



Welfare Reform, Family Structure, and Children's Living Arrangements

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EXECUTIVE SUMMARY

Introduction

Ten years have passed since landmark legislation eliminated the Aid to Families with Dependent Children (AFDC) program and replaced it with Temporary Assistance for Needy Families (TANF). TANF (and its predecessor AFDC) provides cash grants to low-income families with children, and is a key element of the nation's economic safety net. The stated goals of welfare reform have been to increase work, reduce dependency on welfare, reduce births outside marriage, and increase the formation of two-parent families. This report presents descriptive data on children's living arrangements and summarizes what is known about the role played by welfare reform in determining trends in living arrangements.

Welfare Reform, Family Structure, and Living Arrangements

Despite the desire of policy makers to reform welfare and decrease the prevalence of single-parent families, the provisions in the law are not expected to lead to direct impacts on marriage and fertility. The central changes in the TANF program were aimed at increasing work and decreasing welfare dependence and include: work requirements, time limits, financial sanctions, and enhanced earnings disregards. Other changes, not adopted by all states, were directed at the demographic goals of the policies and include: expanding eligibility for two-parent families, imposing family caps (freezing benefits at the level associated with current family size), and imposing residency and schooling requirements for unmarried teen recipients.

To the extent that the main thrust of welfare reform is reducing the generosity of welfare, then reform is expected to increase marriage and reduce nonmarital births. In practice, however, analysts find that when women increase their attachment to the labor force (as is expected from

welfare reform) their likelihood of marriage declines. Over the long run, the total impact on marriage will depend on the relative size of feedback effects like these. Another possible demographic outcome of welfare reform relates to living arrangements. If welfare reform leads to financial stress—from reductions in income—then we might expect more doubling-up with extended family members in the same household. Alternatively, children might leave their parent’s household and move in (alone) with relatives.

Children’s Living Arrangements in the U.S. and California

The current report documents important trends in children’s living arrangements over the period of state and federal welfare reform. These trends are based on tabulations of the Current Population Survey—an important government survey conducted monthly by the U.S. Department of the Census. We use the data to construct a national sample, as well as a California sample of children. In particular, we examine the propensity for children to live with a married parent, an unmarried parent, or neither parent. We focus on the living arrangements of children (as opposed to the marital status of women) because of children’s central role in social policy.

The period covered in our data encompasses the pre- and post-TANF period. We begin prior to the 1996 federal welfare reform legislation because states were experimenting with their AFDC programs throughout the early 1990s. Importantly, we do not restrict the sample to families on welfare because over time the changes in policies led to dramatic changes in the welfare population. Instead, we target our analysis on children *potentially eligible* for AFDC/TANF by constructing the sample to include all children in families where the head has a high school education or less. We present trends separately for whites, blacks and Hispanics.

Findings

- The results for both the U.S. and California show a steady downward trend in the fraction of children living with a married parent from 1989 through the mid-1990s. After that, the trend flattens out, and increases for some groups.
- At the same time that fewer children are living with married parents, the fraction living with an unmarried parent has increased.
- We also find very dramatic increases in the fraction of children living with neither parent. For example, the fraction of children in California living with no parent increased from 0.02 to 0.07 between 1989 and 2002.

Conclusions

Examining the trends in children's living arrangements is informative, but insufficient to identify whether and how welfare reform affected these trends. This is due to the number of other factors—for example, economic conditions and cultural norms—that may also affect trends in living arrangements. There are techniques, however, that researchers can and do use to parse out the impact of welfare reform.

The available evidence from this and other studies points to small effects of welfare reform on marriage and fertility. Beyond this conclusion, however, the results are quite mixed. Some studies find that reform leads to increases in marriage and others find reform leads to decreases in marriage. Perhaps this is not surprising given that the changes in welfare programs are directed primarily at increasing work and reducing welfare dependency.

Work by the Principal Investigator has shown that reforms are associated with decreases in the likelihood that children live with an unmarried parent, increases in the likelihood that

children live with a married parent, and increases in the likelihood that they live with neither parent. The results are particularly striking for living with neither parent—where we estimate that reform led to a 51 percent increase for blacks and a 26 percent increase for whites.

Welfare Reform, Family Structure, and Children's Living Arrangements

Hilary W. Hoynes

Introduction

One of the primary goals of welfare reform was the promotion of stable and secure living arrangements for children. As explicitly stated in the 1996 Temporary Assistance for Needy Families (TANF) legislation, the goals of the reforms were to:

- 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
- 4.) encourage the formation and maintenance of two-parent families.¹

Although there has been a great deal of research on the impact of 1990s welfare reform on issues such as caseload declines and the employment, earnings, and income of single-parent families, there are far fewer studies examining the impact of welfare reform on family structure and living arrangements. Given the explicit emphasis that TANF legislation placed on increasing the proportion of children living in two-parent, married families, it is somewhat surprising that relatively little attention has been paid to this issue. With this in mind, the goal of the following report is to present descriptive data on children's living arrangements, and to summarize what is known about the possible influence of welfare reform on trends in family structure.

Welfare Reform, Family Structure, and Living Arrangements

Beginning in the early 1990s, many states were granted waivers to reform their Aid to Families with Dependent Children (AFDC) programs. As a result, about half of the states implemented some sort of welfare waiver between 1992 and 1995. California, for example, reformed their AFDC program as part of this waiver process in 1993. Following this waiver experimentation, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was enacted in 1996, replacing AFDC with TANF and requiring all states to have a TANF program in place by 1998.

For the purposes of this report, it is these *two* periods of experimentation that we refer as “welfare reform”, as the changes to state AFDC programs that resulted from the waiver process were very similar to the rules later imposed by TANF. These key changes include work requirements, lifetime time limits, financial sanctions, and enhanced earnings disregards—all of which were changes designed to increase work and reduce welfare participation. Other changes adopted by some states include expanding eligibility for two-parent families, creating “family caps” (freezing benefits at the level associated with current family size), and imposing residency and schooling requirements for unmarried teen recipients.²

Prior to these 1990s reforms, AFDC benefits were targeted primarily to unmarried parents. Thus many believe the original AFDC program worked to reduce marriage and increase non-marital fertility. Indeed, a long standing criticism of the AFDC program was that it had adverse impacts on the incentives to form and maintain an intact two-parent family. The goal of reform, therefore, was not simply to reduce the

generosity of welfare, but to increase marriage rates and reduce non-marital births. This, in turn, was hoped to decrease the probability that children will be living with an unmarried parent.

The question, then, is whether or not this prediction is playing out, particularly in light of other key elements of welfare reform that may actually *weaken* its ability to promote stable family structures. For example, given that welfare reform is “work-promoting”, recipients can be expected to increase both earnings and hours of work per week. Indeed, this prediction is strongly supported in the research. Yet it is possible that this increase in work effort could itself lead to a reduction in marriage – through either a reduction in leisure time (needed to find a mate) or the “independence” effect of increased earnings. *Increases* in income, on the other hand, would be expected to lead to reductions in shared living. Yet this may not be the case if such shared living sufficiently reduces some of the costs associated with working (for example, child care). It is also possible that new work requirements and the threat of financial sanctions make it more difficult for families to stay together under one roof. In their interviews with caseworkers and welfare administrators in 12 states, Geen et al. (2001) report that “parents sometimes feel as if they must choose between TANF and keeping their children because they cannot possible meet all of the requirements of both systems [child welfare and TANF] at the same time” (p.36). In fact, in some situations a child residing with a relative other than the parent can lead to an increase in welfare benefits.³ In addition, if welfare reform leads to financial stress, then we might expect more doubling-up with extended family members in the same household. For example,

a mother and child might move in with the child's grandparents or some other relative. Alternatively, the children themselves might leave their parent's household and move in with relatives.

And finally, all discussions regarding welfare reform must bare in mind that its impacts may vary across race and ethnicity. This is due to the fact that: 1.) baseline welfare participation rates in the U.S differ by race and ethnicity, with black and Hispanic children much more likely to participate in welfare; and 2.) when compared to white and Hispanic children, a larger share of black children do not live with a married parent. These two facts combined suggest that estimates of the effects of welfare reform may be larger for blacks and Hispanics simply because the share of the black and Hispanic population affected by reform is larger.

In summary then, it is likely that the total impact of welfare reform on marriage, family structure, and living arrangements will depend on the relative size of the feedback effects discussed above, and may differ based on pre-existing demographic characteristics of the families affected.

Children's Living Arrangements in the U.S. and California

Tabulations in this section use data from the March Current Population Surveys (CPS) for survey years 1989–2002.⁴ The March CPS is an annual demographic file of between 50,000 and 62,000 households that includes detailed information about its members, including demographics, family structure, and income for the previous calendar year. The time period covered by our data encompasses the main period of

state waiver activity, as well as the pre- and post-TANF period. Our sample consists of March CPS children, whom we define as those aged younger than 16. In order to target our analysis to households at higher risk of participating in welfare, we also restrict our sample to children living in families whose head of household has 12 years of schooling or less. We subsequently refer to our sample as 'children living in less educated families'.⁵ Our full sample contains observations on 224,905 children and our California subsample includes 19,060 children.⁶

Table 1 (next page) presents averages for the U.S. sample and the California subsample for the full 1989-2002 period. For the U.S. sample as a whole, the table shows that:

- an average of 14.7% of children in these less educated families received AFDC/TANF income at some point during the year; and
- an average of 15.6% of children lived in families who had incomes below 50% of the poverty line.

The table also shows our measures of living arrangements. Overall, among the U.S. sample of children in less educated families, approximately:

- 61% lived with a married parent
- 34% lived with an unmarried parent; and
- 5% lived with neither parent.

Further analysis shows that most of this 5% living with neither parent was living with a grandparent.

**Table 1. Characteristics of Children Living in Families with a Less Educated Head
Current Population Survey Estimates, 1989-2002**

<u>UNITED STATES</u>	All Races	Whites	Blacks	Hispanics
Had AFDC/TANF income	0.15	0.09	0.30	0.17
Income under half of the poverty line	0.16	0.09	0.31	0.19
Child lives with married parent	0.61	0.71	0.29	0.63
Child lives with unmarried parent	0.33	0.25	0.61	0.33
Child lives with neither parent	0.05	0.04	0.10	0.05
<i>Total Sample Size</i>	224,905	144,869	40,581	39,455
<u>CALIFORNIA</u>				
Had AFDC/TANF income	0.19	0.16	0.39	0.18
Income under half of the poverty line	0.14	0.10	0.21	0.15
Child lives with married parent	0.63	0.64	0.32	0.66
Child lives with unmarried parent	0.32	0.31	0.54	0.30
Child lives with neither parent	0.05	0.05	0.14	0.04
<i>Total Sample Size</i>	19,060	5,453	1,331	12,276

The next three columns of the table present the U.S. means separately white, black, and Hispanic children.⁷ The table shows that over this period, 30% of black children lived in households that had some AFDC/TANF income in the previous year, compared to 17% of Hispanics and 9% of whites.

Table 1 also shows that living arrangements were very different for whites, blacks, and Hispanics. For example, 61% of black children in our sample lived with an unmarried parent, compared to 33% of Hispanics and 25% of whites. Also striking is that fully one in ten black children (10%) in the sample lived with neither parent, compared to 4% among white and 5% among Hispanic children.

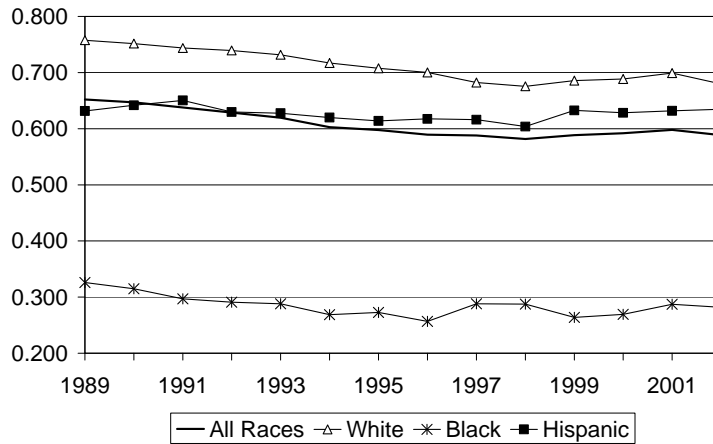
The bottom of Table 1 repeats all of this descriptive information for the subsample of children in California. The table shows that 19% of children in California in this less educated sample of families received AFDC/TANF income during this period, compared to 15% for the entire U.S; and that a smaller fraction of children in less educated families in California were in extreme poverty – 14% in California versus 16% in the entire U.S.

However, the pattern of living arrangements across race/ethnicity groups among Californian children is quite similar to the full U.S. sample. The exception is blacks – where the California sample had a larger fraction living with neither parent or a married parent, and fewer with an unmarried parent compared to the U.S. sample. However, this may be due to sampling error as the sample size for blacks is only 1,331 observations over the 14 survey years in our sample. Because of this limited sample size, we do not break down the black child sample in California any further. We will return to this below.

Next we go on to explore the trends in children’s living arrangements in the period of welfare reform. Figures 1A-C present calculations by year for all races for the U.S. sample. Each graph presents trends in a different measure:

- Figure 1A presents trends for children living with a married parent;
- Figure 1B presents trends for children living with an unmarried parent;
- Figure 1C presents trends for children living with neither parent.

(A) Married Parent



Beginning with **Figure 1A**, there is a steady downward trend in the fraction of children living with a married parent for all races until the mid-1990s. After that the trend flattens out, and increases for Hispanic children.

(B) Unmarried Parent

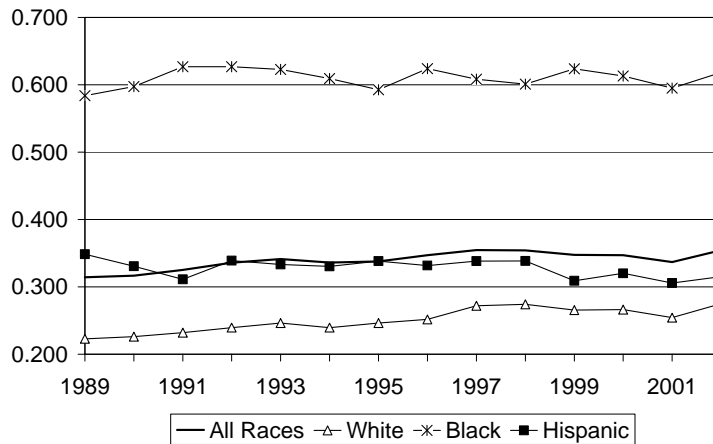
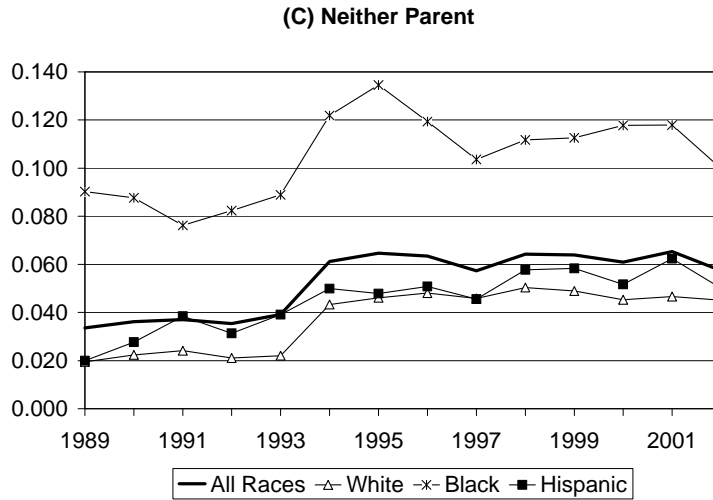


Figure 1B shows that as fewer children live with a married parent, more are living with an unmarried parent. The patterns differ somewhat, however, across the different race/ethnicity groups. Hispanics do not show a strong upward trend in

children living with an unmarried parent and blacks show a cycle of increases and decreases in the fraction living with an unmarried parent.



Finally, **Figure 1C** shows a rather dramatic increase in the fraction of children living with neither parent. This pattern shows for all race/ethnicity groups but is most striking for black children.

Next we explore the trends for our sample of California children in Figures 2A-C. Because of the smaller sample sizes, we make two changes in the figures. First, the estimate for each year is actually a 3-year average. The rates for 1995, for example, are an average of all observations for 1994, 1995, and 1996. Second, we do not report estimates for the subsample of black children, as the sample sizes are too small (even with 3-year averaging). To allow for ready comparison to the U.S. sample, we have used the same scales on the two sets of graphs.

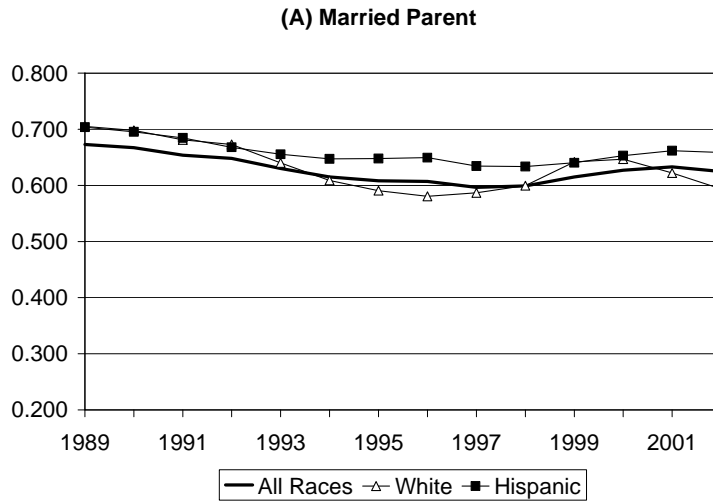


Figure 2A shows that the fraction of California children living with a married parent was higher than the national average in the beginning of the period, but fell more through the mid 1990s. Since the mid 1990s, the fraction of California children living with a married parent increased somewhat between 1997 and 2001.

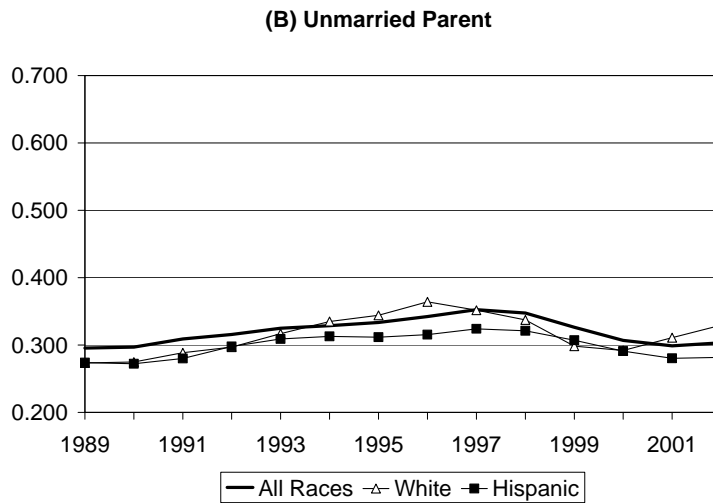


Figure 2B shows that the fraction of California children living with an unmarried parent increased steadily between 1989 and 1997 and has decreased rather significantly

since then. The figure also shows that the trends for living with a married or unmarried parent are quite similar for the white and Hispanic groups.

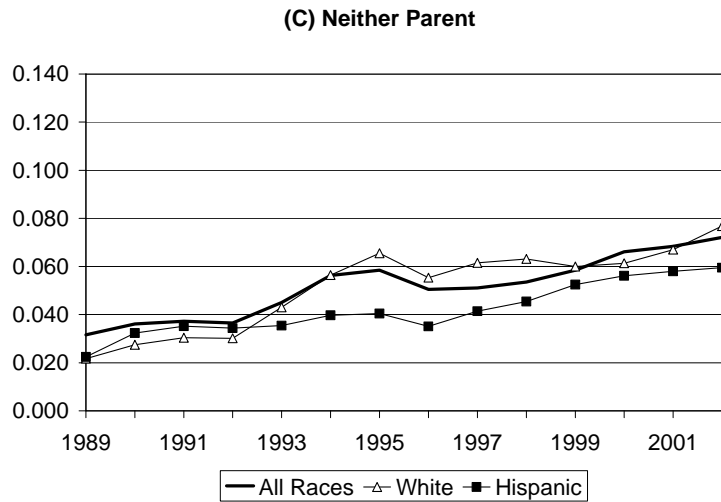


Figure 2C shows—for all groups—a steady increase in the fraction of children living with neither parent in California.

How has Welfare Reform Affected Family Structure and Living Arrangements?

This look at trends in living arrangements is very useful in establishing the basic facts. However, an analysis of trends is not sufficient to determine how a particular policy, such as welfare reform, may affect them. The factors influencing living arrangements are very complex and are influenced by economic conditions, demographic trends, government policies, and social norms. Therefore, the challenge is to come up with a way to control for all of these other factors in order to isolate the impact of a particular factor—here welfare reform—on the outcomes of interest.

There are two ways that this is commonly handled in the analysis of policy evaluation. One approach is called the *experimental approach*, where one group is randomly assigned to receive the new policy (e.g. the reformed welfare program) and a second group is randomly assigned to receive the old policy (e.g. the existing AFDC program). This approach was used in evaluating state welfare waivers in the 1990s, but there is little evidence from such randomized experiments on the impacts of the 1996 TANF legislation.

The second, *non-experimental*, approach is one that takes advantage of the “laboratory of the states.” For example, during the waiver period some states implemented waivers and others did not. Further, some implemented waivers in 1992 while others implemented waivers in 1996. The goal, then, can be to compare outcomes *across* states by taking advantage of policy variation and the timing of policy changes. By using statistical analysis, one can use this approach to control for other factors such as economic conditions and trends in social norms. However, this approach must be used with caution when looking at TANF reforms in particular, as the variation across states was minimal (Bitler, Gelbach and Hoynes, 2005). We use these terms—experimental and non-experimental—below to summarize what is known about the impact of welfare reform on family structure and living arrangements.

A wide range of studies have been conducted on welfare reform and living arrangements. The most commonly measured outcomes are the marital and cohabitation status of women, with evidence coming from nonexperimental studies and experimental evaluations of AFDC waivers. To begin with, results of nonexperimental

studies are mixed. For example, some studies find that reform leads to increases in marriage (Schoeni and Blank 2000), while others find reform leads to decreases in marriage (Rosenbaum 2003; Bitler, Gelbach, Hoynes and Zavodny 2004; Fitzgerald and Ribar 2004). Still others find small or insignificant effects (Ellwood 2000; Kaestner and Kaushal 2005). The evidence from experimental studies of welfare reform and marriage is also mixed, with few statistically significant results, and both positive and negative effects having been found. (See reviews by Grogger and Karoly 2005; Fein et al. 2002; and the meta-analysis by Gennetian and Knox 2003). Grogger and Karoly (2005) present results suggesting that the most TANF-like waivers (e.g. programs emphasizing time limits and work requirements) show more consistently negative (not always significant) impacts on marriage, while reforms with generous earnings disregards but lacking stringent work requirements or sanctions lead to increases in marriage.

Most of this research uses the woman as the unit of observation. However, this may lead to incomplete information. If one response to welfare reform is for other, older relatives to care for children, then focusing on samples of single mothers, welfare recipients, or even all women of childbearing age will miss these changes. The only studies that examine impacts of reform on children's living arrangements are Acs and Nelson (2004) and Bitler, Gelbach and Hoynes (2005), which we will now discuss in further detail.

Acs and Nelson (2004) use data from two panels of the National Survey of American Families (NSAF) to examine the impacts of specific features of TANF—taken one a time—on children's and women's living arrangements. Overall, their findings are

mixed, but suggest that family caps may have increased the probability that children live in two-parent families, and that aggressive child support enforcement may have led to fewer single-parent and more two-parent families. There are some limitations to this study, however, in that the data do not span the pre-PRWORA period and therefore cannot identify effects of waivers. In addition, although the authors attempt to statistically control for a variety of factors in their analysis, they do not control for other policy changes besides welfare reform that may have an effect on living arrangements.

Bitler, Gelbach and Hoynes (2005), on the other hand, use data from the March Current Population Survey to examine the impact of welfare waivers and TANF implementation on child living arrangements. The authors used a nonexperimental analysis and controlled for demographic variables, other state policy variables, and labor market conditions. In addition, advanced statistical techniques were used in an attempt to identify the impact of reform by utilizing differences in their timing and incidence across states. Table 2 (below) provides a summary of this study's results for three samples of children (white, black, and Hispanic) whose family heads had at most a high school degree.

Overall, data from this study show that state welfare waivers are associated with decreases in the likelihood that children live with an unmarried parent, increases in the likelihood that children live with a married parent, and increases in the likelihood that they live with neither parent. The results for the impact of TANF, in particular, are mixed and less precisely estimated.

Table 2 also indicates that where statistically significant impacts were found, some were consistent between racial/ethnic groups, while others differed in degree or direction. For example, the authors estimate that waivers led to an approximately 9% reduction in the probability of living with an unmarried parent for all three racial/ethnic groups. When looking at the probability of living with neither parent, however, the data indicate that welfare waivers led to a 51% increase for blacks and only a 26% increase for whites. The results for living with a married parent are even more mixed, with welfare waivers associated with a significant *decrease* in the probability of living with a married parent for blacks (17%) and whites (2%), but a significant *increase* in the probability of living with a married parent for Hispanics (7%).

Table 2. Effects of Welfare Reform on Children’s Living Arrangements: Percentage Impacts of Implementing Reform

	Percentage impacts of welfare reform on the probability that:		
	Child lives with a married parent	Child lives with an unmarried parent	Child lives with neither parent
<u>WHITE CHILDREN</u>			
Welfare Waivers	-0.02	--	0.26
TANF Implementation	0.04	-0.09	--
<u>BLACK CHILDREN</u>			
Welfare Waivers	--	-0.09	0.51
TANF Implementation	-0.17	--	0.39
<u>HISPANIC CHILDREN</u>			
Welfare Waivers	0.07	-0.09	--
TANF Implementation	--	--	--

Overall, then, the authors of this study concluded that increases in the probability of living with married parents are concentrated among Hispanics, and increases in the probability of living with neither parent are only found for blacks and (to a lesser degree) whites.

Conclusions

The 1990s ushered in a new era for welfare programs. The U.S. has moved away from public assistance as an entitlement, focusing instead on “temporary assistance for needy families.” In this report, we examine the living arrangements of children and summarize what is known about the impacts of welfare reform on family structure and living arrangements. By all accounts, living arrangements are an important factor in child well-being. Moreover, influencing living arrangements was an explicitly stated goal of welfare reformers. We examine two sources of reform: state welfare waivers in the 1990s and state implementation of PRWORA (TANF). Using samples of children in families from the Current Population Survey where the head has a high school education or less, we examine trends in living arrangements separately for white, black, and Hispanic children. We summarize the research on the impact of welfare reform, providing specific evidence from recent work by the PI (Bitler, Gelbach and Hoynes 2005).

This report findings that research results are somewhat mixed. For example, some studies find that welfare reform led to an increase in marriage, while others find that welfare led to a decrease in marriage. Perhaps this is not surprising given that the impacts of these policies operate through very indirect channels, where some channels would be expected to increase marriage and other channels would be expected to decrease marriage.

NOTES

1. TANF was established under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), Public Law 104-193. Full text of the law can be found at <http://thomas.loc.gov/cgi-bin/query/z?c104:H.R.3734.ENR:htm>.
2. For interested readers, Blank and Haskins (2001) and Grogger and Karoly (2005) provide more detail on these policy changes.
3. In some states after PRWORA, children generally are eligible for child-only benefits if they live with neither parent, regardless of the income of the new household.
4. In our proposal to the Department of Social Services, we stated that we would use the Current Population Survey to examine trends for 1989-2003. We have discovered, however, that in 2003 there was a major change to the questionnaire concerning race—in particular allowing for a person to report more than one race. Because of the possible inconsistency in this key variable over time, we elected to cut our sample at 2002.
5. We use the head of household's education rather than parent's education because if both parents are absent from the household, it is impossible to determine either parent's education.
6. We drop the SCHIP and Hispanic oversamples in the CPS and use only the core March interview groups.
7. We define "black" as non-Hispanic black and "white" as non-Hispanic white to make the categories mutually exclusive. We drop children of other races due to smaller sample sizes.

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