter measure of poverty is balanced because it uses a more individualized family approach and takes into consideration expenses that OPM would have otherwise ignored.

Table 4.15 shows the poverty thresholds for residents in Michigan from 1980 through 2010.¹¹⁴ In the 1980s, the official poverty level was reported at about 12%, but according to the supplemental poverty measure (which was created to reflect the true measure of poverty), poverty was actually much higher than reported. The pattern of the OPM being lower than the SPM persisted until 2010, when the two measures of poverty actually matched.¹¹⁵ In 2010, the poverty line nationally and in Michigan for a single person was \$11,139 and \$22,314 for a family of four.¹¹⁶

112. US Census Bureau, "The History of the Official Poverty Measure," accessed May 20, 2017, <https://www.census.gov/topics/income-poverty/poverty/about/history-of-the-poverty-measure.html>.

113. US Census Bureau, "Supplemental Poverty Measure," accessed May 20, 2017, <https://www.census.gov/topics/income-poverty/supplemental-poverty-measure.html>.

114. Ibid.

115. Ibid.

116. *Socioeconomic Factors - 1: Adults and Children in Poverty*, Michigan 2011 Critical Health Indicators, 2011, accessed May 20, 2017, http://www.michigan.gov/documents/mdch/Poverty_380428_7.pdf.

Table 4.15. Michigan poverty rates¹¹⁷

Year	Official Poverty Measure (OPM)	Supplemental Poverty Measure (SPM)
1980	About 12%	About 17.5%
1985	About 14%	About 21%
1990	About 12.5%	About 19%
1995	About 14%	About 17.5%
2000	About 11%	About 15%
2005	About 12.5%	About 15%
2010	About 15%	About 15%

Table 4.15 reveals that poverty had marginally declined since the implementation of welfare reform around 1996, based on the SPM. This is interesting to note because based on the SPM in Michigan, between 1995 and 2000, the poverty measures were 17.5% and 15% respectively. In these years, unemployment rates were less than 5%, even though poverty persisted. Unemployment reached an all time high between 2008 and 2010, but poverty rates remained at about 15%, despite the economic downturn. It does not make sense that poverty remained relatively unchanged regardless of high or low unemployment rates. This may be a result of people being employed, but paid at low rates which allow

117. "Poverty in the U.S. | Poverty Solutions at The University of Michigan."

poverty to continue to thrive regardless of their employment status. Employment may not eliminate poverty.

Race and Income

Poverty affected black Americans in Michigan at higher rates than white Americans in Michigan. In Kalamazoo County, Michigan, as of 2010, 81.7% of the population were white and 10.9% were black. There were 46,091 (19.2%) residents living below the poverty line in Kalamazoo County from 2008 to 2010; it therefore exhibited poverty levels higher than those observed at the state level.¹¹⁸ Black residents of Kalamazoo County, Michigan were impoverished at a rate of 43.6% while only 15.6% of whites in the same area were faced with poverty. Black people were thus almost three times as likely to face poverty than white people in Kalamazoo County, Michigan.¹¹⁹

Between 2008 and 2010, the state of Michigan had a total of 1,522,183 (15.7%) residents living below the poverty line. In addition, white residents experienced poverty at 12.8% and blacks at 33.9% at the state level. It is interesting to note that, at the national, state, and county levels analyzed herein, blacks experienced disproportionately higher levels of poverty than whites. This could have a negative affect on marriage rates. The gap between the two racial groups was also pronounced in areas such as unemployment, employment, and marriage.

118. *Total Population in Poverty* (Health and Community Services, June 5, 2006), accessed May 20, 2017, http://s3.amazonaws.com/zanran_storage/www.kalcounty.com/ContentPages/49768163.pdf#page=9.

119. *Ibid.*

Unemployment

In the early 1980s, Michigan experienced high rates of unemployment. Toward the mid to late 1980s, however, unemployment rates began a downward trend. Unemployment rates reached their lowest point between 1998 and 2001. Subsequently, the rates of unemployment increased, reaching a peak of 15% in 2009. The high rate of unemployment post-2007 can most likely be attributed to the 2008 national economic recession.¹²⁰ In general, Michigan has experienced relatively higher rates of unemployment throughout history than the United States. From 2006 through 2009, Michigan ranked number one nationally for unemployment rates. In 2010, the state fell to number two in national unemployment rankings.¹²¹ Higher unemployment could result in a greater dependence on welfare benefits.

As reflected in Table 4.16, in 1980, the United States had an unemployment rate of about 7%. Michigan's unemployment rate at this time was approximately 10%.¹²² In 1995, both the U.S. and the state of Michigan boasted unemployment rates just over 5%.¹²³ In 2004, Michigan's unemployment rate rose to 8% while the U.S. unemployment rate was

120. *The Recession of 2007 – 2009* (U.S. Bureau of Labor Statistics, February 2012), accessed May 20, 2017, https://www.bls.gov/spotlight/2012/recession/pdf/recession_bls_spotlight.pdf.

121. Smith, *Ties That Bind: Poverty and Michigan's Economic Recovery*.

122. Ibid.

123. Ibid.

just under 6%.¹²⁴ Ultimately, in 2010, Michigan’s unemployment rate was about 5.5% higher than the national average.¹²⁵

Table 4.16. Michigan state unemployment rates¹²⁶

Year	1980	1986	1992	1998	2004	2010
Unemployment	About	About	About	About	About	About
Rate	10%	9%	9%	4%	7%	12%

The fact that unemployment was higher at the state level means that the black population was vulnerable to changes in welfare reform policies, because blacks are affected by unemployment at higher rates than whites.¹²⁷ Black people were limited by racial discrimination, which negatively impacted the number and quality of job opportunities made available to them.¹²⁸ Job inequality eventually resulted in a trickle-down effect that contributed to disproportionate employment rates and disparate levels of poverty across black and white racial groups over time.¹²⁹

124. Ibid.

125. Ibid.

126. “U.S. Bureau of Labor Statistics,” accessed May 20, 2017, <https://data.bls.gov/cgi-bin/dbdown?Your+request+was+invalid+for+this+Data+Access+Service.+Please+attempt+other+data+requests.+Thank+you+for+using+LABSTAT>.

127. Drew DeSilver, “Black Unemployment Rate Is Consistently Twice That of Whites,” *Pew Research Center*, August 21, 2013, accessed May 20, 2017, <http://www.pewresearch.org/fact-tank/2013/08/21/through-good-times-and-bad-black-unemployment-is-consistently-double-that-of-whites/>.

128. Thomas N. Maloney, *African Americans in the Twentieth Century* (Economic History Association, n.d.), accessed May 20, 2017, <http://eh.net/encyclopedia/african-americans-in-the-twentieth-century/>.

129. Era Dabla-Norris et al., *Causes and Consequences of Income Inequality: A Global Perspective* (International Monetary Fund, June 2015), accessed May 20, 2017, <https://www.imf.org/external/pubs/ft/sdn/2015/sdn1513.pdf>.

Marriage

Family type reveals a great deal about the level of poverty a family may experience.

Table 4.17 shows poverty at three different levels, as it relates to family type.

Table 4.17. Percentage of families below poverty¹³⁰

Family Type	United States	Michigan	Kalamazoo County
All Families	10.5%	12.2%	12.5%
Married Couples	5.1%	5.5%	3.9%
Male Head of House	15.5%	19.7%	30.1%
Female Head of House	29.2%	33.8%	38.7%

Drawing from the data, single female-headed households are more likely than any other family type to fall below the poverty line at the national, state, and local levels. Households headed by single males still experienced poverty, but fared better than single women. Overall, married couples experienced poverty at lower rates than any of the family types. Based on these statistics, being married may lead to lower rates of poverty. This relates to welfare reform because welfare caseloads for married couples were lower and for single families, welfare caseloads were higher. It is likely that if single mothers who utilize welfare benefits get married, they will transition off of welfare rolls. A goal of the Welfare Reform Act was to promote two parent families with the hopes of reducing welfare dependency. This goal was not met because marriage rates continued to decline.

¹³⁰. *Total Population in Poverty.*

Table 4.13 illustrates the rates of marriage over time in Michigan. Marriage experienced a continual decline from 1980 through 2010. Looking at 1980, it is clear that marriage rates were the highest among the years displayed and subsequently marriage rates declined afterward. The decline continued through 2010.

After obtaining welfare benefits, recipients were at risk of becoming ineligible once they got married because marriage often increased a household's income to a point where they could no longer receive benefits, despite their continued need. As displayed in Table 4.14, two parent families rarely secured welfare payouts. This could contribute, in part, to the continual decline in marriage rates in Michigan. Unemployment and/or underemployment can lead to poverty. Poverty, in turn, can lead to a dependence on welfare assistance, with marriage rates declining as a result. When recipients receive welfare benefits, it is because they qualify for the benefits based on income. Once they marry, they are likely to be disqualified due to having a higher household income. Although there is a higher household income, it does not mean that the need for assistance diminishes.

Conclusions

Michigan's welfare reform program, "To Strengthen Michigan Families" set forth the following goals: (1) encourage employment, (2) target child support, (3) increase personal responsibility, and (4) to get communities involved.¹³¹ The TANF and EITC programs had specific program objectives they wished to achieve.

131. "Welfare Reform in Michigan 1992-2002: A Decade of Progress."

Michigan's TANF program aimed to achieve the following: reduce welfare dependence, increase two parent families, and promote marriage and work.¹³² The state of Michigan failed to meet some of the goals of welfare reform. While the state was able to promote work by setting it as a requirement for welfare benefits, the dependence on welfare still persisted since working did not necessarily equate to earning livable wages. Ultimately, welfare dependency was rendered more pronounced. Increasing two parent families and promoting marriage also failed to meet the mark, as Michigan's marriage rates continued to decline after welfare reform was implemented.

The EITC program was an antipoverty program whose main focus was to reduce poverty and incentivize work. Brookings (2015) asserted that, "[t]he EITC has become one of the nation's most effective tools for lifting low-income workers and their families above the poverty line."¹³³ In Michigan, poverty rates saw modest decreases over time. The small decline in poverty rates may have also been a result of other variables such as higher levels of employment, which can improve income and contribute to a better economy. This offers better employment opportunities and better-funded welfare programs capable of providing financial assistance to the poor.

The EITC incentivized work because the number of people who went to work increased as work became a requirement for welfare benefits under welfare reform.

132. "Temporary Assistance for Needy Families State Plan," 6.

133. Natalie Holmes and Alan Berube, "The Earned Income Tax Credit and Community Economic Stability," *Brookings*, November 30, 2001, accessed May 20, 2017, <https://www.brookings.edu/articles/the-earned-income-tax-credit-and-community-economic-stability/>.

Families also benefited more from reductions in poverty as a result of EITC than any other group.¹³⁴ Poverty persisted, and marriage rates continued to suffer.

These two welfare reform programs in Michigan included strategies to help families and ultimately increase marriage rates. Poverty, unemployment, and income are all factors that affect recipients of welfare reform; yet seeking relief from these conditions may disincentivize recipients towards marriage. The implementation of the policy to achieve the goals aimed at reducing welfare dependency and helping citizens to attain jobs and higher incomes are not working.

The specific programs adopted by Michigan may help to explain why welfare reform here largely failed. When a specific population such as blacks are experiencing welfare dependency at disparate levels compared to their white counterparts, consideration must be given to how the policy was executed. Policymakers must adjust policies to address the unique needs of the population by looking at the policy through the lens of critical race theory. This theory allows for the consideration of certain aspects such as race and racism that may influence the design and implementation of a policy that significantly affects a large portion of a particular race. Putting a policy into place that considers the issues of the people largely affected by the policy would be sensible because what may work for one group may not work for another. This may help to minimize disparities between racial groups.

134. "EITC and Child Tax Credit Promote Work, Reduce Poverty, and Support Children's Development, Research Finds," *Center on Budget and Policy Priorities*, last modified June 26, 2012, accessed May 20, 2017, <https://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens>.

Conclusions

This research sought to measure the impact of welfare reform on marriage. Variables such as unemployment, income, and poverty were used to evaluate the TANF and EITC (Mississippi and Michigan) programs to determine how welfare reform played a role in marriage rates among black populations.

The results of this research reveal that the Welfare Reform Act of 1996¹³⁵ was poorly written and executed at the federal and state levels (Mississippi and Michigan). The goals of the Act were largely unsuccessful because out-of-wedlock births, low marriage rates, single mother household, and welfare dependence continued to prevail after implementation.

The similarities that exist between the federal and state levels in regard to TANF are that there was a reduction in caseloads across the board because once the Welfare Reform Act passed into law, time limits automatically disqualified recipients. Eventually, failure to meet work requirements also aided in the reduction of caseloads. Some recipients ultimately lost benefits when they obtained a job and no longer met the income requirements, although they were still in need. This caused some families to experience poverty. Although there were some declines in poverty rates, there were increases around the time of the economic recession of 2008. The government failed to take times like these into account when more people would be in need of assistance due to economic hardship.

The state of Michigan however, took hardship into consideration. It allowed welfare recipients who met their time limits, but were still in need, the opportunity to utilize welfare

135. Vee, *The 1996 Welfare Reform Law*.

under state funding. This is an advantage that the state of Michigan had over Mississippi. Mississippi ended funding to recipients after the five-year mark, although poverty continued to be an issue.

Although Mississippi did not have state funded welfare programs that allowed recipients extensions on the welfare rolls, they had TANF diversion programs that provided one-time cash payouts to families who were in need. This diversion program had been proven to be successful for the state of Mississippi. Michigan tried diversion programs, but was unsuccessful at helping poor families temporarily. The difference between the failure and success of the two states could have been due to the amount of funds available to reach the families in need. In Mississippi, a dollar goes further because the cost of living is less than in Michigan. Also, Michigan used additional state funds to extend caseloads and may not have had much resources to fund diversion programs. Overall, programs helped to keep federal caseload numbers at a minimum, but did not address the issue of long-term poverty, therefore the “success” of reducing caseloads was false and meaningless.

The goal of reducing out-of-wedlock births was not successful at the state or national levels. Out-of-wedlock births grew significantly over the years and reached a high in 2010. At the same rate, marriage rates decreased. Failure to appropriately promote marriage and increase marriage rates meant that babies would be born to mothers who were not married. Reductions in out-of-wedlock births and marriage promotion were obviously unsuccessful based on national inclusive statistics.

Lastly, welfare dependency continued to exist because as long as there were babies born out-of-wedlock, there would be a need for assistance. Increasing marriage

and decreasing out-of-wedlock births could have potentially allowed for the reduction of welfare dependency because two incomes in a household are better able to meet financial needs, rather than one. The goals of the welfare reform were largely unmet. The poor provision of the federal policy negatively affected the state policies which were derived from the federal policies. The main differences in the state policies were time limits and amount of funding provided to households based on geographic location (cost of living). The results reveal that whether the time limits are extended (Michigan) or honored (Mississippi) the program outcomes are essentially the same; overall unmet goals. This can be the program was poorly written because with less money or with more money, the goals of the program were not met.

CHAPTER V

CONCLUSION

The Welfare Reform Act of 1996 (PRWORA) was a public policy that had a significant impact on many American families. Welfare reform was intended to initially reduce federal expenditures and transfer the burden of public welfare costs from the federal government to the states. The federal government created a reform blueprint that states used to create welfare reform policies that fit the needs of their individual states' budget, infrastructure and citizenry.

The Welfare Reform Act made changes to policies that affected programs such as the TANF and EITC. The changes that occurred included time limits, work requirements, and many others that were supposed to assist with meeting the goals of the Welfare Reform Act. The goals of the Act are as follow:

“(1) 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.”¹

Based on the research findings outlined above, it can be surmised that the goals of

1. Vee, *The 1996 Welfare Reform Law*.

the Act were largely unmet. In general, the goal to reduce federal spending was achieved by providing block grants to the states. However, the four goals listed above were *de facto* unmet even though they appeared to have been achieved according to the strategic ways states reported their outcomes. Ultimately, the reported outcomes provide little evidence of substantial changes to the lives of welfare recipients. The reduction in caseloads and expenditures meant little when a more in-depth understanding of the social and economic realities of welfare recipients is considered.

Furthermore, it is important to note that critical information about the policy and its social and economic impact on America's poor was never evaluated. In addition, certain statistics were missing, and the policy was poorly written. These issues speak to the Law of Unintended Consequences (LUC) and the Critical Race Theory (CRT). These theories formed the framework for this research project, and have provided useful insight in the evaluation of the Welfare Reform Act.

Law of Unintended Consequences and The Critical Race Theory

The LUC, as outlined in Chapter 1, is presumed to be at work when unexpected outcomes are present. The goals of welfare reform were believed attainable, yet the outcomes of welfare reform policies suggest that the goals were not met; in several cases, the opposite occurred. This means that welfare reform laws may have been written without full consideration of the needs of the disadvantaged. Poorly written laws appear to have produced equally poor results, according to the results of this research study. For example, the marriage tax penalized marriage and marriage rates did not improve. Additionally, there were missing statistics such as past marriage rates by race and state and past rates of out-

of-wedlock births by race and by state, that could have helped paint a clearer picture of the conditions facing disadvantaged communities. Lack of awareness for those affected by the law, inadequate statistics, and poor practices created a situation in which a poor policy resulted in unintended consequences. The LUC offers only a shallow lens through which we can view the shortcomings of the Welfare Reform Act. The CRT allows us to take a more in depth look at the effects the policy has truly had on America's disadvantaged communities (in particular, American's black population).

The CRT includes five key components, each of which has been affected, in some way, by the Welfare Reform policy; they are 1) the centrality of racism; 2) white supremacy; 3) voices of color people; 4) interest convergence; and 5) Intersectionality. These components have worked together to shape the framework of this research.² The first component, the centrality of racism, posits that racism is a normal part of society. We are used to racism as a culture; therefore, we do not recognize that it is occurring. Racism is implicit and operates in social and political conditions that are becoming increasingly complex.³ Regardless of the intent, racism is apparent in the outcome of processes and relations.”⁴ In the case analyzed hereon, racism is apparent in the outcome of Welfare Reform because the policy failed to improve the conditions of socially and economically disadvantaged peoples (primarily, the black

2. Rollock and Gillborn, “Critical Race Theory.”

3. Ibid.

4. Ibid.

population). There had been a widening gap widening between white and black poverty⁵ and white and black marriage rates which show racist tendencies that in which the U.S. government played a role in perpetuating⁶

Another key component of the CRT, white supremacy, speaks to the power and influence that white law makers have when making decisions in political, economic, and cultural systems.⁷ According to CRT, white people should recognize their privilege and set it aside when making decisions that will affect the lives of another group of people. If they do so, they may be able to understand and meaningfully consider the needs of the underprivileged.⁸ If lawmakers (the vast majority of whom were white at this time) had considered their own privilege when developing the Welfare Reform Policy, they may have been more aware of how their decisions would affect the black community and the outcomes of the Welfare Reform Act may have improved the conditions of the (predominantly black) population of welfare recipients.

An additional component of the CRT, improving the conditions of the oppressed can be achieved when the “voices of people of color” are permitted to have a seat at the table.⁹ Throughout the duration of the policy making process, blacks can offer their

5. Raley, Sweeney, and Wondra, “The Growing Racial and Ethnic Divide in U.S. Marriage Patterns,” 95-96.

6. Fessler, “Census.”

7. Vee, *The 1996 Welfare Reform Law*.

8. Ibid.

9. Ibid.

unique perspectives to highlight racism where it otherwise may have gone unnoticed. This is critical to welfare reform because those who are making the policies are not affected by it; therefore, they may not be able to provide relevant insight required for developing a successful policy. This seems to be what occurred with the Welfare Reform Act, since the goals of the Welfare Reform Act were to improve the lives of needy citizens. Instead, blacks continued to experience poor conditions (widening marriage gaps, higher unemployment levels, and income inequality, to name a few).

In addition, interest convergence is an important component of CRT that speaks to why blacks continue to be plagued by poor economic and social conditions. Interest convergence under the CRT occurs when blacks benefit from a policy only because whites will also benefit from it, and thus white authority has decided to advance it.¹⁰ In the case of welfare reform, blacks are disproportionately affected by this policy, compared to only a small percentage of the white population affected by it. It was not, therefore, in the interests of white supremacists create a sound policy to encourage genuine change because doing so would not benefit many members of the white population.¹¹

The last factor of CRT, intersectionality, plays out when various systems have a combined role in producing or perpetuating discrimination.¹² The CRT mainly addresses

10. Rollock and Gillborn, "Critical Race Theory."

11. It may have been the true intentions of white supremacists to disadvantage Black communities, or it may not have been the goal at all. We cannot say for sure because it is difficult to know the genuine intent and the supposed intent.

12. Rollock and Gillborn, "Critical Race Theory."

racial inequality; however, it also recognizes other forms of inequalities.¹³ In the case of welfare reform, variables such as unemployment, income, and poverty intersect with race and collectively reveal the inherent discrimination present in the Welfare Reform Policy. We can see that there are several variables working together to perpetuate racism and inequality in the Welfare Reform Policy. The work requirement of the Welfare Reform Act that kept people poor is one example. Obtaining a job with higher pay eliminated welfare recipients from the welfare rolls, although assistance was still necessary. Having a lower wage allowed recipients to work and stay on the rolls, keeping Welfare recipients economically unstable. Also, the lack of jobs available in low income communities let many unemployed and ineligible for welfare assistance.

It is therefore apparent that the CRT and LUC are both useful in arriving at a more complete understanding of the parameters of this research; both frameworks also provide a lens through which the findings of this evaluation can be viewed and critically interpreted. Using several variables to evaluate the policy ensured that a nuanced approach was followed, thereby revealing the true meaning of welfare reform's outcomes (namely, the sustained marginalization of the black population).

Role of Government in Marriage

The US federal government has played an intrusive role in marriage throughout history. Now there is a question of the role that the federal government has in promoting marriage, particularly. Why is the government concerned about promoting marriage? And is it the government's job to do so? The federal government cares about marriage

13. Ibid.

promotion because declining marriage rates are likely to produce higher poverty rates, more out-of-wedlock births and a heightened dependency on welfare. This will ultimately cost the federal government more money because it has to account for the general welfare of the people. If people are getting married, welfare dependency would presumably be reduced and the federal would be able to decrease their expenditures. This a rationale used by the United States federal government, however, it may not be the experience of other governments.

Recommendations and Future Implications

Marriage Promotion

Although the WRA was imperfect, there may still be important ways to help meet the intended goals. One can reference examples of particular states and countries to develop a better understanding of how marriage may be effectively promoted and public welfare promoted.

The US federal government allocates money to state governments, who are then encouraged to invest part of it in marriage promotion programs. Some states have used this opportunity to implement marriage promotion programs, and some states have not. There have been discussions about launching a national marriage promotion campaign as well. This is an issue because there has not been any evidence that the programs will be successful on a national scale, since there is very little research around the topic of marriage promotion at the state level. Pouring resources into a program without proper research can be a waste. In addition, investing in more marriage promotion research and

pilot programs would be an initial step in the right direction, so that successful marriage promotion programs can be developed in the future.

Alternative Models of Welfare

While the US government has a long history of providing its neediest citizens with some level of welfare, it has not always proven successful in this endeavor. There are a number of improvements that could be made to the current welfare policies. For example, some ways the federal government might better pursue the goals of the Welfare Reform Act are to invest time and resources into welfare research. The research should be geared toward analyzing social and economic differences within and between groups based on race, gender, level of education and other social factors. This would allow policymakers to gain a more holistic understanding of how to remedy the issue of welfare dependency based on the unique needs of particular groups of people. Furthermore, collecting appropriate statistics on areas to be addressed in the policy would provide a clear picture of what has occurred thus far and what needs to be done moving forward.

The final recommendation to improving the welfare system in America is to evaluate other systems of welfare around the world. This may be helpful in addressing the issues we face within our own system. Some welfare systems that the United States may benefit from include the welfare systems of Sweden and Finland. Nordic countries are considered to be among the top well governed in the world. Sweden and Finland rank 1 and 3 respectively in terms of overall global indicies including, human development,

economic development and global innovation.¹⁴ These two systems are widely regarded as some of the most successful welfare models in the world.¹⁵

The Swedish have adopted a welfare system that directly helps people with specific needs. For example, the country recognized that childcare was an area of need; therefore, they elected to provide their citizens with universal childcare.¹⁶ Other need-based programs include universal healthcare and free college, among many others. The Swedish government has programs in place that deal with the direct issues of the people. The government can provide programs like these because higher tax rates allow more money for programs that are necessary for the general welfare of the people.¹⁷

Finland, on the other hand, has adopted a similar approach to their welfare system. After suffering high rates of unemployment, the Finnish government implemented a pilot program that allocates a stipend to unemployed citizens as a basic monthly income. The pilot program reports reductions in the stress levels suffered by those who were unemployed and are receiving the stipend.¹⁸ To sustain the lower stress

14. "The Secret of Their Success," *The Economist*, February 2, 2013, accessed May 19, 2017, <https://www.economist.com/news/special-report/21570835-nordic-countries-are-probably-best-governed-world-secret-their>.

15. Ibid.

16. Barbara Bergmann, "Why Sweden, Not Switzerland, Should Be America's Social Welfare Model," *PBS NewsHour*, last modified April 11, 2014, accessed May 20, 2017, <https://www.pbs.org/newshour/nation/sweden-switzerland-americas-social-welfare-model>.

17. Ibid.

18. "Finland's Universal Basic Income Trial for Unemployed Reduces Stress Levels, Says Official," *Independent*, May 8, 2017, accessed May 19, 2017, <http://www.independent.co.uk/news/world/europe/finland-universal-basic-income-trial-pilot-scheme-unemployed-stress-levels-reduced-a7724081.html>.

levels of the citizens, and to encourage them to continue to work and seek work, those who transitioned to work continued to receive their monthly stipends. Citizens feared that if they returned to work, they would miss out on the benefits.¹⁹

Sweden and Finland both adopted welfare systems that they believed worked for the benefit of their countries. Sweden was able to meet the needs of its citizens by making certain benefits universal. Finland provided cash assistance to those who were unemployed and was able to meet the financial needs of citizens as well as reduce stress among the people. Counties have different needs and resources; however, the United States could evaluate these welfare systems and incorporate some aspect to strengthen their own system.

The United States has a welfare system that is defective and riddled with many problems, including racism. Establishing a system that has been thoroughly evaluated and given critical thought, to address the needs of the people based on race, gender, and socioeconomic status. We can improve the lives of United State citizens and increase our rank in global measures by looking within our own systems and to other countries' systems.

19. Ibid.

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