# CHAPTER 4: OPPORTUNITY FOR ALL

> The *Report* devotes much attention to the economic conditions facing low-income families and proposes several ways to address poverty. In doing so, the *Report* largely relies on the continuation of existing government programs that were created decades ago for a different time and economy. This chapter highlights how these programs far too often end up hindering the very people they are designed to help.
>
> To break the cycle of poverty, public policy must remove the government-imposed barriers that impede economic mobility and develop smarter solutions that empower individual success. Smart reforms include: 1) increased economic growth, which expands opportunity; 2) strong, properly aligned incentives that promote savings, investment, and learning; and 3) long-term sustainability for the programs and, in turn, the beneficiaries.

The *Report* chronicles numerous challenges facing low-income families in America today. Too often, children who are born into poverty receive substandard nutrition, live in unsafe environments, or attend failing schools. These conditions are not easy for families to overcome, and the *Report* correctly notes that breaking the cycle of poverty is indeed a challenging endeavor for policymakers.

The Federal Government certainly has an important role to play in assisting individuals and families in need. However, real long-term progress for low-income families must start with strategies that foster individual empowerment and attainment of self-sufficiency. As economist Arthur C. Brooks notes form his research:

> *What I found was that economic inequality doesn't frustrate Americans at all. It is, rather, the perceived lack of economic opportunity that makes us unhappy. To focus our policies on inequality, instead of opportunity, is to make a grave error—one that will worsen the very problem we seek to solve and make us generally unhappier to boot.*[1]

Sound public policy in this area must therefore involve the removal of government-imposed barriers that impede upward economic mobility. One example of such a mobility barrier is the exorbitant tax rate that public assistance programs impose on those at or near the poverty line. The interaction between taxes and the phase-outs of public assistance benefits as household income increases frequently imposes an extremely high effective marginal tax—in some cases, exceeding 100 percent—on earning additional income.[2]

This overall phenomenon, commonly referred to as the "poverty trap," discourages individuals in low-income households from entering the labor force, working extra hours, or seeking career advancement that would contribute to their economic mobility and well-being. As Scott Winship points out, existing government programs intended to create a safety net can also create a ceiling to success. Though these programs have helped lift many poor Americans out of destitution, they often come with the unintended consequence of discouraging the upward mobility of low-income families.[3] In fact, a study from the Cato Institute finds that public assistance benefits can pay more than the minimum wage in 35 states, even after accounting for the Earned Income Tax Credit (EITC), and in 13 of those states, welfare can pay more than $15 per hour.[4]

Policymakers can encourage relative mobility by reforming programs that currently discourage saving, investing, and learning. Basic economic theory and, more importantly, practical experience is instructive when assessing what programs to reform and how. The policy spectrum is rife with opportunities for smart reform, including welfare reform, amending the tax penalty on married couples, education reforms such as school choice, and developing novel programs to slow the cost growth of higher education that has risen due to, not despite, the increasing prevalence of Federal student loans.[5]

Smart reform—especially in this policy area—is guided by fundamental principles by which potential solutions can be judged. A useful checklist by which to judge policies designed to ensure all Americans have equal access to opportunity and upward mobility includes:

1. Increased economic growth: As the economy expands, so does opportunity. Opportunity in the form of more, better-paying jobs closely tracks economic growth, and policy should aim to foster a fertile economy.

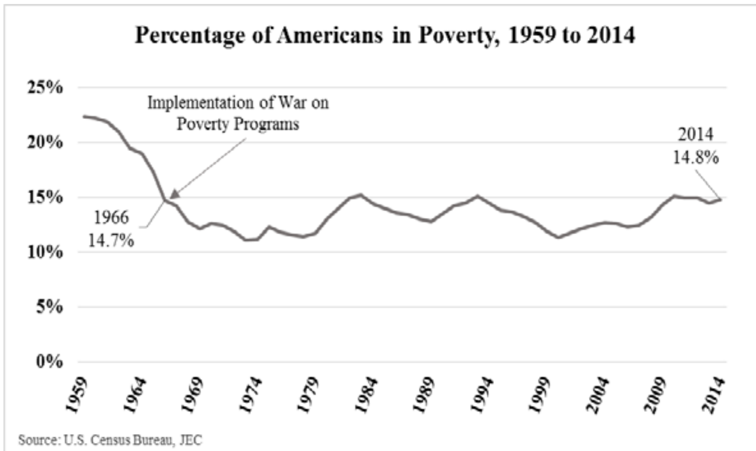
2. Strong, properly aligned incentives: Any policy should create or enhance incentives to save, invest, and learn skills, each of which boosts relative mobility and reduces inequality of opportunity.

3. Long-term sustainability: Reforms cannot and should not be undertaken on a nearsighted basis. Inflating the well-being of working generations at the expense of their children does not constitute real reform. When smart policy is implemented, there will not be any can to kick down the road.

The public sector can play an important role in helping those in poverty or on the cusp of poverty harness their individual talents and attain a greater sense of dignity through self-sufficiency. However, the *Report* generally advocates for a continuation and expansion of longstanding Federal policies and programs focused more towards alleviating short-term symptoms rather than offering sustainable pathways toward earned success. Unfortunately, Federal anti-poverty programs have so far failed to achieve their original goals, mostly because they too often contain perverse incentives that effectively penalize low-income individuals for maintaining employment.[6]

When President Lyndon B. Johnson's (LBJ) Great Society programs were implemented in 1966, the Federal poverty rate was 14.7 percent. Shortly after signing these programs into law, LBJ said that "Our American answer to poverty is not to make the poor more secure in their poverty but to reach down and help them lift themselves out of the ruts of poverty and move with the large majority along the high road of hope and prosperity."[7] However, nearly 50 years and $15 trillion spent since President Johnson declared a "war on poverty," the Federal poverty rate at the end of in 2014 was 14.8 percent, as demonstrated by Figure 4-1.[8]

**Figure 4-1**




Similarly, the year-end labor force participation rate in 2015 was 62.6 percent—the lowest point since 1976.[9] These numbers are particularly concerning since employment opportunities have become available for a larger share of the population. Women have made great progress in their ability to enter the workforce, with 56.8 percent of women are now in the workforce, up from 41 percent at the end of 1966. However, these gains have been mitigated as the percentage of men in the labor force has been steadily declining since the implementation of LBJ's anti-poverty initiatives, falling from 80.5 percent participation in 1966 to 68.9 percent by the end of 2015.[10]

Families do not remain in poverty because they do not *want* to work. Surveys of those enrolled in welfare programs "consistently show their desire for a job."[11] The outdated Federal welfare system no longer works for the 21st century and in turn harms the very people they are designed to help.

The Federal Government now funds 126 different programs targeted towards helping low-income Americans.[12] These programs have been largely ineffective at addressing the underlying problems, as evidenced by the essentially stagnant level of poverty across the nation since 1966. The *Report* rightfully notes that children born into poverty are more likely to have a difficult time finding steady employment as adults.[13] Unfortunately, the *Report* fails to recognize broader shortcomings of the Federal system for providing public assistance and instead proposes a continuation of the same policies and programs that have locked many families in a cycle of poverty for generations.

The Illinois Policy Institute demonstrated this fact using the example of a single mother of two in Cook County, Illinois earning $12.00 per hour, or approximately $22,100 annually. The value of the welfare benefits the mother receives is $41,476 annually, bringing her total take-home (benefits plus salary) to about $64,000. Should this mother be offered a job that pays twice as much per hour, she would lose over $39,000 in benefits. In part because welfare benefits are not taxed as income,[14] this mother would have to earn $38.00 per hour, which is the equivalent of $80,000 annually, in order to make up for the loss of benefits she received making only $12.00 per hour.[15] Rather than providing an opportunity to gradually increase her earnings over time, the welfare benefit structure incentivize her to remain in a low-paying job.

*Supplemental Nutrition Assistance Program*

One of the largest public assistance programs highlighted in the *Report* is the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. The concept of SNAP began after the Great Depression, but the program as we know it today was created as part of LBJ's Great Society.[16] SNAP is now the largest of the 18 separate food assistance programs[17] and accounted for over $74 billion of the more than $100 billion spent on these programs in 2014.[18]

The *Report* asserts that SNAP is an important tool in improving the health and economic outcomes of children born into poverty. Unquestionably, these programs provide a lifeline to millions of Americans in need. However, the *Report* focuses on research comparing outcomes to impoverished children with a stable food source verses the outcomes of children from low-income families that do not have the same level of access to food.[19] It's understandable that children have better outcomes when they are not living in hunger.

The bigger picture that the *Report* fails to capture is that all impoverished children are best served when their parents are given the opportunity to lift the family out of poverty. This was one of SNAP's primary goals; however, changes to the program over time that have expanded or waived eligibility criteria, as noted in Figure 4-2 below, have resulted in SNAP's key role in the poverty trap.[20]

**Figure 4-2**

| Selected Expansions in SNAP | | |
|---|---|---|
| 2008 Farm Bill | | |
| | | |
| **Provisions** | **Benefit Expansion** | **Eligibility Expansion** |
| Increased minimum standard deduction for certain households to $144 | X | X |
| Eliminated cap on dependent-care deductions | X | X |
| Increased minimum benefit for certain households to 8% of Thrifty Food Plan | X | |
| Indexed asset test to inflation | | X |
| Excluded tax-preferred retirement plans from asset test | | X |
| Let states exclude or deduct child-support payments from household income | | X |
| Excluded certain education-assistance payments from means test | X | X |
| Excluded certain state assistance-program payments from means test | X | X |
| Excluded certain types of income from means test | X | X |
| Reduced households' reporting requirements | X | |
| Raised asset-test threshold for households with disabled members | | X |
| Let states exclude certain resources from means test | | X |
| Increased transitional benefits for certain households | X | X |
| Source: "War on Poverty: 50 Years Later," A House Budget Committee Report, 2014. | | |

This fact is apparent when considering that, since 2009, the national unemployment rate has been cut in half to 4.9 percent,[21] while the number of SNAP enrollees has actually increased by more than 12 million people.[22] SNAP is largely countercyclical; therefore, it's expected that enrollment will increase as the unemployment rate rises. When the opposite occurs, it shows that SNAP program is not achieving its goal of bringing people out of poverty.

*Earned Income Tax Credit*

SNAP is only one of the programs creating an aggregate system of government dependency. The *Report* barely touches the surface of this problem by promoting the EITC, which is traditionally a policy tool of the Administration used to reduce inequality and strengthen families. While some believe the EITC is an effective policy tool for encouraging work and reducing poverty, others have concerns about using the tax code as a transfer payment program and the high level of improper payments and fraud associated with EITC.[23]

As a whole, the *Report* fails to acknowledge the significant consequences that have resulted from Federal public assistance programs and, instead, simply proposes throwing more good money after bad. This includes programs created by LBJ and the subsidies created under the ACA, which is expected to further reduce work incentives, as discussed in Chapter 2.

*Head Start Program*

Another component of LBJ's war on poverty that the *Report* promotes is the Head Start program, which is a Federal grant to help low-income children attend preschool. The program has since repeatedly been reauthorized, most recently in 2007.[24] The *Report* attempts to bolster President Obama's efforts to expand Head Start through his "preschool for all" initiative, along with Early Head Start for toddlers and infants.[25] The *Report* uses of only a handful of studies—some of which are decades old—in order to justify a top-down, one-size-fits-all preschool program across the country.

The *Report* conveniently does not mention a comprehensive study of the Head Start program conducted by President Obama's own Department of Health and Human Services (HHS). HHS's 2010 study found that Head Start has had little to no impact in the long run, across 22 different cognitive measures. Any area in which Head Start did have an impact, those gains were completely nullified by the time the students entered 3rd grade. Even more concerning, the study concluded that three-year-olds who attended Head Start were actually worse in math than their peers that did not attend Head Start.[26]

The Obama administration continues to advocate for Head Start, despite these findings. While there may be some benefits to early education programs, the Federal Government's insistence on having a highly restrictive, top-down approach leaves little room for flexibility at the state or local level. Not surprisingly, some states are instead developing solution-oriented preschool programs that meet the needs of their states.

For example, On My Way Pre-K is Indiana's pre-kindergarten pilot program, which pays for low-income four-year-old's preschool. Signed in 2014 by Governor Mike Pence, On My Way Pre-K is unique in it allows parents to send their children to the preschool of their choice. In 2015, Governor Mike Pence expanded the program and invested in improving preschool facilities around the state.[27] Even local area leaders and nonprofits are fundraising to help enroll four-year-olds in the program.[28] Early on, Governor Pence had the option of utilizing Federal preschool funds. However, the Federal requirements would have forced Indiana to launch their program before it was even ready.[29]

*K-12 and School Choice*

Given Head Start's shortcomings, it becomes increasingly important for children from low-income families to have access to a quality K-12 education. As previously mentioned in the chapter's opening, too many children born into poverty are forced to attend failing schools district, simply because of where the child's family lives—or can afford to live.

Despite claims to the contrary, school choice does exist within the traditional public school system. Those with the financial means are able to choose a home located in a good school district, or they can choose to send their children to private school. However, the choices available for families living in poverty are much more limited and the children of these families are often forced into failing schools.

President Obama's answer to this problem is not to provide families in poverty with more choices, but to spend more money on education. However, the United States already allocates about \$115,000 to educate each student.[30] Globally, the United States ranks fifth out of 34 in the amount spent per student, but places 17th in math and reading, which is only slightly better than its 21st place in science.[31]

This misnomer that increased education spending equates to better outcomes is further exemplified in the District of Columbia (the District). In 2013, the nation's capital ranked third in the amount it spends per pupil enrolled in public school, which was nearly \$18,000 annually.[32] Yet, researchers found that out of all 50 states and the District, the District's overall rank was 50. The District also ranked dead last, or second to last, in reading, math, SAT scores, and dropout rates.[33]

Congress created the D.C. Opportunity Scholarship Program (OSP) in 2003 to provide low-income students in under-performing schools with the opportunity to receive vouchers to attend a better-performing public charter school or private school.[34] The OSP independent evaluator identified substantial improvements and noted that OSP "increased the likelihood of a student graduating by 21 percentage points." The evaluator further stressed that, "in scientific terms, we are more than 99 percent confident that access to school choice through the OSP was the reason why students in the program graduated at these much higher rates and not some statistical fluke."[35]

The impact of school choice should not be overlooked, but should be used as a framework for Congress and the President to improve the educational opportunities for impoverished children. The Federal Government created a public school system that limits the educational opportunities for children from poor families and owes it to these families to take the necessary steps to alleviate the consequences of government dependency—starting with expanding school choice to all families, regardless of income.

*The Impact of Two-Parent Families*

The *Report* correctly acknowledges the important role of parents and caregivers during the early years of a child's life. The correlation between stable, two-parent households and better outcomes for children is striking. Brookings Institution's Isabel Sawhill notes that gaps in family structure and parenting styles are creating very unequal starts for American children, affecting income inequality and potentially slowing economic mobility for those on the low end of the economic ladder.[36] Sawhill goes on to say that, "family formation is a new fault line in the American class structure."[37]

For those born into poverty, the impact of marriage is even more profound. Richard Reeves of Brookings Institution found that the child of a poor, unwed mother has a 50 percent risk of remaining at the bottom of the economic ladder and only a five percent chance of rising to the top income level.[38]

Similarly, when comparing the economic performance of states with higher rates of marriage against states with the lowest rates of marriage, researchers found that children in states with the highest rates of marriage had a 10.5 percent greater chance of upward income mobility. The states with higher marriage rates also had a 13.2 percent lower rate of child poverty than states with the lowest rates of marriage.[39] What is important to note about this study is that the data controlled for numerous variables including the parent's education, race, age, and even the state's environment, such as minimum wage, education expenditures, crime, and tax rates.[40]

The median age that women have their first child (25.7 years) is now younger than the median age at which women are first married (26.5 years). This phenomenon, referred to as the "Great Crossover," first occurred decades ago for the most economically underprivileged women, and more recently for women who have at least a high-school degree or some college. Today, about half of the children born in the United States are born to unwed parents.[41]

In light of the substantial evidence demonstrating the positive impact marriage has on children, particularly children from low-income families, it is important that public policy not discourage the practice. Yet, many public policies can create a financial disincentive for low-income, single parents to marry. Research has found that the structure of Federal welfare programs includes a marriage penalty where "many low-income couples with children face substantial penalties for marrying that can amount to almost one-third of their total household income."[42]

Using the aforementioned Illinois Policy Institute's example of the single mother of two in Cook County, Illinois earning $12.00 per hour, the welfare marriage penalty could actually put this same mother in a worse financial situation if she chooses to get married, particularly if she married someone who was also a low-income earner. If this mother and her spouse earned a combined salary of $22.00 per hour, their Federal welfare benefits would drop from the prior level—when she was unwed—of $41,476 annually to $6,814. As a married couple earning $22.00 per hour, their take-home value (income plus benefits) would total $47,210 annually,[43] compared to approximate $64,000 she received unmarried.[44]

A similar marriage penalty exists within the Federal tax code where couples may have a higher tax burden if they are married. While this marriage penalty does not affect all couples, it typically occurs when both partners have similar earnings,[45] and would be more difficult for couples with lower-incomes to bear. A low-income couple with similar incomes and with one child would owe almost $1,100 more in Federal taxes each year as a married couple than if they were unmarried.[46] This is yet another example of how the Federal tax system is broken, as discussed in the previous chapter.

In order to create a smarter system that promotes achievement and helps Americans fulfill their desires of employment, the President and Congress must recognize the power of opportunity. These steps must include providing states more flexibility in administering welfare programs and job training programs. States and local communities are better assessors of their needs, and the Federal Government should afford them the opportunity to develop ways to meet those needs. The policies of the LBJ era have proven that a one-size-fits-all system cannot serve the entire country. It’s time to shift the focus from Federal control to state flexibility through the utilization of block grants.

[1] Arthur C. Brooks, "What Really Buys Happiness? Not income equality, but mobility and opportunity," *City Journal*, Summer 2007, http://www.city-journal.org/html/17_3_economic_inequality.html
[2] Joint Economic Committee Republicans, "Addressing the Opportunity Gap: Increasing Economic Mobility: An Update," Joint Economic Committee, February 25, 2014 (Joint Economic Committee, February 2014), http://www.jec.senate.gov/public/_cache/files/16289365-ad00-4e99-ba02-bd23b87f3b09/addressing-the-opportunity-gap-increasing-economic-mobility-update-2-25-14.pdf
[3] Scott Winship, "Stop Feeling Sorry for the Middle Class! They're Doing Just Fine." *New Republic*, February 7, 2012: https://newrepublic.com/article/100363/middle-class-mobility-crisis-low-income-poor
[4] Michael Tanner and Charles Hughes, "The Work Versus Welfare Trade-Off: 2013," Cato Institute white paper, August 19, 2013 (Cato, August 2013): http://www.cato.org/publications/white-paper/work-versus-welfare-trade.
[5] Joint Economic Committee (February 2014).
[6] Charles Hughes, "New Study Finds More Evidence of Poverty Traps in the Welfare System," Cato at Liberty, The Cato Institute, December 30, 2014, http://www.cato.org/blog/new-study-finds-more-evidence-poverty-traps-welfare-system
[7] Lyndon B. Johnson, Remarks Upon Signing the Economic Opportunity Act, August 20, 1964, http://www.presidency.ucsb.edu/ws/?pid=26452
[8] Carmen DeNavas-Walt and Bernadette D. Proctor, "Income and Poverty in the United States: 2014," Current Population Reports, United States Census Bureau, September 2015, https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-252.pdf, p. 44.
[9] Bureau of Labor Statistics, Historical Tables, Civilian Labor Force Participation Rate for those 16 years and over; seasonally adjusted participation rates, http://www.bls.gov/data/
[10] Bureau of Labor Statistics, historical tables, Civilian Labor Force Participation Rate by sex for those 16 years and over; seasonally adjusted participation rates, http://www.bls.gov/data/
[11] Cato (August 2013), p. 2.
[12] *Ibid*, p. 3.
[13] ERP, p. 157.
[14] Cato (August 2013), p. 3.
[15] Erik Randolph, "Modeling Potential Income and Welfare-Assistance Benefits in Illinois: Single Parent with Two Children Household and Two Parents with Two Children Household Scenarios in Cook County, City of Chicago, Lake County and St. Clair County," Illinois Policy Institute, December 2014, https://d2dv7hze646xr.cloudfront.net/wp-content/uploads/2014/12/Welfare_Report_finalfinal.pdf, p. 43, Table 4; see *Ibid*, p. 26, Chart 9; see also *Ibid*, p.11.
[16] House Budget Committee Majority Staff, "The War on Poverty: 50 Years Later," House Budget Committee Report, March 3, 2015, http://budget.house.gov/uploadedfiles/war_on_poverty.pdf, p. 81.
[17] Kay E. Brown, "Multiple Programs Benefit Millions of Americans, but Additional Action is Needed to Address Potential Overlap and Inefficiencies," Testimony before the Subcommittee on Nutrition, Committee on Agriculture, House of Representatives, May 20, 2015, http://www.gao.gov/assets/680/670313.pdf, p. 2.
[18] 2014 Total Outlays, National Level Annual Summary: Participation and Costs, 1969 – 2015, Food and Nutrition Service, United States Department of Agriculture, http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap
[19] Hillary Hoynes, Diane Whitmore Schanzenbach, and Douglas Almond, "Long Run Impacts of Childhood Access to the Safety Net," *NBER Working Paper 18535*, National Bureau of Economic Research, November 2012, http://www.nber.org/papers/w18535.pdf, p. 15-16.
[20] House Budget Committee Majority Staff, "The War on Poverty: 50 Years Later," House Budget Committee Report, March 3, 2015, http://budget.house.gov/uploadedfiles/war_on_poverty.pdf, p. 82.
[21] Seasonally Adjusted Unemployment Rate, Bureau of Labor Statistics, Accessed February 25, 2016, http://data.bls.gov/timeseries/LNS14000000
[22] National Level Annual Summary: Participation and Costs, 1969 – 2015, Food and Nutrition Service, United States Department of Agriculture, http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap
[23] Treasury Inspector General for Tax Administration, "Existing Compliance Processes Will Not Reduce the Billions of Dollars in Improper Earned Income Tax Credit and Additional Child Tax Credit Payments," September 29, 2014, https://www.treasury.gov/tigta/auditreports/2014reports/201440093fr.pdf

[24] "History of Head Start," Office of Head Start, United States Department of Health and Human Services, June 22, 2015, http://www.acf.hhs.gov/programs/ohs/about/history-of-head-start
[25] ERP, p. 190.
[26] "Head Start Impact Study Final Report," Office of Planning, Research, and Evaluation, Administration for Children and Families, United States Department of Health and Human Services, January 2010, http://www.acf.hhs.gov/sites/default/files/opre/hs_impact_study_final.pdf
[27] Isabella Moller, "Governor Pence Announces Additional Seats for 'On My Way' Pre-K Program," Fort Wayne Homepage, April 17, 2015, http://www.fortwaynehomepage.net/news/local-news/governor-pence-announces-additional-seats-for-on-my-way-pre-k-program
[28] The Times Editorial Board, "EDITORIAL: Pre-K pilot is wise investment in Region's future," *The NWI Times*, February 3, 2016, http://www.nwitimes.com/news/opinion/editorial/editorial-pre-k-pilot-is-wise-investment-in-region-s/article_c4feb988-3910-5da1-8bdc-e114d7559f78.html
[29] Mike Pence, "Mike Pence: Why I rejected federal preschool funds" *The Indianapolis Star*, October 20, 2014, http://www.indystar.com/story/opinion/2014/10/17/mike-pence-rejected-federal-preschool-funds/17438325/
[30] Paul Ryan, *The Way Forward,* Twelve, August 19, 2014.
[31] *Ibid*, p. 241.
[32] Public Elementary-Secondary Education Finance Data, State-level-tables, Table 8 "Per Pupil Amounts for Current Spending of Public Elementary-Secondary School Systems by State: Fiscal Year 2013," https://www.census.gov/govs/school/
[33] Richie Bernardo, "2015's States with the Best and Worst School Systems," WalletHub, https://wallethub.com/edu/states-with-the-best-schools/5335/
[34] "H.R. 10: Scholarships for Opportunity and Results (SOAR) Reauthorization Act," Legislative Digest, House Republicans, http://www.gop.gov/bill/h-r-10-scholarships-for-opportunity-and-results-soar-reauthorization-act/
[35] Dr. Patrick J. Wolf, "Written Testimony for the Field Hearing on 'The D.C. Opportunity Scholarship Program: Making the American Dream Possible,'" House Committee on Oversight and Government Reform, May 14, 2015, https://oversight.house.gov/wp-content/uploads/2015/05/Wolf-written-testimony-on-the-DC-OSP-2015-final-final-version.pdf, p. 3.
[36] Isabel V. Sawhill and Joanna Venator, "Six Quotes from Isabel Sawhill on 'Why Marriage is the Best Environment for Kids'," Brookings Institution, October 14, 2014, http://www.brookings.edu/blogs/social-mobility-memos/posts/2014/10/17-marriage-best-environment-podcast-sawhill
[37] Isabel V. Sawhill, *Generation Unbound: Drifting into Sex and Parenthood without Marriage*, Brookings Institution Press, September 25, 2014.
[38] Richard Reeves, "Saving Horatio Alger: Equality, Opportunity, and the American Dream," The Brookings Essay, August 20, 2014, http://www.brookings.edu/research/essays/2014/saving-horatio-alger#
[39] W. Bradford Wilcox, Joseph Price, and Robert I. Lerman, "Strong Families, Prosperous States: Do Healthy Families Affect the Wealth of States?" Institute for Family Studies, American Enterprise Institute, October 2015, https://www.aei.org/wp-content/uploads/2015/10/IFS-HomeEconReport-2015-FinalWeb.pdf, p. 23.
[40] *Ibid*, p. 38-40.
[41] Patrice J. Lee, "Knot Yet: Millennials and Marriage," Independent Women's Forum, July 21, 2014, http://iwf.org/blog/2794507/Knot-Yet:-Millennials-and-Marriage--
[42] W. Bradford Wilcox, Joseph Price, and Robert I. Lerman, "Strong Families, Prosperous States: Do Healthy Families Affect the Wealth of States?" Institute for Family Studies, American Enterprise Institute, October 2015, https://www.aei.org/wp-content/uploads/2015/10/IFS-HomeEconReport-2015-FinalWeb.pdf, p. 35.
[43] Erik Randolph, "Modeling Potential Income and Welfare-Assistance Benefits in Illinois: Single Parent with Two Children Household and Two Parents with Two Children Household Scenarios in Cook County, City of Chicago, Lake County and St. Clair County," Illinois Policy Institute, December 2014, https://d2dv7hze646xr.cloudfront.net/wp-content/uploads/2014/12/Welfare_Report_finalfinal.pdf, p. 44, Table 5.
[44] *Ibid*, p. 43, Table 4.
[45] Kyle Pomerleau, "Understanding the Marriage Penalty and Marriage Bonus," The Tax Foundation, April 23, 2015, http://taxfoundation.org/article/understanding-marriage-penalty-and-marriage-bonus
[46] *Ibid*.