



*The*  
**State**  
*of Our*  
**Unions**  
*Marriage in America* **2009**



**Money** *& Marriage*



## **FOR MORE INFORMATION:**

The National Marriage Project  
University of Virginia  
P.O. Box 400766  
Charlottesville, VA 22904-4766

(434) 982-4509

marriage@virginia.edu

[HTTP://WWW.STATEOFOURUNIONS.ORG](http://www.stateofourunions.org)

December 2009

### *Design*

Alma Phipps & Associates

*Cover Illustration by Michael Halbert*

© Copyright 2009 by the National Marriage Project  
and the Institute for American Values. All rights reserved.

# THE STATE *of* OUR UNIONS

*The State of Our Unions* monitors the current health of marriage and family life in America. Produced annually, it is a joint publication of the National Marriage Project at the University of Virginia and the Center for Marriage and Families at the Institute for American Values.

EDITOR:

W. Bradford Wilcox

ASSOCIATE EDITOR:

Elizabeth Marquardt

FOUNDING CO-EDITORS:

David Popenoe and Barbara Dafoe Whitehead

## THE NATIONAL MARRIAGE PROJECT

---

The National Marriage Project (NMP) is a nonpartisan, nonsectarian, and interdisciplinary initiative located at the University of Virginia. The Project's mission is to provide research and analysis on the health of marriage in America, to analyze the social and cultural forces shaping contemporary marriage, and to identify strategies to increase marital quality and stability. The NMP has five goals: 1) publish *The State of Our Unions*, which monitors the current health of marriage and family life in America; 2) investigate and report on the state of marriage among young adults; 3) provide accurate information and analysis regarding marriage to journalists, policy makers, religious leaders, and the general public—especially young adults; 4) conduct research on the ways in which children, race, class, immigration, ethnicity, religion, and poverty shape the quality and stability of contemporary marriage; and 5) bring marriage and family experts together to develop strategies for strengthening marriage. The NMP was founded in 1997 by family scholars David Popenoe and Barbara Dafoe Whitehead. The Project is now directed by W. Bradford Wilcox, associate professor of sociology at the University of Virginia.

## THE CENTER FOR MARRIAGE & FAMILIES AT THE INSTITUTE FOR AMERICAN VALUES

---

Directed by Elizabeth Marquardt, the Center for Marriage and Families at the Institute for American Values issues research briefs, fact sheets, and other material related to marriage, families, and children. The Institute for American Values is a nonprofit, nonpartisan organization dedicated to strengthening families and civil society in the U.S. and the world. The Institute brings together approximately 100 leading scholars—from across the human sciences and across the political spectrum—for interdisciplinary deliberation, collaborative research, and joint public statements on the challenges facing families and civil society. In all of its work, the Institute seeks to bring fresh analyses and new research to the attention of policymakers in government, opinion makers in the media, and decision makers in the private sector.

# of TABLE CONTENTS

IX *Introduction*

W. BRADFORD WILCOX & ELIZABETH MARQUARDT

15 *The Great Recession's Silver Lining?*

W. BRADFORD WILCOX

23 *Bank On It: Thrifty Couples are the Happiest*

JEFFREY DEW

31 *Marriage and the Great Recession*

ALEX ROBERTS

49 *The Smart Money: She Saves, He Spends*

RONALD T. WILCOX

55 *A Feminist-Friendly Recession?*

CHRISTINE B. WHELAN

*Social Indicators of Marital Health and Wellbeing:*

64 *Marriage*

75 *Divorce*

83 *Cohabitation*

91 *Loss of Child Centeredness*

97 *Fragile Families with Children*

107 *Teen Attitudes About Marriage and Family*

## BOARD OF ADVISORS

---

A Board of Advisors made up of the following distinguished scholars and professionals guides the work of the National Marriage Project.

Don S. Browning, *University of Chicago, emeritus*

William J. Doherty, *University of Minnesota*

Richard M. Campanelli, Esq.

Kathryn Edin, *Harvard University*

Robert Emery, *University of Virginia*

William A. Galston, *The Brookings Institution*

Neil Gilbert, *University of California at Berkeley*

Norval D. Glenn, *University of Texas at Austin*

Ron Haskins, *The Brookings Institution*

Linda Malone-Colón, *Hampton University*

Elizabeth Marquardt, *Institute for American Values*

David G. Myers, *Hope College*

David Popenoe, *Rutgers University, emeritus*

Isabel Sawhill, *The Brookings Institution*

Scott Stanley, *University of Denver*

Linda J. Waite, *University of Chicago*

Barbara Dafoe Whitehead, *Institute for American Values*

James Q. Wilson, *UCLA, emeritus*



# INTRODUCTION

A decade ago, David Popenoe and Barbara Dafoe Whitehead published the first *The State of Our Unions*, offering trenchant commentary on the state of marriage and family life in the United States and compelling statistical indicators tracking “the social health of marriage in America.”

In the years since, in these pages Popenoe and Whitehead have made signal contributions to our national conversation on marriage. They warned family scholars, journalists, policy makers, and the public about the rise among young adults of “sex without strings, relationships without rings.” They underlined the marriage lessons the U.S. can learn from other nations. They drew an unmatched portrait of the ways in which Americans are now gravitating towards a “soul mate” model of marriage, one that privileges emotional intimacy and personal growth, often at the expense of other goods long associated with marriage—such as marital permanency, childrearing, and economic cooperation.

Their effort to identify and portray the broadening influence of the soul mate model in contemporary married life inspired a new generation of scholars and journalists to revisit their understandings of marriage in America—as evidenced by countless news stories, academic articles, and blog postings on the subject of soul mate marriages and relationships.

In these ways and more, in the pages of *The State of Our Unions* Popenoe and Whitehead encouraged readers to think more deeply, more creatively, and more rigorously about the challenges and opportunities facing the institution of marriage in twenty-first century America. Moreover, as authors of countless books and reports on marriage and family life in the U.S. and Europe, they have made signal contributions to academic and public conversations about marriage that extend far beyond their work in these pages. To choose just one example from each of their contributions: Popenoe's *Life Without Father* remains the best academic overview of fatherhood and has been a mainstay of Wilcox's "Sociology of the Family" course at the University of Virginia for years. Whitehead's lead essay in *The Atlantic Monthly*, "Dan Quayle Was Right," played a crucial role in igniting public concern in the 1990s about the effects of marriage breakdown on the emotional and social welfare of our nation's children.

As we become the new editors of *The State of Our Unions*, we are honored and excited by the task before us. For most of our adult lives, we have followed and been inspired by the intellectual rigor and thoughtful leadership that David Popenoe and Barbara

Dafoe Whitehead have shown on behalf of marriage. With the support of the National Marriage Project, which moved from Rutgers University to the University of Virginia this year, and the Center for Marriage and Families at the Institute for American Values, we will seek to advance the conversation on marriage that Popenoe and Whitehead began a decade ago.

With this issue, we are also excited to welcome several established and emerging voices into the nation's conversation about marriage. They include Jeffrey Dew of Utah State University, Alex Roberts of the Institute for American Values, Christine Whelan of the University of Iowa, and Ronald Wilcox of the University of Virginia. Our readers can look forward to encountering in future years more contributors from inside and outside the academy, and from across the ideological spectrum, who have a sincere desire to understand the social and cultural forces shaping married life in the U.S. and to strengthen the institution of marriage in America.

Inspired by the financial crisis our nation felt in the last year—what some are now calling the “Great Recession”—and its effects on the financial and emotional lives of millions of couples, the 2009 *State of Our Unions* focuses on the theme of “Marriage and Money.” This year's issue is a product of the “Nest and Nest-egg Initiative” at the Institute for American Values. The Nest and Nest-egg Initiative is a multi-year inquiry, generously supported by the Lynde and Harry Bradley Foundation, into the prudential values and institutions that are essential to sustaining a secure and thriving American middle class.

The 2009 *State of Our Unions* seeks to answer the following questions:

- How is the Great Recession affecting the institution of marriage, as measured by changes in marriage and divorce rates in the U.S.?
- How do family finances—especially credit card debt and family assets—shape the quality and stability of contemporary married life in America?
- What does evolutionary psychology and the contemporary study of finance have to tell us about the best division of financial labor for husbands and wives?
- Is the Great Recession likely to foster egalitarian relationships between husbands and wives?

The essays in the first section of this report reflect on the challenges and opportunities presented to the institution of marriage by the Great Recession. The second section of this report focuses on “the social health of marriage in America.” Here the reader will find annually or biennially updated, key indicators related to marriage, divorce, cohabitation, childrearing, and teen attitudes about marriage and family. This section covers the period from 1960 to the present and relies on data from institutions including the United States Bureau of the Census.

As scholars who care deeply about marital and child well-being, we are convinced that our nation needs excellent arguments and accurate data to help us confront the challenges and opportunities that face marriage, and to identify strategies to strengthen the quality and stability of married life in America. Our hope is that the 2009 *State of Our Unions* offers a powerful portrait of the state of marriage amidst the Great Recession, that it furthers the conversation about marriage and family life begun by David Popenoe and Barbara Dafoe Whitehead a decade ago, and that this and future issues will inspire a new generation of scholars and leaders, as we have been inspired by those who came before us.

---

W. BRADFORD WILCOX

National Marriage Project, University of Virginia

ELIZABETH MARQUARDT

Center for Marriage and Families, Institute for American Values

DECEMBER 2009



# THE GREAT RECESSION'S SILVER LINING?

BY W. BRADFORD WILCOX

The 2009 edition of *The State of Our Unions* makes clear that money matters for marriage. Income, employment, debt, assets, and the division of household labor all shape the quality and stability of married life in the United States. In other words, earning, spending, saving, and sharing money are integral dimensions of contemporary married life.

---

W. BRADFORD WILCOX is Director of the National Marriage Project at the University of Virginia and the editor of *The State of Our Unions*.

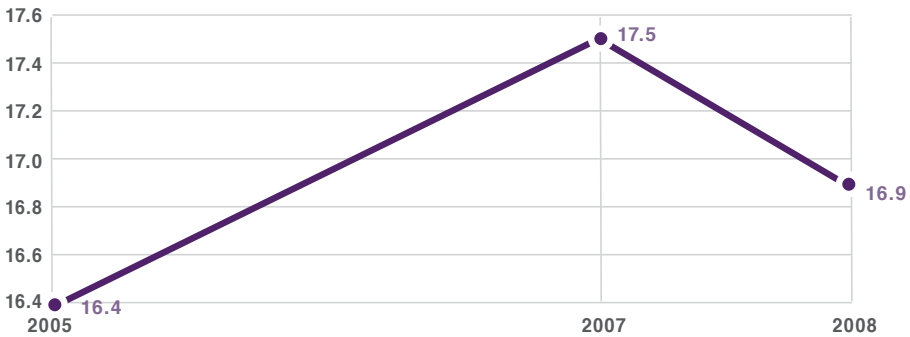
This basic sociological truth has largely been obscured in the last three decades. As Alex Roberts points out in his essay, **Marriage & The Great Recession**, Americans have increasingly come to view marriage primarily as a soulmate relationship. Emotional intimacy, sexual satisfaction, and individual happiness rank at the top of marital aspirations, especially for younger adults. The 2001 edition of *The State of Our Unions* found, for instance, that over 80 percent of young women believed that it was more important to have a husband who can communicate his deepest feelings than bring home the bacon.

But the Great Recession changes all that. Since the downturn began in December of 2007, millions of Americans have adopted a home-grown bailout strategy. They are relying upon their own marriages and families to weather this economic storm.

The recession reminds us that marriage is more than an emotional relationship; marriage is also an economic partnership and social safety net. There is nothing like the loss of a job, an imminent foreclosure, or a shrinking 401(k) to gain new appreciation for a wife's job, a husband's commitment to pay down debt, or the in-laws' willingness to help out with childcare or a rent-free place to live.

This is not to deny that the Great Recession has strained marriages. Job losses, foreclosures, household debt, bill collectors' incessant calls, and dramatic declines in retirement savings can and have taken a heavy toll on many couples over the last two years. In the face of these pressures, some spouses have succumbed to heavy drinking, depression, and a withdrawal from family life; for some couples, the downturn has fueled marital tension, recriminations, and conflict, spiraling downwards in some cases to divorce.

**FIGURE 1. DIVORCE RATE (2005-2008)**



But, as Figure 1 indicates, divorce rates in the country actually fell from 17.5 per 1,000 married women in 2007 to 16.9 per 1,000 married women in 2008 (after rising from 16.4 per 1,000 married women in 2005). This divorce decline suggests that most married couples have not responded to the economic crisis of the moment by heading for divorce court; instead, judging by divorce trends, many couples appear to be developing a new appreciation for the economic and social support that marriage can provide in tough times. Thus, one piece of good news emerging from the last two years is that marital stability is up.

Another piece of good news for marriage is that our collective credit card binge seems to be coming to an end. After accumulating a record \$988 billion in revolving debt in 2008, Americans shed about \$90 billion in revolving debt this past year, according to the Federal Reserve Board.

The renewal of thrift in America is important because, as Jeffrey Dew points out in his article, **Bank on It**, credit card debt is corrosive in marriage, whereas shared financial assets sweeten the ties that bind couples together. For instance, Dew's research indicates that couples with no assets were about 70 percent more

likely to divorce over a three-year period compared to couples with assets of \$10,000. Dew also finds that high levels of credit card debt play havoc in the lives of newly married couples, as debt is associated with less time spent together, more fighting, and significantly lower levels of marital happiness among these couples. Thus, the recent uptick in thrift promises to pay valuable dividends in the quality and stability of married life in the U.S.

The Great Recession also seems to be reviving the home economy, as media reports suggest that more Americans are growing their own food, making and mending their own clothes, and eating in more often. For instance, the National Restaurant Association reports that inflation-adjusted restaurant sales fell in 2008 for the first time in about 40 years; the association predicts further declines for 2009. This turn towards household production is likely to reinforce a sense of solidarity not only between spouses, but also between parents and children, judging by a long tradition of research on the effects of home produced goods on family life.

In these ways, by fostering a spirit of economic cooperation, family solidarity, and thrift that redounds to the benefit of marriage, the Great Recession appears to offer a silver lining for marriage.

But in one other important respect the long-term consequences of the Great Recession could be profoundly negative for marriage, especially among the poor and the working class. As Christine Whelan notes in her article, **A Feminist-Friendly Recession**, recession-related unemployment trends have hit men particularly hard, with more than 75 percent of job losses concentrated among men. Whelan is hopeful that these unemployment trends will

foster more gender egalitarianism and ultimately marital comity on the home front, as unemployed or underemployed men take up more childcare and housework.

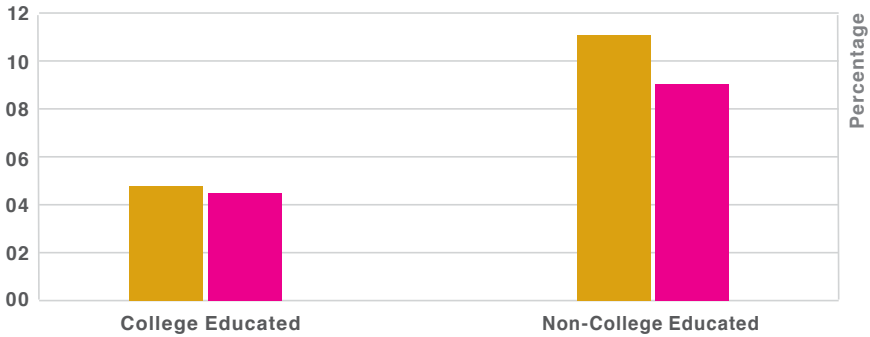
But another possibility is that recent increases in men's unemployment will foster discord on the home front.

My own research indicates that husbands are significantly less happy in their marriages, and more likely to contemplate divorce, when their wives take the lead in breadwinning. On average, men do not have difficulties with working wives, so long as their wives work about the same amount of time or less than they do. But, according to my analysis of the 2000 Survey of Marriage and Family Life, husbands do not like it when they are clearly displaced as the primary breadwinner in their families. For instance, husbands in families with children at home are 61 percent less likely to report that they are "very happy" in their marriages when their wives work more hours than they do.<sup>1</sup>

What is particularly worrisome about recent unemployment trends is that joblessness has been concentrated among working class and poor men. In September of 2009, the Bureau of Labor Statistics found that 4.9 percent of college-educated women and 5.0 percent of college-educated men were unemployed (see Figure 2). By contrast, among those with just a high school degree, 8.6 percent of women and 11.1 percent of men were unemployed. These

1 W. Bradford Wilcox and Jeffrey Dew, "No One Best Way: Work-Family Strategies, the Gendered Division of Parenting, and the Contemporary Marriages of Mothers and Fathers." Unpublished manuscript, Department of Sociology, University of Virginia (2008).

**FIGURE 2. UNEMPLOYMENT TRENDS**    Men    Women



trends suggest that lower-income couples face not only higher rates of joblessness but also higher rates of families headed by female breadwinners.

Judging by my research, high rates of joblessness among working class and poor men are likely to harm the quality and stability of married life among lower-income couples over the long term, as lower-income men’s economic contributions to their families become more marginal. Indeed, these unemployment trends are likely to deepen the marital divide that has opened up between college-educated and less-educated Americans, a divide marked by dramatically higher rates of divorce among those without college degrees compared to those with college degrees.

Thus, when it comes to the different impact of recent joblessness on working class men, the deep economic downturn of the last two years seems likely to pose a threat to the long-term health of working class marriage.

Only time will tell if the cumulative economic consequences of this recession redound to the benefit of marriage or to the detriment of marriage, especially among less advantaged Americans. But what is not in doubt is that the Great Recession has once again brought into clear relief the enduring truth that marriage and money, the nest and the nest-egg, go hand in hand.



# **BANK ON IT: THRIFTY COUPLES ARE THE HAPPIEST**

BY JEFFREY DEW

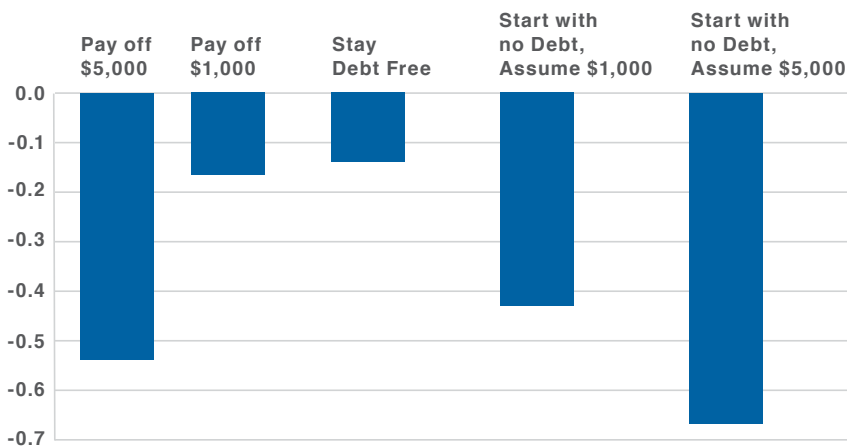
Over the course of the last two decades, Americans—especially younger adults—went on a credit card-enabled binge, accumulating billions in consumer debt. For example, in January 1988, American consumers had nearly \$170 billion in revolving debt.

---

JEFFREY DEW is a faculty fellow at the National Marriage Project and an assistant professor of Family, Consumer, and Human Development at Utah State University. He can be reached at [jeff.dew@usu.edu](mailto:jeff.dew@usu.edu).

By December 2008, U.S. consumers had amassed a staggering \$988 billion in revolving debt – just short of \$1 trillion.<sup>1</sup> The financial consequences of this massive increase in consumer debt have been readily apparent in the nation’s recent recession. But new research on marriage and money—which has focused on the influence that debt, assets, spending patterns, and materialism have on marriages—suggests that our recent spending spree has also been important for the quality and stability of marriages in the United States.

**FIGURE 1. THE ASSOCIATION BETWEEN CONSUMER DEBT AND DECLINES IN NEWLYWEDS’ MARITAL SATISFACTION OVER TIME**



This research indicates that consumer debt (e.g., credit card debt) plays a powerful role in eroding the quality of married life. Consumer debt fuels a sense of financial unease among couples, and increases the likelihood that they will fight over money mat-

<sup>1</sup> Federal Reserve Board, “Consumer credit outstanding.” Federal reserve statistical release (2009). Retrieved from [http://www.federalreserve.gov/releases/g19/hist/cc\\_hist\\_mt.txt](http://www.federalreserve.gov/releases/g19/hist/cc_hist_mt.txt). Accessed 26 August 2009.

ters; moreover, this financial unease casts a pall over marriages in general, raising the likelihood that couples will argue over issues other than money and decreasing the time they spend with one another. For instance, as Figure 1 indicates, newlywed couples who take on substantial consumer debt become less happy in their marriages over time. By contrast, newlywed couples who paid off any consumer debt they brought into their marriage or acquired early in their marriage had lower declines in their marital quality over time.<sup>2</sup>

Consumer debt is also an equal-opportunity marriage destroyer. It does not matter if couples are rich or poor, working class or middle class. If they accrue substantial debt, it puts a strain on their marriage.

Assets, on the other hand, sweeten and solidify the ties between spouses. Assets minimize any sense of financial unease that couples feel, with the result that they experience less conflict.<sup>3</sup>

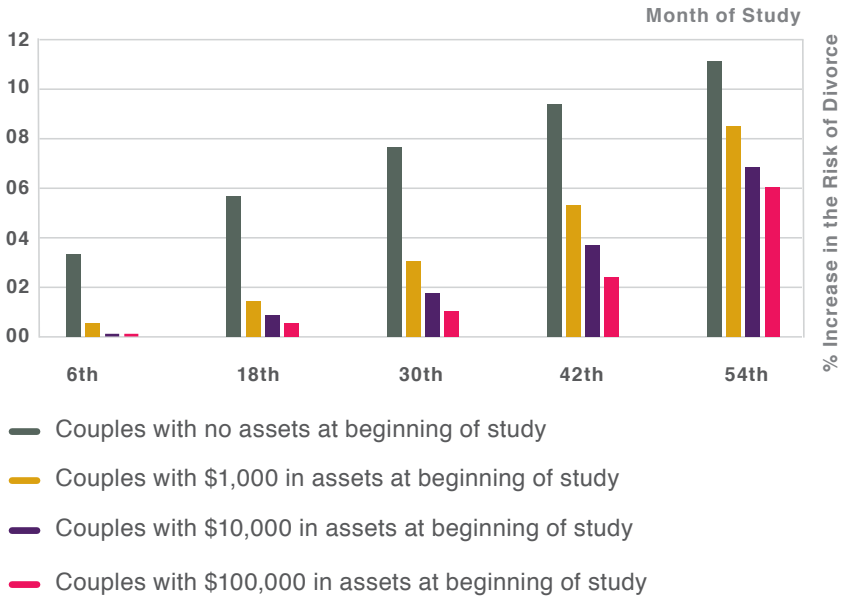
Assets also decrease the likelihood of divorce. Interestingly, the protective power of assets only works for wives, and for two reasons. First, wives with more marital assets are happier in their marriages and, as a consequence, are less likely to seek a divorce. Second, assets make wives more reluctant to pursue a divorce because they realize that their standard of living would fall markedly

2 Jeffrey P. Dew, "Two sides of the same coin? The differing roles of assets and consumer debt in marriage." *Journal of Family and Economic Issues* 28 (2007), 89-104.

Jeffrey P. Dew, "The relationship between debt change and marital satisfaction change in recently married couples." *Family Relations* 57 (2008), 60-71.

3 *Ibid.*

**FIGURE 2. THE ASSOCIATION BETWEEN ASSETS AND THE LIKELIHOOD OF DIVORCE OVER TIME**



after a divorce.<sup>4</sup> For example, as Figure 2 shows, couples with no assets at the beginning of a 36 month period were 70 percent more likely to divorce than couples with \$10,000 in assets.

Perceptions of how well one’s spouse handles money also play a role in shaping the quality and stability of family life in the U.S. When individuals feel that their spouse does not handle money well, they report lower levels of marital happiness.<sup>5</sup> They are also more likely to head for divorce court. In fact, in one study, feeling that one’s spouse spent money foolishly increased

<sup>4</sup> Jeffrey P. Dew, “The gendered meanings of assets for divorce.” *Journal of Family and Economic Issues* 30 (2009), 20-31.

<sup>5</sup> Sonya Britt, John E. Grable, Briana S. Nelson Goff, and Mark White, “The influence of perceived spending behaviors on relationship satisfaction.” *Financial Counseling and Planning* 19 (2008), 31-43.

the likelihood of divorce 45 percent for both men and women. Only extramarital affairs and alcohol/drug abuse were stronger predictors of divorce.<sup>6</sup>

Materialistic spouses are also more likely to suffer from marital problems. Some spouses base much of their happiness and self-worth on the material possessions they accumulate. This materialistic orientation has implications for their marriages. Materialistic individuals report more financial problems in their marriage and more marital conflict, whether they are rich, poor, or middle-class. For these husbands and wives, it would seem that they never have enough money.<sup>7</sup>

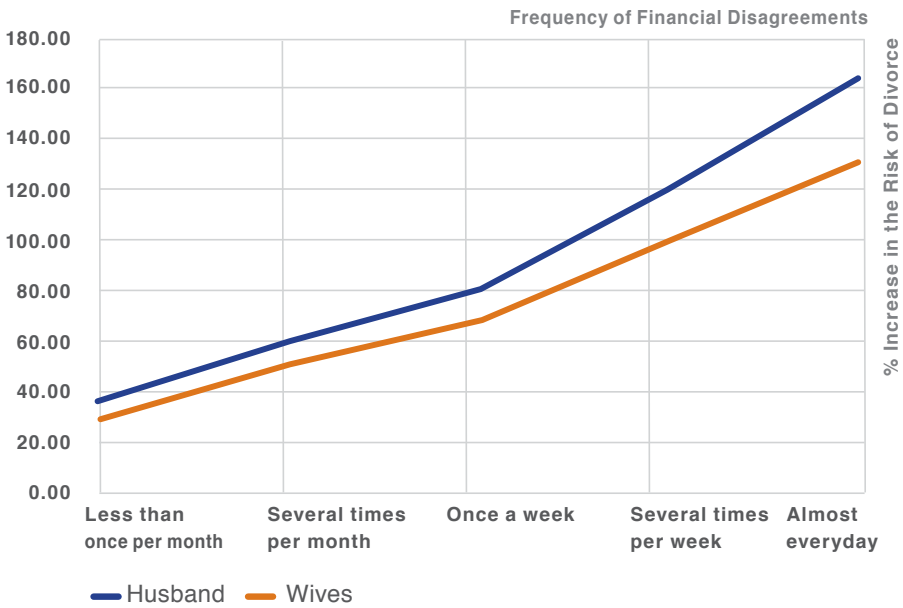
More generally, conflict over money matters is one of the most important problems in contemporary married life. Compared with disagreements over other topics, financial disagreements last longer, are more salient to couples, and generate more negative conflict tactics, such as yelling or hitting, especially among husbands. Perhaps because they are socialized to be providers, men seem to take financial conflict particularly hard.<sup>8</sup> Not surprisingly,

6 Paul R. Amato, and Stacey J. Rogers, "A longitudinal study of marital problems and subsequent divorce." *Journal of Marriage and the Family* 59 (1997), 612-624.

7 Lukas R. Dean, Jason S. Carroll, and Chongming Yang, "Materialism, perceived financial problems, and marital satisfaction." *Family and Consumer Sciences Research Journal* 35 (2007), 260-281.

8 Lauren M. Papp, E. Mark Cummings, and Marcie C. Goeke-Morey, "For richer, for poorer: Money as a topic of marital conflict in the home." *Family Relations* 58 (2009), 91-103. Jeffrey P. Dew and John Dakin, "Financial issues and marital conflict intensity." Paper presented at the annual conference of the American Council of Consumer Interests (July 2009). Milwaukee, WI.

**FIGURE 3. THE ASSOCIATION BETWEEN FINANCIAL DISAGREEMENTS AND DIVORCE**



new research that I have done indicates that conflict over money matters predicts divorce better than other types of disagreement.<sup>9</sup> For example, for husbands, financial disagreements were the only type of common disagreement that predicted whether they would divorce. For wives, both financial and sexual disagreements predicted divorce, but financial disagreements were a much better predictor. As Figure 3 indicates, couples who reported disagreeing about finances once a week were over 30 percent more likely to divorce over time than couples who reported disagreeing about finances a few times per month.

<sup>9</sup> Amato and Rogers (1997). Jeffrey P. Dew, “Financial issues as predictors of divorce.” Paper presented at the annual conference of the National Council on Family Relations (November 2009). San Francisco, CA.

Clearly, money matters play a crucial role in shaping the quality and stability of married life in the U.S. Moreover, married couples don't have to be facing poverty or a job loss for financial issues to impact their marriage. Rather, decisions like whether to make a major purchase using consumer credit or how much of a paycheck to put into savings can have substantial consequences for the short-term and long-term health of a marriage. In particular, couples who are wise enough to steer clear of materialism and consumer debt are much more likely to enjoy connubial bliss.

Accordingly, insofar as the current recession has encouraged Americans to shed consumer debt and acquire assets, it may be fostering an ethic of thrift that is redounding to the benefit of married couples. That is, couples who have turned away from spending money they do not have and towards saving money around which they can build a shared future together appear well-positioned to enjoy more than a healthy bank account.



# MARRIAGE & THE GREAT RECESSION

BY ALEX ROBERTS

Marriage in America has taken more than its share of hits over the last four decades.

At first glance, the Great Recession that began in December of 2007 would seem poised to land yet another blow to the institution of marriage in the United States. As unemployment climbs to a two decade high of more than 10 percent, millions of families are struggling to make ends meet and pay down heaps of debt piled up during the credit bubble. Making matters worse, many families have seen a substantial share of their wealth—from 401(k) holdings to home equity—wiped out by declines in the stock and real estate markets. If it is true that money problems are a leading cause of divorce, then America’s marriages may well be in yet more trouble.

---

ALEX ROBERTS is an affiliate scholar at the Institute for American Values.

Yet some have sounded a contrarian and more optimistic note. *Washington Post* columnist Michael Gerson notes that, “During the Great Depression—with about a quarter of Americans out of work—crime and divorce declined.... [T]imes of economic stress, it appears, can also be times of cultural renewal.” Perhaps the hard times associated with today’s Great Recession might have a chastening effect, helping to refocus Americans on neglected values like marital permanence and mutual aid.

But which view is correct? Will the downturn strengthen or weaken marriage?

By taking a close look at the impact of the business cycle on marriage and divorce, this essay offers two main answers to these questions. First, as we shall see, there has been a clear connection between economic and marital trends over time at the national level—and it does not quite fit with either the pessimistic or optimistic account described above. Second, the changing meaning and role of marriage in modern society has weakened this economy-family relationship in recent decades.<sup>1</sup>

1 To ensure greater readability, the number of sources cited in this essay has been kept to a minimum. A version with all citations included can be accessed at [WWW.STATEOFOURUNIONS.ORG](http://WWW.STATEOFOURUNIONS.ORG).

## MARRIAGE OVER THE BUSINESS CYCLE

---

Because scholars have long been interested in the business cycle's influence on family formation, we have a considerable body of research on the subject. The existing studies cover a wide array of regions—from Wisconsin to Wales—and reach back over a century. Almost without exception this body of research points to one conclusion: Both marriage and divorce rates tend to fall when the economy heads south and then rise when good times return.<sup>2</sup> In fact, this pattern has been so widely observed in the past that the respected demographer Dorothy Thomas once declared it to be one of the most firmly based empirical findings in any of the social sciences.

The most common explanation for the tendency of recessions to inhibit family formation and dissolution is fairly simple: Marriage and divorce are, in a word, expensive.

Consider a couple contemplating divorce. The couple's main concern will often be whether their differences are irreconcilable. But they must also weigh their ability to shoulder the many costs of severing ties. There are substantial attorney and court fees that must be paid. One spouse might have to pay alimony. Moreover, upon separation, the same amount of income must cover two

2 William F. Ogburn and Dorothy S. Thomas, "The Influence of the Business Cycle on Certain Social Conditions," *Journal of the American Statistical Association* 18 (September 1922), 324-340; Humphrey Southall and David Gilbert, "A Good Time to Wed?: Marriage and Economic Distress in England and Wales, 1839-1914," *The Economic History Review*, New Series 49 (February 1996), 35-57; Nancy H. Mocan, "Business Cycles and Fertility Dynamics in the United States: A Vector Autoregressive Model," *Journal of Population Economics* 3 (August 1990), 125-146.

homes, two cars, two microwaves, and so on. Money and financial stability are thus important prerequisites for divorce.

If a couple has lost income due to spousal unemployment, or fears the loss of a job, then the economic means to move forward with a divorce might very well be lacking in a recession.

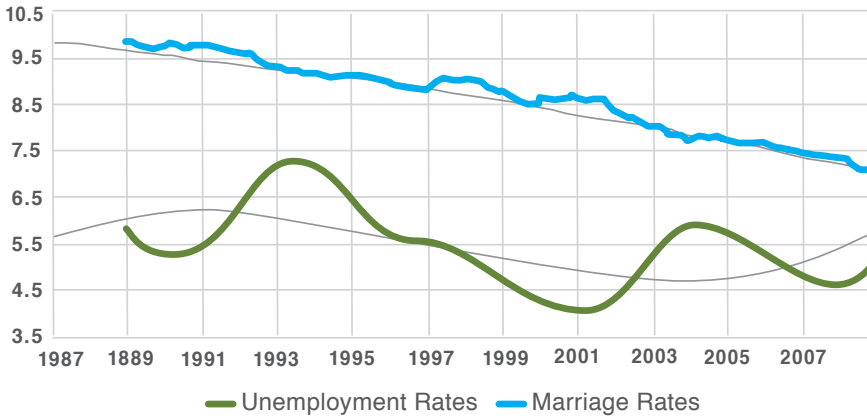
The same goes for marriage. Most couples believe that a certain level of income and economic stability should be achieved before it is appropriate to tie the knot. And as weddings have become more opulent affairs, they now impose even greater pecuniary burdens on engaged couples. Economic contractions make it harder for couples to meet these financial challenges. So, many will put marriage on hold.

But when a couple decides to postpone a marriage or divorce due to a recession, it does not usually mean their desire ultimately to wed or split is reduced. In fact, we know that couples that experience unemployment are more likely to experience marital strife and split up down the road. So, for some couples, recessions actually stoke demand for divorce, even as they make it more difficult to achieve.

When the business cycle turns, this pent-up demand for marriage and divorce is released and the rates of both typically swing up. That, in large part, is why marriage and divorce generally follow a “pro-cyclical” course, fluctuating in sympathy with the economy.

Do these patterns extend to recent trends in family formation? An analysis of the data indicates that they do.

**FIGURE 1. MARRIAGE AND UNEMPLOYMENT RATES, 1989–2008**



*The marriage rate represents marriages per 1,000 total population and the unemployment rate refers to the percentage of adults who are unemployed; data are taken from the National Vital Statistics Reports. The unemployment rate data are from the U.S. Bureau of Labor Statistics' Current Population Survey. Both series provide 24-month moving averages.*

Figure 1, which presents 24-month moving averages for marriage and unemployment superimposed over approximate trendlines, indicates that business and marriage cycles have generally moved in unison over the past twenty years. When the U.S. unemployment rate receded between 1989 and 1991, marriage rates ticked upward. When unemployment shot back up in the early 1990's, marriage rates fell. The prosperity of the late 1990's corresponded to relatively high rates of marriage, and so on.

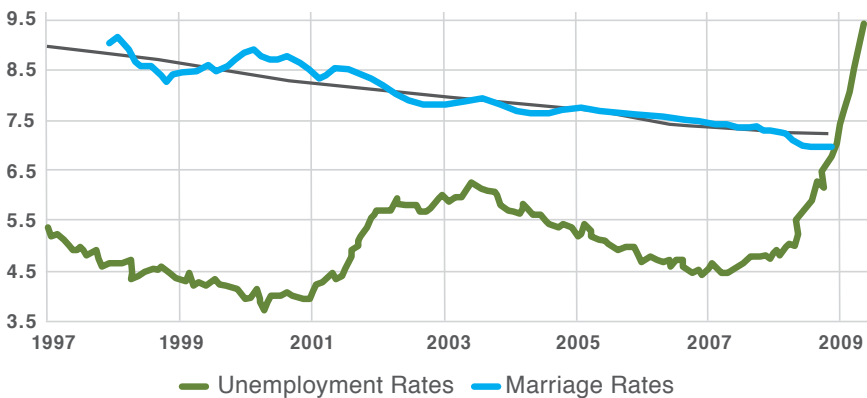
Figure 1 illustrates another crucial point, which merits special emphasis: When we say that marriage and business cycles move in sympathy, we are talking about *relative fluctuations*—deviations around a norm—and *not* absolute shifts. Between 1993 and 2001,

for example, steadily declining unemployment did not cause marriage rates to climb throughout the period. Rather, it caused the marriage rate to increase *relative to a broader downward trend in the marriage rate*.

In a sense, then, the business cycle operates on the marriage rate like wind on a projectile: It might push it around a bit, but does not determine its general direction.

Figure 2 focuses on just the last decade, and allows us to better see the impact of the current severe recession.

**FIGURE 2. MARRIAGE AND UNEMPLOYMENT RATES, 1998–2008**



*The marriage rate represents marriages per 1,000 total population and the unemployment rate refers to the percentage of adults who are unemployed; the 12-month moving average is provided here. Data are taken from the National Vital Statistics Reports. The unemployment rate data are monthly and are taken from the U.S. Bureau of Labor Statistics' Current Population Survey.*

As the graph demonstrates, the surge in unemployment since early 2008 has produced a clear lull in the marriage rate. The marriage rate fell to 7.1 per 1,000 people in 2008, down from 7.3 in

2007 and 7.6 in 2005, when the housing bubble was at its height. Among single women age 15 and older, the marriage rate dropped to 37.4 per 1,000 in 2008 from 39.2 per 1,000 in 2007. Although we do not yet have data for 2009, it seems quite likely, given the severity of the ongoing recession, that the incoming data will indicate that marriage rates have declined further—or have at least remained depressed.

This 2009 edition of *The State of Our Unions* indicates that divorce, too, has fallen along with the Dow. According to our estimates, the divorce rate fell to 16.9 per 1,000 married women in 2008, down from 17.5 in 2007. Press reports suggest that the divorce rate has continued to fall in 2009. According to a recent article in the *Wall Street Journal*, for example, filings for divorce in New York County during the first four months of 2009 were down 14 percent from the same period in pre-recessionary 2007. In Los Angeles County, filings were down 9 percent.<sup>3</sup> Drops in divorce have been reported in other locales as well. Meanwhile, an April 2009 poll of 1,600 divorce lawyers by the American Academy of Matrimonial Lawyers found that 40 percent saw filings drop by about 40 percent.

It appears that much of this decline in divorce is indeed being driven by postponement. When the Institute for Divorce Financial Analysts (IDFA) polled 270 of its members this April, 68 percent reported that clients could not afford to get divorced because of

3 Jennifer Levitz, “What God Has Joined Together, Recession Makes Hard to Put Asunder,” *The Wall Street Journal*, July 13, 2009, A1.

recession-related financial problems. Sixty-three percent said the ranks of those delaying divorce had increased since the previous year.

The collapse of house prices has made it particularly difficult for many couples to sever ties. According to the IDFA: “Seventy-three percent of respondents said that the current housing market has forced their clients to consider creative solutions to property-division problems if the matrimonial home fails to sell or would sell for far less than the mortgage. For example, 40 percent of respondents indicate that they have divorcing or divorced clients who have chosen to continue to live in separate areas of the marital home until the house sells or the market improves.”

One Huntsville, Alabama, couple profiled by the *Wall Street Journal* exemplifies this trend. After 16 years of marriage, Rhonda Brewster and her husband want to call it quits, but cannot afford to split until Ms. Brewster finds work and the house sells for an acceptable price. So the Brewsters have decided to maintain a split household until the economy improves. He lives in the basement, while she gets the upper floors. The “kids are OK with it,” Ms. Brewster says. “They just know that mommy lives upstairs and daddy lives in the basement.”

The Brewsters, like some other couples, have actually reported having more amicable relations under the in-house separation arrangement. And, in fact, a number of studies have found that recessions and other stressful events can work to pull *some* couples together, strengthening their marital bonds. This phenomenon has prompted some to wonder if couples now in a state of marital limbo might be likely to reconnect. Perhaps. But the Brewsters say that

reconciliation is not in the cards. And if history and the intuitions of divorce professionals are any guide, the bulk of those delaying divorce will follow through when circumstances permit—and the divorce rate will drift back up.

At the end of the day, then, it seems unlikely that this recession will have a lasting or transformative impact on family life and structure in America, at least at the aggregate level. The cost of marriage and divorce will be prohibitive for many couples, and they will have to remain in a holding pattern while the economy is weak. But after the nadir of this downturn is reached, we can expect that rates of marriage and divorce will at some point climb back upward.

## THE DECLINING INFLUENCE OF THE BUSINESS CYCLE

---

Although the data indicate that the business cycle continues to affect family formation and dissolution, there is evidence that the strength of this relationship has been changing over time.

Specifically, the academic research strongly suggests that the impact of economic trends on marriage has been steadily weakening for over a century.<sup>4</sup> Marriage and divorce rates appear to

<sup>4</sup> Ogburn and Thomas, 1922; Southall and Gilbert, 1996; Hooker, 1901; Basavarajappa, 1971; South, 1985; Frank L. Mott and Sylvia F. Moore, “The Causes of Marital Disruption among Young American Women: An Interdisciplinary Perspective,” *Journal of Marriage and the Family* 41 (May 1979), 355-365; Gideon Vigderhous and Gideon Fishman, “Social Indicators of Marital Instability, U.S.A., 1920-1969,” *Social Indicators Research* 5 (1978), 325-344.

have grown less sensitive to fluctuations in unemployment. In addition, several studies have found that disputes over money are a declining—though still prominent—cause of divorce.<sup>5</sup>

Given the once paramount influence of economic forces on marriage in prior centuries, these changes constitute quite a significant development.

To better understand *why* family formation has become less and less subject to the vicissitudes of the business cycle, I would argue that we need to look at how long-term economic change has altered the role that marriage and family play in men's and women's lives.

## THE CHANGING PLACE OF MARRIAGE IN SOCIETY

---

In the pre- and early-industrial eras, the household was responsible for much of the socioeconomic production in society. Families had not only to earn income in cash or kind, but to engage in such time-consuming tasks as preparing food from scratch, making and washing clothing by hand, and rearing and educating children. In this context, as the economist Gary Becker has demonstrated, it was advantageous and often necessary for men to specialize in market production and for women to specialize in

<sup>5</sup> For a recapitulation of several studies on this topic, see: Lukas R. Dean, Jason S. Carroll and Chongming Yang, "Materialism, Perceived Financial Problems, and Marital Satisfaction," *Family and Consumer Sciences Research Journal* 35 (2007), 262-3. It should be noted, as Dean et al. discuss, that some scholars have argued that couples might have been more likely to cite financial troubles as a cause for divorce in the past due to social and legal pressures.

home production. By doing so, husband and wife could produce comparatively more income and services, which were “traded” in the marital home.<sup>6</sup>

The key *economic* function and purpose of marriage was therefore to create a joint-production unit that raised efficiency and afforded family members a higher standard of living. Further, marriage generated economies of scale—relative to living single—that also substantially boosted people’s standard of living. It must be remembered here that, in prior centuries, per capita income was quite low and even the basic necessities were hard to obtain; improvements in household efficiency had a major impact on people’s lives.

It is therefore not difficult to see why marital and economic trends were once correlated so strongly. If a couple was to marry, it was absolutely vital that the husband-to-be be gainfully employed. Recessions temporarily reduced the ranks of employed men. To divorce was to expose oneself to substantial risk and potential loss of much-needed income or household services. This made economic stability a near prerequisite for severing the marital bond. Thus the business cycle’s influence on the timing of marriage and divorce was bound to be substantial.

But modernization has eroded the economic basis for marriage. As Becker argues, technological progress, income growth, and the rise of the service economy have dramatically altered the returns on different kinds of work. While it was once economically advantageous for women to focus on the running of the household, that

<sup>6</sup> Gary S. Becker, *A Treatise on the Family* (Harvard University Press, 1993).

has become less and less the case over time. Just about everyone can operate a washing machine or microwave, for example, and so there is less need for people to specialize in food preparation or washing clothes. It is now often more economically optimal for women to join the paid labor force and for households to purchase such goods and services in the marketplace.

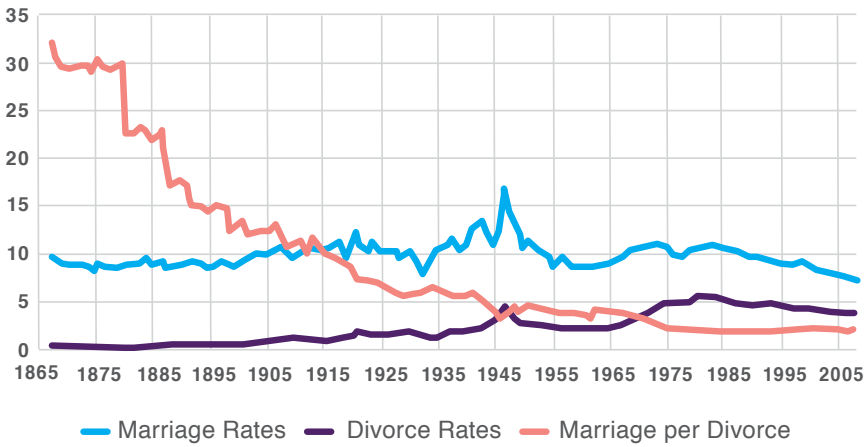
These developments have reduced the gains for being married: If neither men nor women possess a significant comparative advantage in paid or home labor, then there is no compelling purpose for intra-household “trading” in these activities. The incentive to wed is reduced. In addition, because women have greater personal economic resources than in the past, they can more easily divorce or choose not to marry. In support of these arguments, a large body of academic research has demonstrated that the increased relative earning power and labor force participation of women are strongly related to lower levels of marriage and higher levels of divorce.<sup>7</sup>

Marriage, in short, has become less economically necessary (though it remains economically *advantageous* in most cases).

Because of this development, and certain changes in values, the prevalence of marriage has declined significantly in recent history. Fewer women will end up marrying now than in the past and, as Figure 3 shows, the divorce rate has increased tremendously. Whereas there were 30 marriages for every divorce during the Reconstruction period, there are now 2.

<sup>7</sup> Thomas J. Espenshade, “Marriage Trends in America: Estimates, Implications, and Underlying Causes,” *Population and Development Review* 11 (June 1985), 193-245.

**FIGURE 3. MARRIAGE AND DIVORCE RATES, 1867–2007**



*All rates are per 1,000 total population and taken from the National Vital Statistics Reports.*

As the traditional bases for marriage have eroded, marriage itself has come to take on a new meaning.

Less and less a socioeconomic unit occupying a special place in society, marriage, as many have noted, has increasingly come to signify a bond of companionship whose purpose is to satisfy emotional needs—instead of economic ones.

As reported in the 2001 edition of *The State of Our Unions*, a survey of 1,003 young adults found that an overwhelming majority (94 percent) of singles agreed that “when you marry you want your spouse to be your soul mate, first and foremost.” Over 80 percent of young women agreed it is more important to have a husband who can communicate about his deepest feelings than to have a husband who makes a good living. In fact, most respondents (82 percent) affirmed that it is actually *unwise* for a woman to rely on marriage for financial security.

Under this new “companionate” model of marriage, men and women first establish themselves as independent adults, with their own careers and resources, then wed in order to secure companionship and love, pursue shared interests, and enjoy couple-centered activities—from travel to dining to sports. With the necessities of life secured, marriage becomes about climbing the upper levels of Maslow’s hierarchy of needs.

Because the new marital relationship requires significant income, leisure time, and a good personal fit, the standards for entry into companionate marriage are high, and different from those of the past. For example, it was once the case that being currently employed was the overriding determinant of marriage for men. But, over time, level of education and a willingness to do housework have *also* become important for men’s marriageability.<sup>8</sup>

Meanwhile, because women are now expected to have established themselves socioeconomically prior to marriage, women’s earnings have become a major predictor of marriage. Those with greater economic resources are now significantly *more likely* to marry.<sup>9</sup>

This is a paradox of modern marriage: Although overall increases in female earning capacity have weakened marriage at the *societal level*, the rise of the companionate model of marriage has meant

8 Almudena Sevilla Sanz, “Division of Household Labor and Cross-Country Differences in Household Formation Rates,” *Journal of Population Economics*, published online 15 May 2009, [HTTP://WWW.SPRINGERLINK.COM/CONTENT/A42U2586QWJRL731/](http://www.springerlink.com/content/A42U2586QWJRL731/).

9 Megan M. Sweeney, “Two Decades of Family Change: The Shifting Economic Foundations of Marriage,” *American Sociological Review* 67 (February 2002), 132-147.

that female earnings promote marriage at the *individual level*.

In this context of heightened marital expectations, cohabitation has emerged as an increasingly popular alternative for couples that are skittish about marriage or have not met its perceived preconditions. As *The State of Our Unions* has reported, the number of cohabiting couples has increased roughly sixteen-fold since 1960.

Given the new marital landscape in America, it becomes clear why the business cycle's grip on the institution of marriage is weakening.

For starters, people with more resources will be better able to afford marriage and divorce in both good times and bad. Because adults who tie the knot are now more likely to have high permanent incomes and levels of education, marital decisions are on the whole less vulnerable to short-term ups and downs in the economy. The dual-earner nature of many married-couple households also protects them from the vicissitudes of the market. Additionally, because marriage itself is increasingly predicated on strong emotional bonds rather than on income-services exchange, the experience of male unemployment has become less destabilizing. For instance, economist James L. Starkey has found that a husband's loss of job is far less likely to lead to divorce in non-patriarchal (i.e., companionate) unions.<sup>10</sup> And, as noted above, financial disputes have apparently been receding as a cause of divorce while emotional factors have been taking on greater weight.

<sup>10</sup> James L. Starkey, "Race Differences in the Effect of Unemployment on Marital Instability: A Socioeconomic Analysis," *Journal of Socio-Economics* 25 (1996), 683-720.

Meanwhile, scholarly research and data from *The State of Our Unions* indicate that the more tentative and economically “marginal” relationships are increasingly to be found among the ranks of the cohabiting. Many of those couples that would once have delayed marriage or divorce due to an economic downturn are now cohabiting. Because these couples are not entering the ranks of the married, the impact of recessions on their relationships will not affect marriage and divorce rates.

Finally, it is important to remember that recessions often take a harder toll on blue collar Americans. Because more and more poor and working-class couples are delaying or foregoing marriage *in the first place*, spikes in unemployment will necessarily have a smaller observed impact on marriage rates than they once did.

In sum, then, it appears that the declining influence of the business cycle can largely be attributed to the shifting place of marriage in contemporary life. Barring either an economic catastrophe or the return of marriage as a universal norm, it seems doubtful that this trend will reverse anytime soon.

### **PARTING THOUGHTS: MARRIAGE AS A SOURCE OF SOCIOECONOMIC WELL-BEING**

---

Up to this point, this essay has focused on one question: How have economic forces shaped marriage over time? But it is also important to consider the ways in which marriage shapes economic life. In particular, despite the fact that marriage is less of an economic necessity than it once was, it remains the case that marriage itself typically creates substantial economic benefits for families.

Consider: According to the Department of Health and Human Services, a family of three—two parents and a child—needs an income of \$18,311 to be considered above the poverty line. But, if the parents maintain separate households, the total income needed to keep the three out of poverty jumps to \$25,401. In other words, living apart, the parents must earn *\$7,090 or 39 percent more to avoid poverty*. Marriage, it seems, still works to generate tremendous economies of scale—especially for those with low income.

Marriage also appears to confer unique advantages in building wealth. For example, when the economists Joseph Lupton and James P. Smith tracked the income and wealth of 7,608 household heads between 1984 and 1989, they found that those who married saw income increases of 50 to 100 percent, and *net wealth increases of about 400 to 600 percent*.<sup>11</sup> Continuously married households had about double the income and four times the net worth of the continuously divorced and never-married, on average. These numbers indicate a significant marriage premium when it comes to saving.

What's behind this marital advantage? Well, it is certainly explained in part by the selection of high-earning, high-saving individuals into marriage. But there is more to the story: The aforementioned economies of scale increase the amount of income that couples are able to save. Men who marry typically earn more because *marriage itself* leads to increases in income; that is, men who marry work harder, work smarter, and earn more than their unmarried peers. And researchers have found that marriage is connected to

11 Joseph Lupton and James P. Smith, "Marriage, Assets, and Savings," RAND Corporation, Labor and Population Working Paper Series 99-12 (1999).

norms and expectations of accountability and fiscal responsibility that encourage the wise use of resources.<sup>12</sup> Cohabiting couples, in contrast, are less likely to pool resources, feel obligated to spend wisely and save, or invest in the future of the household.

Given that marriage continues to produce such significant economic advantages, we might ask: Has the rise of the companionate model pushed marriage out of reach for the very people who stand to benefit from it the most, economically speaking? Of course, we would not want to advocate loveless unions for financial gain. But a greater societal appreciation of marriage's financial benefits could be helpful, especially among poor and working-class couples who are drifting farther and farther away from the institution of marriage. For if what most people want is to be financially well-off *and* in a good relationship, marriage is certainly a time-tested way to achieve these goals.

Let's hope that this view gains some currency now, and once the Great Recession lifts, more couples—especially lower-income couples who are in the greatest danger of missing out on marriage's economic benefits—can take full advantage of the emotional and material benefits associated with marriage.

12 Pamela J. Smock, Wendy D. Manning, and Meredith Porter, "Everything's There Except Money': How Money Shapes Decisions to Marry among Cohabitators," *Journal of Marriage and Family* 67 (2005), 680-696.

# **THE SMART MONEY:** **SHE SAVES, HE SPENDS**

BY RONALD T. WILCOX

Managing a household requires a great deal of work. Somebody has to earn money, tend to the children, fix the leaking pipe, call the cable company, do the laundry, pay the bills, and perform the countless other day-to-day tasks that modern life requires.

Married couples go about accomplishing these tasks in many different ways, but a common theme that is true for almost all couples is that there exists some division of labor, some notion that the husband or wife “owns” specific tasks and that it is primarily one spouse’s responsibility to make certain things get done.

---

RONALD T. WILCOX is a faculty fellow at the National Marriage Project and professor of business administration at the Darden School of Business at the University of Virginia. He is the author of *Whatever Happened to Thrift*.

This division of labor also applies to the tasks associated with the financial management of the family. Women may make more of the day-to-day spending decisions associated with activities such as shopping and bill-paying, but men generally take the lead in longer-term investment activity.<sup>1</sup> But recent research in evolutionary psychology, sociology, and finance suggests that many families may be organizing their financial management in a way that does not maximize their economic well-being.

Women and men bring different emotional and psychological toolkits to bear on the difficult decisions they face. And protecting the long-term economic well-being of the family through prudent and effective investment activity is one of the difficult yet important problems of modern life.

### UNWISELY DIVIDED LABOR

---

Even though men typically take the lead when it comes to managing the family investments, they have two psychological characteristics that play havoc with their ability to invest money.

First, while all human beings tend to be overconfident in their own ability, this cognitive bias is particularly strong in men.<sup>2</sup> Evolutionary psychologists have speculated that this tendency towards overconfidence arose because of the tasks men performed in early

<sup>1</sup> Melvin Prince, "Women, Men, and Money Styles," *Journal of Economic Psychology* XIV (1993), 175–182.

<sup>2</sup> Mary A. Lundeberg, Paul W. Fox and Judith Puncchohar, "Highly Confident but Wrong: Gender Differences and Similarities in Confidence Judgments," *Journal of Educational Psychology* LXXXVI (1994), 114–121.

human societies. Men hunted, and when hunting it improves your survival chances if you are very confident when face-to-face with a wild animal.

Today, many family men face the market rather than wild animals. But, unlike the hunt, men's overconfidence often dooms them in this situation. They tend to trade stocks and bonds more actively because they are convinced they know what the next market movement will be, what is likely to go up, and what is likely to go down. In so doing, they incur a host of transaction costs associated with trading—from commissions, taxes, to bid-ask spreads—but do not pick assets any better than women.<sup>3</sup>

By contrast, the average woman, less confident in her own abilities, will switch investments less often and in so doing generate risk-adjusted returns (i.e., returns that correct for the amount of risk that is inherent in an asset) that are superior to her male counterpart's. For most households, a more passive approach to investing where the investor does not frequently change investments yields superior long-run returns. Even in the more sedate world of mutual fund investing, women seem to have a better ability to pick good funds because they concentrate on the fees a fund charges rather than what fund happens to be hot at any given moment.<sup>4</sup> This is particularly important given the prominence of mutual funds in household retirement portfolios.

3 Brad M. Barber and Terrance Odean, "Boys will be Boys: Gender, Overconfidence and Common Stock Investing," *The Quarterly Journal of Economics* (February 2001), 261-292.

4 Ronald T. Wilcox, "Bargain Hunting or Star Gazing: Investors Preferences for Stock Mutual Funds," *Journal of Business* (October 2003), 645-663.

Second, men are also less likely to listen to advice, including financial advice.<sup>5</sup> If a company has a retirement planning seminar for their employees we can be quite confident of two things. Women more than men will think they need the seminar and women will be more likely than men to use the information obtained in the seminar to make better financial decisions. And in a world of modern financial markets, exceedingly complicated investment alternatives, and aggressively marketed financial products, it is the rare individual who could not benefit from some advice, particularly for long-term financial planning.

And so we have what amounts to a stark paradox in investing: Men think they know what they are doing but often do not and women think they do not know what they are doing but often do, or at least know enough to turn to a professional.

But the table gets turned when we look at another important element of household financial behavior: handling day-to-day shopping and financial transactions. Women were the gatherers in early human societies. Gathering requires a different set of cognitive skills than hunting. Important among these skills is the ability to remember the location of things (berries, for most of human history). Women are simply more adept at this than men, finding things and remembering how to return to find them again.<sup>6</sup>

5 Robert Clark, Madeleine D'Ambrosio, Ann McDermed, and Kshama Sawant, "Sex Differences , Financial Education and Retirement Goals," in Olivia Mitchell and Stephen Utkus (eds.), *Pension Design and Structure: New Lessons from Behavioral Economics* (Oxford: Oxford University Press, 2004).

6 Joshua New, Max M. Krasnow, Danielle Truxaw and Steven J.C. Gaulin, "Spatial

But just as men's hunting instincts help make them inferior investors relative to women, women's gathering instincts can wreck household finances as well. In the context of modern markets, women are aggressive shoppers. They enjoy shopping, spending money, and, unfortunately, do it to excess more often than men do.<sup>7</sup> Men lose money at the stockbroker's office; women lose it at the shopping mall.

### PRACTICAL ADVICE

---

This research suggests some very practical advice for married couples, advice which is often at odds with the traditional division of financial labor now found in most homes.

For many married couples, husbands should take a more active role in setting weekly or monthly spending budgets and in actually performing the necessary shopping. Even if they don't enjoy doing it, it is that natural aversion to the activity that is likely to lead to stronger household balance sheets.

Wives should take the lead when it comes to long-term financial planning. They should seek professional advice, when such advice is available, and act on that advice. They should take a passive approach to investing, setting up the investments and changing them infrequently, an approach their husbands would be less likely

Adaptations for Plant Foraging: Women Excel and Calories Count," *Proceedings of the Royal Society (B)* 274 (2007), 2679-2684.

<sup>7</sup> Scott I. Rick, Cynthia E. Cryder, and George Loewenstein. "Tightwads and Spendthrifts," *Journal of Consumer Research* (April, 2008), 767-782.

to employ. And although many women will not look forward to this particular task, just as their husbands will not look forward to shopping, it is that natural aversion that will pay long-term dividends for the family.

# A FEMINIST-FRIENDLY RECESSION?

BY CHRISTINE B. WHELAN

American families saw their household net worth plunge nearly 18 percent in 2008 as the stock market tumbled, unemployment numbers soared, and couples and singles alike wondered how such dire economic news would impact their families and relationships.

While it is lower-income, less-educated single parents and couples who have been hardest hit by significant job losses in the manufacturing and construction industries, families of all tax brackets are feeling the impact of the recent market collapse.

---

CHRISTINE B. WHELAN is a faculty fellow at the National Marriage Project and a visiting assistant professor of sociology at the University of Iowa.

The Great Recession's emotional toll must not be underestimated, yet amidst this economic reorganization, an interesting social experiment is underway—one that impacts everything from changing family formation decisions to gender dynamics in marriage: Tough financial times may accelerate the social acceptance of women as equal breadwinners and men as capable parents and homemakers. While it is too soon to know for sure, increasing flexibility and equality, especially among educated and younger Americans, might be a silver lining amidst all this financial gloom and doom.

### **MATE PREFERENCES AND MARITAL REALITIES**

---

Take Kevin. At 32, he wants to get married and start a family—but says the recession has changed what he's looking for in a wife. While his mother was a homemaker, the ideal woman for Kevin's future would be one who “does not have that traditional expectation of wanting a nuclear family with the male as the sole provider.” After getting laid off once already, Kevin says he's looking for a woman who will help make ends meet. “And plus, sharing everything—earnings, housework, raising the kids—seems like the new normal, anyway.”

Kevin, a financial analyst with a graduate degree, is looking for an educated woman who is a good financial prospect. He's not alone: Among college-educated young-adults, most men expect to have dual-career households and put an ever-higher priority on education in a wife, according to recent mate preferences research

conducted in 2008 just as the most dire financial reports were beginning to appear.<sup>1</sup> In turn, women report an increasing interest in a man who takes a nurturing role in the family.

This isn't so much a dramatic shift as it is an intensification of a decades-long trend. Since the 1930's researchers have been asking men and women to rank 18 mate characteristics in order of essential (3) to unimportant (0). In 2008, men ranked "education/intelligence" as fourth of 18 characteristics following a fairly steady climb from eleventh in 1939, and a woman's ability to be a "good financial prospect" moved to twelfth from seventeenth. For women, a man's "desire for home/children" increased in rank to fourth in 2008 from seventh in 1939.

### **RANK ORDERING OF MATE PREFERENCES, 1939–2008**

Characteristic	Men		Women	
	1939	2008	1939	2008
Education/ Intelligence	11	4	9	5
Good Financial Prospect	17	12	13	10
Desire for Home/Children	6	9	7	4

Mate preferences and marital realities often differ, but there are many other data points suggesting that the desire for more intelligent, employable women and family-friendly men reflects economic realities:

<sup>1</sup> Christie F. Boxer and Christine B. Whelan, "Working Paper on Changing Mate Preferences 1939-2008," Unpublished manuscript, Department of Sociology, University of Iowa (2009).

- A significant increase in male joblessness, combined with the steady trend of women entering (and remaining) in the workforce despite marriage and childbearing, means that soon women may account for more than half the labor force.

- One in three married women in America is out-earning her husband, according to the Bureau of Labor Statistics, and among wives who earn \$55,000 or more, half out-earn their husbands. In 2010, these percentages are likely to increase.

- Regardless of their employment status, men are doing more hours of childcare and housework than in previous generations. Plus, while still small, the number of stay-at-home dads is increasing—and more men are reporting positive attitudes toward the prospect of being the primary caregiver.

## RECESSION AND GENDER ROLES

---

Still, for centuries, women have been socialized to believe that they must marry a man who will take care of them—who will economically outperform them, providing financial security for them and a future family. And perhaps more crucially, men have been socialized to equate earnings with self-worth and masculinity. So perhaps it's unsurprising that research finds simply feeling insecure about employment can negatively impact marital and family functioning for both husbands and wives.<sup>2</sup>

When Michael, 51, was laid off from his job as a pharmaceuti-

<sup>2</sup> Jeffrey H. Larson, Stephan M. Wilson and Rochelle Beley, "The impact of job insecurity on marital and family relationships," *Family Relations* 43 (April 1994), 138-143.

cal researcher, he felt he'd let down his wife, Virginia, and his two sons. Virginia, a homemaker for nearly 20 years, applied to dozens of jobs and got "not a nibble." During the eight months Michael looked for a new job, he often helped his younger son with schoolwork, made family lunches, went grocery shopping and did some cooking, but Virginia says she "did not push" him to do cleaning or laundry "as his emotional state was somewhat fragile."

According to recent boom-time data, men don't do more housework and childcare after they lose their jobs, and time-use data from this current recession isn't yet available for comparison. However, data collected during the recession of 1990-1 suggests that in times of necessity family gender roles may be more adaptable than we think: Between 1988 and 1991 there was a 30 percent increase in fathers as primary care providers for preschool-aged children, to 22 percent from 17 percent, an increase attributed to male joblessness. And contrary to our images of the affluent stay-at-home dad, poor fathers with employed wives were significantly more likely to care for their preschoolers than their more affluent peers.<sup>3</sup>

Given our socialization, reversing traditional gender roles isn't going to be easy for couples. Randi Minetor, author of *Breadwinner Wives and the Men They Marry*, cautions that this arrangement isn't for everyone. Money tensions are often the result of insufficient communication and honesty about each partner's perception of

3 Lynne M. Casper, "My Daddy Takes Care of Me! Fathers as Care Providers," Current Population Reports, P70-59, Washington, DC: U.S. Census Bureau (September 1997), Household Economic Studies.

marriage, she points out. Both men and women must be clear about their idea of the “natural order” of family relationships, about money, about the wife being a working mother—and should continue to revisit these conversations as economic circumstances change.

### **DEMOGRAPHICS MATTER: EDUCATION AND AGE**

---

The effects of the recession are likely to differ based on two demographic variables: education and age. As researchers watch for the impacts of this recession on gender and family and wait for data to tell a more complete story, education and age will be two key factors to follow.

**EDUCATION:** The recession will have a minimal impact on family formation patterns of college-educated men and women, as college-educated young adults have been marrying at higher rates than their less-educated peers. Among 35- to 39-year-old women, some 88 percent with advanced degrees have married, versus 81 percent of women without college degrees, according to Current Population survey data.

Among those without college degrees, the picture is less rosy. Historically, men’s labor problems have been linked to lower rates of marriage,<sup>4</sup> and this *State of Our Unions* indicates this pattern is repeating in the current recession. In addition, to marry has become equated with an expensive wedding celebration—something that

<sup>4</sup> Ahituv, Avner and Robert I. Lerman. “How Do Marital Status, Work Effort, and Wage Rates Interact?” *Demography* 44.3 (2007), 623-647.

many feel they cannot afford—and cohabitation rates are highest among the poor and less educated.

Less-educated men and working class families have been the most severely impacted by this economic recession, but also may be the least willing to make changes in their daily division of labor. Researchers from Penn State University suggest that flexible or egalitarian gender roles may be more attractive to well-educated, affluent Americans than to less-educated, working-class couples. In their 2008 book, *Alone Together: How Marriage in America is Changing*, Paul Amato and his colleagues find working-class wives would prefer to work fewer hours outside the home—or not at all—and viewed the traditional breadwinner-homemaker model as more desirable.

**AGE:** Like Kevin, this generation of younger Americans holds more egalitarian attitudes toward gender than do previous generations, and in turn will be better able to adapt to the changing realities of this economic recession. Data from the 2000-2006 General Social Survey (GSS) indicate Americans under 35 are more likely to disagree that “it is better for everyone involved if the man is the achiever outside the home and the woman takes care of the home and family” than Americans over 55, and more likely to agree that “a working mother can establish just as warm and secure a relationship with her children as a mother who does not work” than their parents’ generation. Specifically, the GSS shows that just 27 percent of adults under 35 believe that it is better for men to focus on breadwinning and women on homemaking, compared to 58 percent of Americans over 55. These data also show that 77 percent

of young adults believe that working mothers can “establish just as warm and secure” relationships with their children, compared to 68 percent of older adults.

But for middle-aged couples like Michael and Virginia, changing roles within a long-term marriage is more challenging. “We’re pretty set in our ways,” Virginia says. “We can make small adjustments, but we really do take longer to adapt.”

### THE SILVER LINING

---

The Great Recession’s silver lining of increasing gender flexibility and equality is most likely to apply to better educated and younger Americans than to less educated older Americans. That is, young-adults with a college education have the best chance at adaptation and change.

The stock market may begin to inch up slowly, but job losses and financial uncertainties will continue to have serious impacts on families for years to come. Among the most vulnerable are single-parent families and fragile cohabiting unions of the poor, and the most resilient will be the educated, dual-career couples who are able to adapt to more flexible family earning and caregiving arrangements. It is within this latter group that we can most hope for a boost for gender equality within marriage and a recognition that the American family can continue to thrive even when it is the wife and mother who is the primary breadwinner, and the husband and father who is the primary caregiver.

# **SOCIAL INDICATORS of MARITAL HEALTH & WELLBEING**

## **TRENDS OF THE PAST FOUR DECADES**

Marriage

Divorce

Unmarried Cohabitation

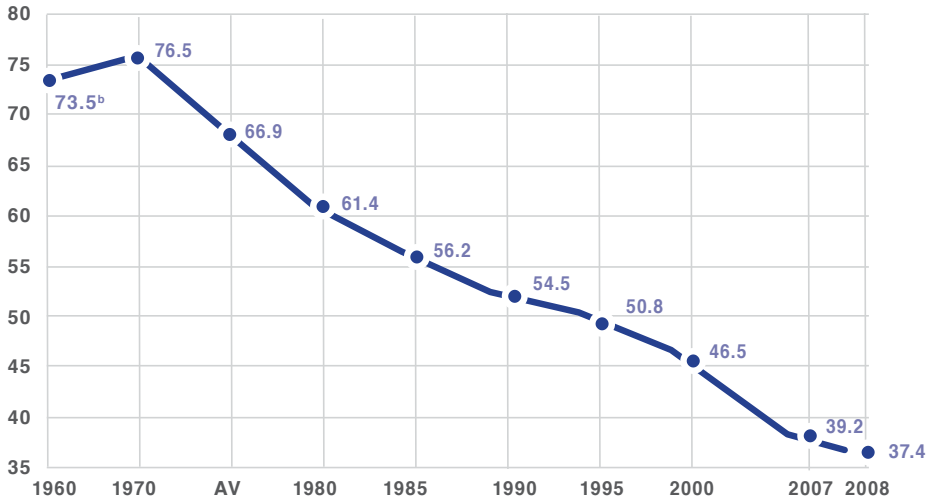
Loss of Child Centeredness

Fragile Families with Children

Teen Attitudes About Marriage and Family

## MARRIAGE

**FIGURE 1. NUMBER OF MARRIAGES PER 1,000 UNMARRIED WOMEN AGE 15 AND OLDER, BY YEAR, UNITED STATES<sup>A</sup>**

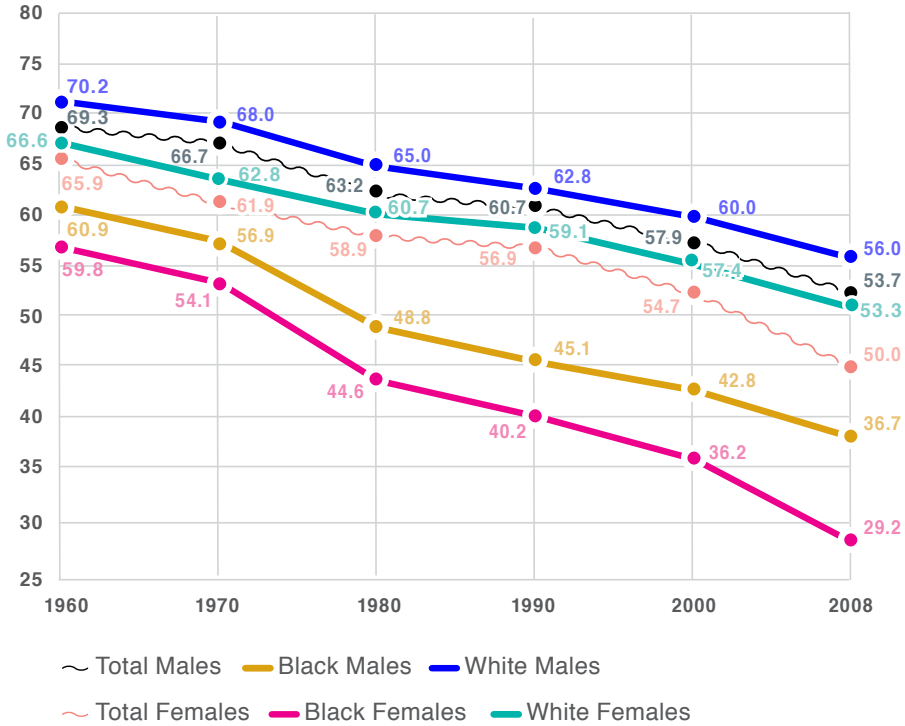


<sup>A</sup> We have used the number of new marriages per 1,000 unmarried women age 15 and older, rather than the Crude Marriage Rate of marriages per 1,000 population to help avoid the problem of compositional changes in the population; that is, changes which stem merely from there being more or less people in the marriageable ages. Even this more refined measure is somewhat susceptible to compositional changes.

<sup>B</sup> Per 1,000 unmarried women age 14 and older.

**SOURCE:** U.S. Department of the Census, Statistical Abstract of the United States, 2001, Page 87, Table 117; and Statistical Abstract of the United States, 1986, Page 79, Table 124; and Births, Marriages, Divorces, and Deaths: Provisional Data for 2007, National Vital Statistics Report 56:21, July 14, 2008, Table 2 ([www.cdc.gov/nchs/data/nvstr/nvstr55/nvstr56\\_21.pdf](http://www.cdc.gov/nchs/data/nvstr/nvstr55/nvstr56_21.pdf)) and Current Population Surveys March 2007 data. The CPS, March Supplement, is based on a sample of the U.S. population, rather than an actual count such as those available from the decennial census. See sampling and weighting notes at [www.bls.census.gov/80/cps/ads/2002/ssampwgt.htm](http://www.bls.census.gov/80/cps/ads/2002/ssampwgt.htm).

**FIGURE 2. PERCENTAGE OF ALL PERSONS AGE 15 AND OLDER WHO WERE MARRIED, BY SEX AND RACE, 1960-2008 UNITED STATES<sup>A</sup>**

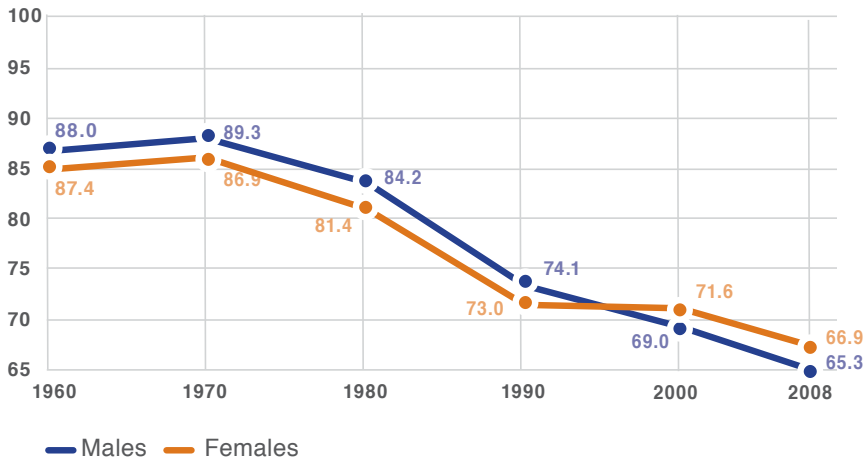


<sup>A</sup> Includes races other than Black and White.

<sup>B</sup> In 2003, the U.S. Census Bureau expanded its racial categories to permit respondents to identify themselves as belonging to more than one race. This means that racial data computations beginning in 2004 may not be strictly comparable to those of prior years.

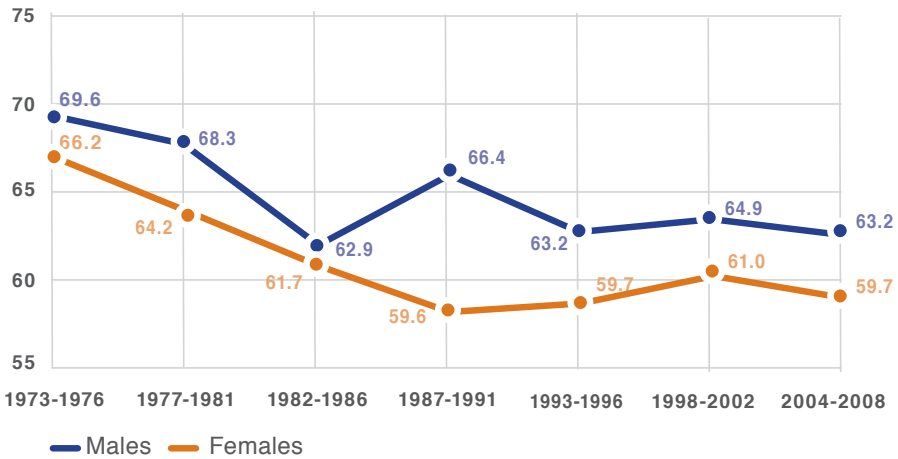
**SOURCE:** U.S. Bureau of the Census, Current Population Reports, Series P20-506; America's Families and Living Arrangements ([www.census.gov/population/socdemo/hh-fam/cps2008/tabA1-all.pdf](http://www.census.gov/population/socdemo/hh-fam/cps2008/tabA1-all.pdf)).

**FIGURE 3. PERCENTAGE OF PERSONS AGE 35 – 44 WHO WERE MARRIED BY SEX, 1960-2008, UNITED STATES<sup>A</sup>**



**SOURCE:** U.S. Bureau of the Census, Statistical Abstract of the United States, 1961, Page 34, Table 27; Statistical Abstract of the United States, 1971, Page 32, Table 38; Statistical Abstract of the United States, 1981, Page 38, Table 49; and U.S. Bureau of the Census, General Population Characteristics, 1990, Page 45, Table 34; and Statistical Abstract of the United States, 2001, Page 48, Table 51; Internet tables ([www.census.gov/population/socdemo/hh-fam/cps2008/tabA1-all.pdf](http://www.census.gov/population/socdemo/hh-fam/cps2008/tabA1-all.pdf)) . Figure for 2008 was obtained using data from the Current Population Surveys rather than data from the census. The CPS, March Supplement, is based on a sample of the U.S. population, rather than an actual count such as those available from the decennial census. See sampling and weighting notes at <http://www.bls.census.gov:80/cps/ads/2002/ssampwgt.htm>.

**FIGURE 4. PERCENTAGE OF MARRIED PERSONS AGE 18 AND OLDER WHO SAID THEIR MARRIAGES WERE “VERY HAPPY,” BY PERIOD, UNITED STATES**



**SOURCE:** The General Social Survey, conducted by the National Opinion Research Center of the University of Chicago. The number of respondents for each sex for each period is about 2,000 except for 1977-81, 1998-2002, and 2004-08 with about 1,500 respondents for each sex.

**KEY FINDING: Marriage trends in recent decades indicate that Americans have become less likely to marry, and the most recent data show that the marriage rate in the United States continues to decline. Of those who do marry, there has been a moderate drop since the 1970's in the percentage of couples who consider their marriages to be "very happy," but in the past decade this trend has flattened out.**

Americans have become less likely to marry. This is reflected in a decline of about 50 percent, from 1970 to 2007, in the annual number of marriages per 1,000 unmarried adult women (Figure 1). Much of this decline—it is not clear just how much—results from the delaying of first marriages until older ages: the median age at first marriage went from 20 for females and 23 for males in 1960 to about 26 and 28, respectively, in 2007. Other factors accounting for the decline are the growth of unmarried cohabitation and a small decrease in the tendency of divorced persons to remarry.

The decline also reflects some increase in lifelong singlehood, though the actual amount cannot be known until current young and middle-aged adults pass through the life course.

The percentage of adults in the population who are currently married has also diminished. Since 1960, the decline of those married among all persons age 15 and older has been about 15 percentage points—and approximately 30 points among black females (Figure 2). It should be noted that these data include both people who have never married and those who have married and then divorced.

In order partially to control for a decline in married adults simply due to delayed first marriages, we have looked at changes in the percentage of persons age 35 through 44 who were married (Figure 3). Since 1960, there has been a drop of 22 percentage points for married men and 21 points for married women. (But the decline has not affected all segments of the population. See the accompanying box: The Marriage Gap.)

Marriage trends in the age range of 35 to 44 are suggestive of lifelong singlehood. In times past and still today, virtually all persons who were going to marry during their lifetimes had married by age 45. More than 90 percent of women have married eventually in every generation for which records exist, going back to the mid-1800s. By 1960, 94 percent of women then alive had been married at least once by age 45—probably an historical high point.<sup>1</sup> For the generation of 1995, assuming a continuation of then current marriage rates, several demographers projected that 88 percent of women and 82 percent of men would ever marry.<sup>2</sup> If and when these figures are recalculated for the early years of the 21<sup>st</sup> century, the percentage of women and men ever marrying will almost certainly be lower.

It is important to note that the decline in marriage does not mean that people are giving up on living together with a sexual partner. On the contrary, with the incidence of unmarried cohabitation increasing rapidly, marriage is giving ground to unwed unions. Most people now live together before they marry for the first time. An even higher percentage of those divorced who subsequently remarry live together first. And a growing number

of persons, both young and old, are living together with no plans for eventual marriage.

There is a common belief that, although a smaller percentage of Americans are now marrying than was the case a few decades ago, those who marry have marriages of higher quality. It seems reasonable that if divorce removes poor marriages from the pool of married couples and cohabitation “trial marriages” deter some bad marriages from forming, the remaining marriages on average should be happier. The best available evidence on the topic, however, does not support these assumptions. Since 1973, the General Social Survey periodically has asked representative samples of married Americans to rate their marriages as either “very happy,” “pretty happy,” or “not too happy.”<sup>3</sup> As Figure 4 indicates, the percentage of both men and women saying “very happy” has declined moderately over the past 35 years.<sup>4</sup> This trend, however, has essentially flattened out over the last decade.

1 Andrew J. Cherlin, *Marriage, Divorce, and Remarriage* (Cambridge, MA: Harvard University Press, 1992), 10; Michael R. Haines, “Long-Term Marriage Patterns in the United States from Colonial Times to the Present,” *The History of the Family* 1-1 (1996), 15-39.

2 Robert Schoen and Nicola Standish, “The Retrenchment of Marriage: Results from Marital Status Life Tables for the United States, 1995.” *Population and Development Review* 27-3 (2001), 553-563.

3 Conducted by the National Opinion Research Center of the University of Chicago, this is a nationally representative study of the English-speaking, non-institutionalized population of the United States age 18 and over.

4 Using a different data set that compared marriages in 1980 with marriages in

1992, equated in terms of marital duration, Stacy J. Rogers and Paul Amato found similarly that the 1992 marriages had less marital interaction, more marital conflict, and more marital problems. “Is Marital Quality Declining? The Evidence from Two Generations,” *Social Forces* 75 (1997), 1089.

### **THE MARRIAGE GAP**

*There is good news and bad news on the marriage front. For the college-educated segment of our population, the institution of marriage appears to have gained strength in recent years. For everyone else, however, marriage continues to weaken. Thus there is a growing “marriage gap” in America, between those who are well educated and those who are not.*

Recent data indicates that, for the college educated, the institution of marriage may actually have strengthened. It once was the case that college-educated women married at a lower rate than their less educated peers. Indeed, marriage rates for college-educated women were lower well into the late twentieth century. Since around 1980, however, this situation has reversed. College-educated women are now marrying at a *higher* rate than their peers.<sup>a</sup> Not only that, but the divorce rate among these women is relatively low and has been dropping. This may be due partly to the fact that college-educated women, once the leaders of the divorce revolution, now hold a more restrictive view of divorce than less well educated women.<sup>b</sup> The out-of-wedlock childbearing of college-educated women has always been well below that of other segments of the population. Now, among those women who delay marriage past age 30, college-educated women are the only ones becoming more likely to have children *after* marriage

rather than before.<sup>c</sup>

There is more good news. The marriages of the college educated have become better matched than ever, in the sense that husbands and wives are matched more equally in their educational and economic backgrounds.<sup>d</sup> As icing on the cake, all of this may add up to greater marital happiness. The percentage of spouses among this group who rate their marriage as “very happy” has held fairly steady over recent decades, whereas for other parts of the population the percentage has dropped significantly.<sup>e</sup>

In large numbers, therefore, the college-educated part of America is living the American dream—with happy, stable, two-parent families. There is one problem, however, and it is a serious one for the future of the nation. College-educated women aren’t having enough children to replace themselves. In 2004, for example, 24 percent of women 40 to 44 years old with a bachelor’s degree were childless, compared to only 15 percent of those without a high school degree.<sup>f</sup>

For the non college-educated population, unfortunately, the marriage situation remains gloomy. Marriage rates are continuing to decline, and the percentage of out-of-wedlock births is rising. According to one recent study, more than 50 percent of new mothers without college degrees are having their children outside of marriage, compared to just 7 percent of college-grad new mothers.<sup>g</sup> Because of the many statistically well-documented benefits of marriage in such areas as income, health, and longevity, this gap is generating a society of greater inequality. America

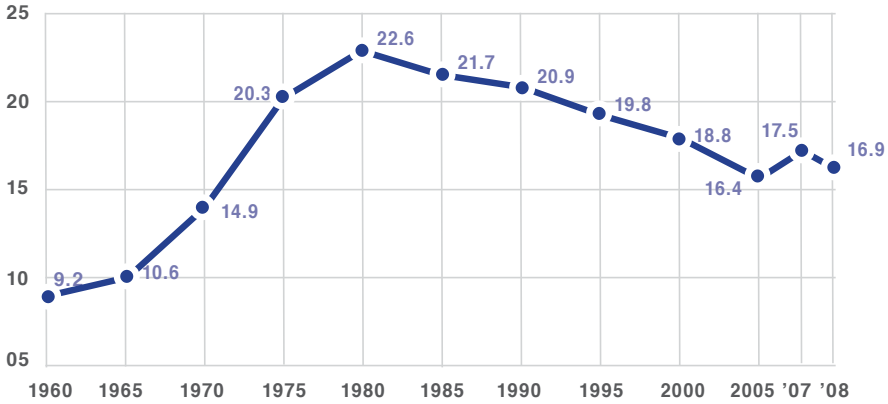
is becoming a nation divided not only by education and income, but also by marital status.

- A Joshua R. Goldstein and Catherine T. Kenney, "Marriage Delayed or Marriage Foregone? New Cohort Forecasts of First Marriages for U. S. Women," *American Sociological Review* 66-4 (2001), 506-519.
- B Steven P. Martin and Sangeeta Parashar, "Women's Changing Attitudes Toward Divorce: 1974-2002: Evidence for an Educational Crossover," *Journal of Marriage and Family* 68-1 (2006), 29-40.
- C Steven P. Martin, "Reassessing Delayed and Forgone Marriage in the United States," unpublished manuscript (2004), Department of Sociology, University of Maryland, College Park, MD.
- D Robert Schoen and Yen-Hsin Alice Cheng, "Partner Choice and the Differential Retreat from Marriage," *Journal of Marriage and Family* 68-1 (2006), 1-10; Arland Thornton and Linda Young-DeMarco, "Four Decades of Trends in Attitudes Toward Family Issues in the United States: the 1960s Through the 1990s," *Journal of Marriage and Family* 63-4 (2001), 1009-1037.
- E W. Bradford Wilcox, "The Evolution of Divorce," *National Affairs* 1 (2009), 81-94.
- F Jane Lawler Dye, *Fertility of American Women: June 2004, Current Population Report, P20-555*, Washington, DC: U.S. Census Bureau (2005), Table 7.
- G Wilcox, 2009.



## DIVORCE

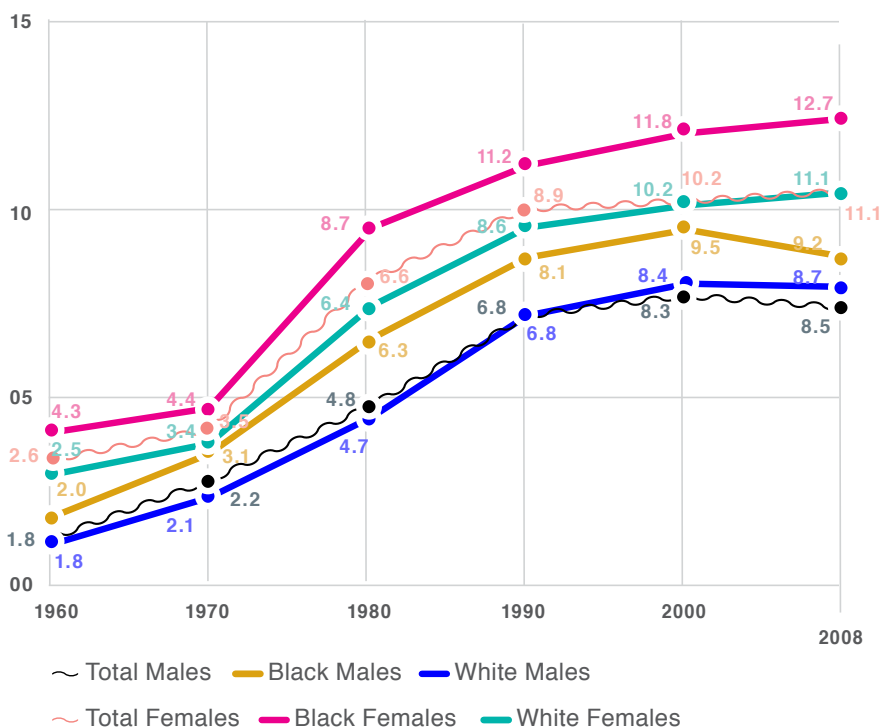
**FIGURE 5. NUMBER OF DIVORCES PER 1,000 MARRIED WOMEN AGE 15 AND OLDER, BY YEAR, UNITED STATES<sup>A</sup>**



<sup>A</sup> We have used the number of divorces per 1,000 married women age 15 and older, rather than the Crude Divorce Rate of divorces per 1,000 population to help avoid the problem of compositional changes in the population. Even this more refined measure is somewhat susceptible to compositional changes.

**SOURCE:** *Statistical Abstract of the United States, 2001*, Page 87, Table 117; National Vital Statistics Reports, August 22, 2001; California Current Population Survey Report: 2000, Table 3, March 2001; *Births, Marriages, Divorces, and Deaths: Provisional Data for 2007*, National Vital Statistics Report 56:21, July 14, 2008, Table 2 ([www.cdc.gov/nchs/data/nvsr/nvsr55/nvsr56\\_21.pdf](http://www.cdc.gov/nchs/data/nvsr/nvsr55/nvsr56_21.pdf)); *Births, Marriages, Divorces, and Deaths: Provisional Data for 2008*, National Vital Statistics Report 57:19, July 29, 2009, Table 2 ([www.cdc.gov/nchs/data/nvsr/nvsr57/nvsr57\\_19.pdf](http://www.cdc.gov/nchs/data/nvsr/nvsr57/nvsr57_19.pdf)); and calculations by the National Marriage Project for the U.S. less California, Georgia, Hawaii, Indiana, Louisiana and Minnesota using the Current Population Surveys, 2007-2008, and the American Community Surveys, 2005-2007.

**FIGURE 6. PERCENTAGE OF ALL PERSONS AGE 15 AND OLDER WHO WERE DIVORCED<sup>B</sup>, BY SEX AND RACE, 1960-2008 UNITED STATES**



<sup>A</sup> In 2003, the U.S. Census Bureau expanded its racial categories to permit respondents to identify themselves as belonging to more than one race. This means that racial data computations beginning in 2004 may not be strictly comparable to those of prior years.

<sup>B</sup> *Divorced* indicates family status at the time of survey. Divorced respondents who later marry are counted as “married.”

**SOURCE:** U.S. Bureau of the Census, Current Population Reports, Series P20-537; America’s Families and Living Arrangements ([www.census.gov/population/socdemo/hh-fam/cps2008/tabA1-all.pdf](http://www.census.gov/population/socdemo/hh-fam/cps2008/tabA1-all.pdf)).

**KEY FINDING: The American divorce rate today is nearly twice that of 1960, but has declined since hitting the highest point in our history in the early 1980's. For the average couple marrying for the first time in recent years, the lifetime probability of divorce or separation remains between 40 and 50 percent.**

The increase in divorce, shown by the trend reported in Figure 5, probably has elicited more concern and discussion than any other family-related trend in the United States. Although the long-term trend in divorce has been upward since colonial times, the divorce rate was level for about two decades after World War II, during the period of high fertility known as the baby boom. By the middle of the 1960s, however, the incidence of divorce started to increase and it more than doubled over the next 15 years to reach an historical high point in the early 1980's.

Since then the divorce rate has modestly declined, a trend described by many experts as “leveling off at a high level.” The decline apparently represents a slight increase in marital stability.<sup>1</sup> Two probable reasons for this are an increase in the age at which people marry for the first time, and the fact that marriage is increasingly becoming the preserve of the well-educated, both of which are associated with greater marital stability.<sup>2</sup> Moreover, Figure 5 indicates that the divorce rate has fallen since the Great Recession began in 2008. This decline in divorce is likely driven by an increase in family solidarity in the face of serious economic crisis, as well as the fact that some couples are postponing a divorce until the economy (and the value of their home) improves.

Although a majority of divorced persons eventually remarry, the growth of divorce has led to a steep increase in the percentage of all adults who are currently divorced (Figure 6). This percentage, which was only 1.8 percent for males and 2.6 percent for females in 1960, quadrupled by the year 2000. The percentage of divorced is higher for females than for males primarily because divorced men are more likely to remarry than divorced women. Also, among those who do remarry, men generally do so sooner than women.

Overall, the chances remain very high—estimated between 40 and 50 percent—that a first marriage started in recent years will end in either divorce or separation before one partner dies.<sup>3</sup> (But see the accompanying box: “Your Chances of Divorce May Be Much Lower Than You Think.”) The likelihood of divorce has varied considerably among different segments of the American population, being higher for Blacks than for Whites, for instance, and higher in the South and West than in other parts of the country. But these variations have been diminishing. The trend toward a greater similarity of divorce rates between Whites and Blacks is largely attributable to the fact that fewer Blacks are marrying.<sup>4</sup> At the same time, there has been little change in such traditionally large divorce rate differences as between those who marry when they are teenagers compared to those who marry after age 21, high-school dropouts compared to college graduates, and the non-religious compared to the religiously committed. Teenagers, high-school drop outs, and the non-religious who marry have considerably higher divorce rates.<sup>5</sup>

- 1 Joshua R. Goldstein, "The Leveling of Divorce in the United States," *Demography* 36 (1999), 409-414.
- 2 Tim B. Heaton, "Factors Contributing to Increased Marital Stability in the United States," *Journal of Family Issues* 23 (2002), 392-409.
- 3 Robert Schoen and Nicola Standish, "The Retrenchment of Marriage: Results from Marital Status Life Tables for the United States, 1995," *Population and Development Review* 27-3 (2001), 553-563; R. Kelly Raley and Larry Bumpass, "The Topography of the Divorce Plateau: Levels and Trends in Union Stability in the United States after 1980," *Demographic Research* 8-8 (2003), 245-259.
- 4 Jay D. Teachman, "Stability across Cohorts in Divorce Risk Factors," *Demography* 39-2 (2002), 331-351.
- 5 Raley and Bumpass, 2003.

**YOUR CHANCES OF DIVORCE  
MAY BE MUCH LOWER THAN YOU THINK**

By now almost everyone has heard that the national divorce rate is almost 50% of all marriages. This is true, but the rate must be interpreted with caution and several important caveats. For many people, the actual chances of divorce are far below 50/50.

The background characteristics of people entering a marriage have major implications for their risk of divorce. Here are some percentage point decreases in the risk of divorce or separation *during the first ten years of marriage*, according to various personal and social factors<sup>a</sup>:

<b>FACTORS</b>	<b>PERCENT DECREASE IN RISK OF DIVORCE</b>
<i>Annual income over \$50,000 (vs. under \$25,000)</i>	-30
<i>Having a baby seven months or more after marriage (vs. before marriage)</i>	-24
<i>Marrying over 25 years of age (vs. under 18)</i>	-24
<i>Own family of origin intact (vs. divorced parents)</i>	-14
<i>Religious affiliation (vs. none)</i>	-14
<i>Some college (vs. high-school dropout)</i>	-13

So if you are a reasonably well-educated person with a decent income, come from an intact family and are religious, and marry after age twenty five without having a baby first, your chances of divorce are very low indeed.

Also, it should be realized that the “close to 50%” divorce rate refers to the percentage of marriages entered into during a particular year that are projected to end in divorce or separation before one spouse dies. Such projections assume that the divorce and death rates occurring that year will continue indefinitely into the future—an assumption that is useful more as an indicator of the instability of marriages in the recent past than as a predictor of future events. In fact, the divorce rate has been dropping, slowly, since reaching a peak around 1980, and the rate could be lower (or higher) in the future than it is today.<sup>b</sup>

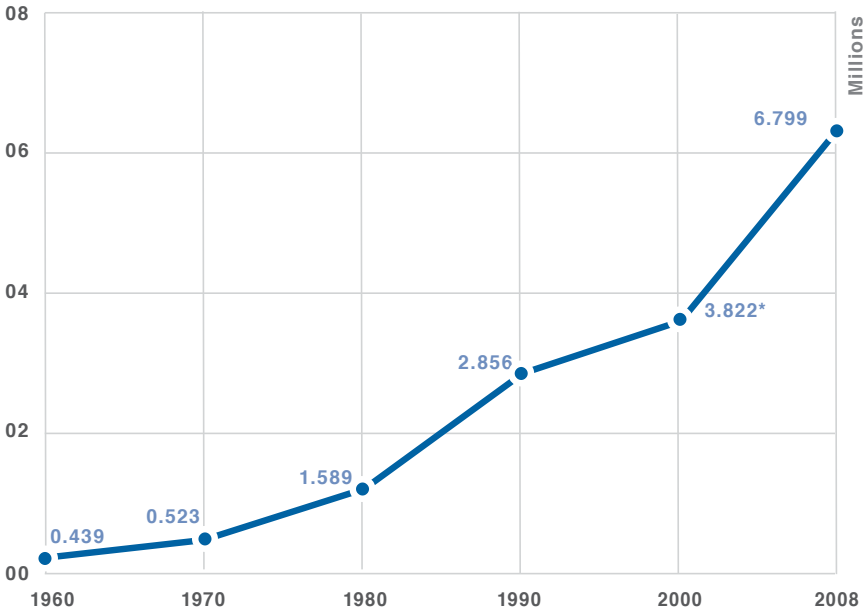
A Matthew D. Bramlett and William D. Mosher, *Cohabitation, Marriage, Divorce and Remarriage in the United States*, National Center for Health Statistics, Vital and Health Statistics, 23 (22), 2002. The risks are calculated for women only.

B Rose M. Kreider and Jason M. Fields, "Number, Timing and Duration of Marriages and Divorces, 2001," *Current Population Reports*, P70-80, Washington, DC: U.S. Census Bureau, 2005.



## UNMARRIED COHABITATION

**FIGURE 7. NUMBER OF COHABITING, UNMARRIED, ADULT COUPLES OF THE OPPOSITE SEX, BY YEAR, UNITED STATES**



**SOURCE:** U.S. Bureau of the Census, Current Population Reports, Series P20-537; America's Families and Living Arrangements: March 2000; and U.S. Bureau of the Census, Population Division, Current Population Survey, 2008 Annual Social and Economic Supplement ([www.census.gov/population/socdemo/hh-fam/cps2008.html](http://www.census.gov/population/socdemo/hh-fam/cps2008.html)).

\* Prior to 1996, the U.S. Census estimated unmarried-couple households based on two unmarried adults of the opposite sex living in the same household. After 1996, respondents could identify themselves as unmarried partners.

**KEY FINDING: The number of unmarried couples has increased dramatically over the past four decades, and the increase is continuing. Most younger Americans now spend some time living together outside of marriage, and unmarried cohabitation commonly precedes marriage.**

Between 1960 and 2008, as indicated in Figure 7, the number of unmarried couples in America increased more than twelvefold. Unmarried cohabitation—the status of couples who are sexual partners, not married to each other, and sharing a household—is particularly common among the young. It is estimated that about a quarter of unmarried women age 25 to 39 are currently living with a partner and an additional quarter have lived with a partner at some time in the past. Well over half of all first marriages are now preceded by living together, compared to virtually none 50 years ago.<sup>1</sup>

For many, cohabitation is a prelude to marriage, for others, simply an alternative to living alone, and for a small but growing number, it is considered an alternative to marriage. Cohabitation is more common among those of lower educational and income levels. One study found that among women in the 19 to 44 age range, 60 percent of high school dropouts have cohabited compared to 37 percent of college graduates.<sup>2</sup> Cohabitation is also more common among those who are less religious than their peers, those who have been divorced, and those who have experienced parental divorce, fatherlessness, or high levels of marital discord during childhood. A growing percentage of cohabiting couple households, now over 40 percent, contain children.

The belief that living together before marriage is a useful way “to find out whether you really get along,” and thus avoid a bad marriage and an eventual divorce, is now widespread among young people. But the available data on the effects of cohabitation fail to confirm this belief. In fact, a substantial body of evidence indicates that those who live together before marriage are more likely to break up after marriage.

This evidence is controversial, however, because it is difficult to distinguish the “selection effect” from the “experience of cohabitation effect.” The selection effect refers to the fact that people who cohabit before marriage have different characteristics from those who do not, and it may be these characteristics, and not the experience of cohabitation, that leads to marital instability. There is some empirical support for both positions. Also, a recent study based on a nationally-representative sample of more than one thousand married men and women concluded that premarital cohabitation, when limited to the period after engagement, is not associated with an elevated risk of marital problems; however, this study also found that couples who cohabited prior to engagement were more likely to have marital problems and less likely to be happy in their marriages.<sup>3</sup> What can be said for certain is that no evidence has yet been found that those who cohabit before marriage have stronger marriages than those who do not.<sup>4</sup>

1 Larry Bumpass and Hsien-Hen Lu, “Trends in Cohabitation and Implications for Children’s Family Contexts in the U. S.,” *Population Studies* 54 (2000), 29-41.

2 Bumpass and Lu, 2000.

- 3 Galena K. Rhoades, Scott M. Stanley, and Howard J. Markman, “The Pre-Engagement Cohabitation Effect: A Replication and Extension of Previous Findings.” *Journal of Family Psychology* 23 (2009), 107-111.
- 4 For a full review of the research on cohabitation see: Pamela J. Smock, “Cohabitation in the United States,” *Annual Review of Sociology* 26 (2000), David Popenoe and Barbara Dafoe Whitehead, *Should We Live Together? What Young Adults Need to Know About Cohabitation Before Marriage—A Comprehensive Review of Recent Research*, 2nd Edition (New Brunswick, NJ: The National Marriage Project, Rutgers University, 2002) and Anne-Marie Ambert, “Cohabitation and Marriage: How Are They Related?” (Ottawa, Ont.: The Vanier Institute of the Family, 2005).

### **THE SURPRISING ECONOMIC BENEFITS OF MARRIAGE**

When thinking of the many benefits of marriage, the economic aspects are often overlooked. Yet the economic benefits of marriage are substantial, both for individuals and for society as a whole. Marriage is a wealth-generating institution. Married couples create more economic assets on average than do otherwise similar singles or cohabiting couples. A 1992 study of retirement data concluded that “individuals who are not continuously married have significantly lower wealth than those who remain married throughout their lives.” Compared to those continuously married, those who never married have a reduction in wealth of 75 percent and those who divorced and didn’t remarry have a reduction of 73 percent.<sup>a</sup>

One might think that the explanation for why marriage generates economic assets is because those people who are more likely to be wealth creators are also more likely to marry and

stay married. And this is certainly true, but only in part. The institution of marriage itself provides a wealth-generation bonus. It does this through providing economies of scale (two can live more cheaply than one), and as implicitly a long-term personal contract it encourages economic specialization. Working as a couple, individuals can develop those skills in which they excel, leaving others to their partner.

Also, married couples save and invest more for the future, and they can act as a small insurance pool against life uncertainties such as illness and job loss.<sup>b</sup> Probably because of marital social norms that encourage healthy, productive behavior, men tend to become more economically productive after marriage; they earn between 10 and 40 percent more than do single men with similar education and job histories.<sup>c</sup> All of these benefits are independent of the fact that married couples receive more work-related and government-provided support, and also more help and support from their extended families (two sets of in-laws) and friends.<sup>d</sup>

Beyond the economic advantages of marriage for the married couples themselves, marriage has a tremendous economic impact on society. Marriage trends have a big impact on family income levels and inequality. After more than doubling between 1947 and 1977, the growth of median family income has slowed over the past 20 years, increasing by just 9.6%. A big reason is that married couples, who fare better economically than their single counterparts, have been a rapidly decreasing proportion of total families. In this same 20 year period, and largely because of changes in family structure, family income inequality has increased significantly.<sup>e</sup>

Research has shown consistently that both divorce and unmarried childbearing increase child poverty. In recent years the majority of children who grow up outside of married families have experienced at least one year of dire poverty.<sup>f</sup> According to one study, if family structure had not changed between 1960 and 1998, the Black child poverty rate in 1998 would have been 28.4 percent rather than 45.6 percent, and the White child poverty rate would have been 11.4 percent rather than 15.4 percent.<sup>g</sup> The rise in child poverty, of course, generates significant public costs in health and welfare programs.

Marriages that end in divorce also are very costly to the public. One researcher determined that a single divorce costs state and federal governments about \$30,000, based on such things as the higher use of food stamps and public housing as well as increased bankruptcies and juvenile delinquency. The nation's 1.4 million divorces in 2002 are estimated to have cost the taxpayers more than \$30 billion.<sup>h</sup>

A Janet Wilmoth and Gregor Koso, "Does Marital History Matter? Marital Status and Wealth Outcomes Among Preretirement Adults," *Journal of Marriage and the Family* 64 (2002), 254-68.

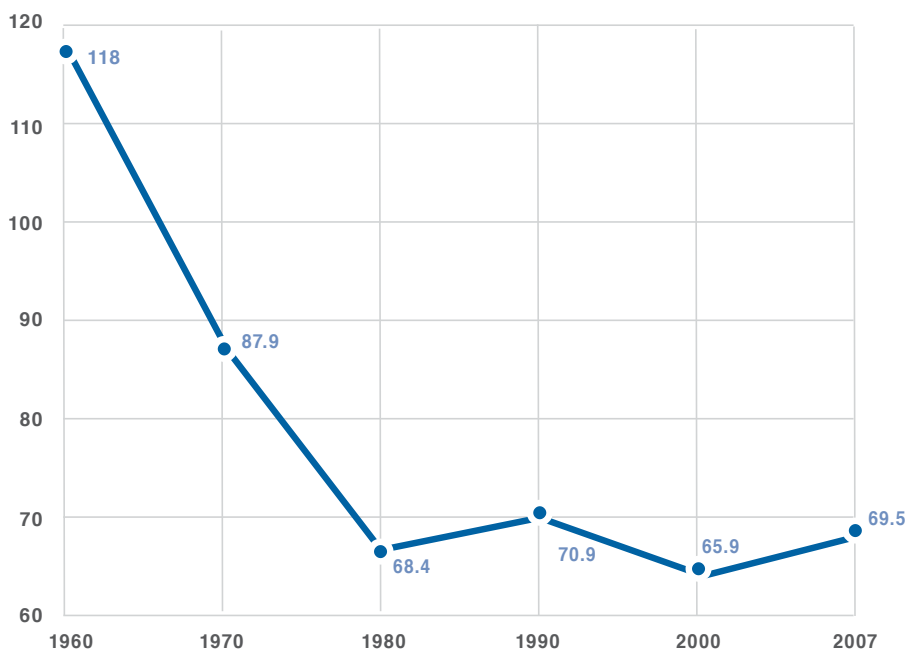
B Thomas A. Hirschl, Joyce Altobelli, and Mark R. Rank, "Does Marriage Increase the Odds of Affluence? Exploring the Life Course Probabilities," *Journal of Marriage and the Family* 65-4 (2003), 927-938; Joseph Lupton and James P. Smith, "Marriage, Assets and Savings," in Shoshana A. Grossbard-Schechtman (ed.) *Marriage and the Economy* (Cambridge: Cambridge University Press, 2003), 129-152.

- C Jeffrey S. Gray and Michael J. Vanderhart, "The Determination of Wages: Does Marriage Matter?," in Linda Waite, et. al. (eds.) *The Ties that Bind: Perspectives on Marriage and Cohabitation* (New York: Aldine de Gruyter, 2000), 356-367; S. Korenman and D. Neumark, "Does Marriage Really Make Men More Productive?" *Journal of Human Resources* 26-2 (1991), 282-307; K. Daniel, "The Marriage Premium," in M. Tomassi and K. Ierulli (eds.) *The New Economics of Human Behavior* (Cambridge: Cambridge University Press, 1995), 113-125.
- D Lingxin Hao, "Family Structure, Private Transfers, and the Economic Well-Being of Families with Children," *Social Forces* 75 (1996), 269-292.
- E U.S. Bureau of the Census, Current Population Reports, 60-203, *Measuring 50 Years of Economic Change Using the March Current Population Survey*, U.S. Government Printing Office, Washington, DC, 1998; John Iceland, "Why Poverty Remains High: The Role of Income Growth, Economic Inequality, and Changes in Family Structure, 1949-1999," *Demography* 40-3 (2003), 499-519.
- F Mark R. Rank and Thomas A. Hirschl, "The Economic Risk of Childhood in America: Estimating the Probability of Poverty Across the Formative Years," *Journal of Marriage and the Family* 61 (1999), 1058-1067.
- G Adam Thomas and Isabel Sawhill, "For Richer or For Poorer: Marriage as an Antipoverty Strategy," *Journal of Policy Analysis and Management* 21 (2002), 4.
- H David Schramm, "Individual and Social Costs of Divorce in Utah," *Journal of Family and Economic Issues* 27 (2006), 1.



## LOSS OF CHILD CENTEREDNESS

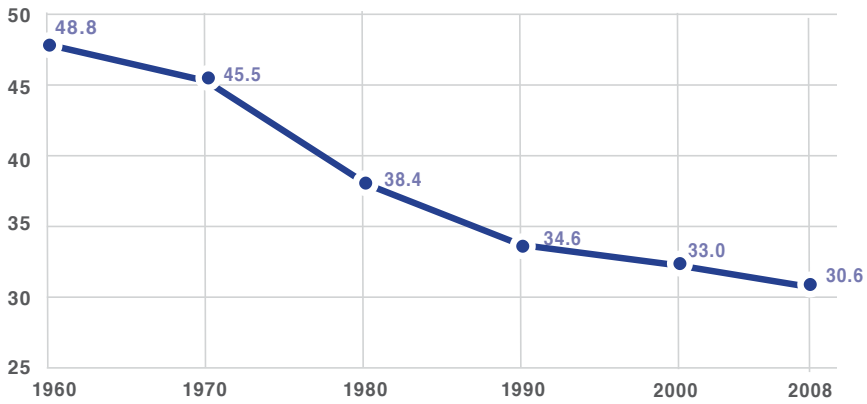
**FIGURE 8. FERTILITY RATES, 1960-2007, NUMBER OF BIRTHS PER 1,000 WOMEN AGE 15 THROUGH 44, UNITED STATES**



A The number of births that an average woman would have if, at each year of age, she experienced the birth rates occurring in the specified year. A total fertility rate of 2.110 represents “replacement level” fertility under current mortality conditions (assuming no net migration).

**SOURCE:** National Vital Statistics Report, 1993, Pages 1, 2, 10 and 11; National Vital Statistics Report, 2001, 49:1; and U.S. Bureau of the Census, Statistical Abstract of the United States, 1999, Pages 75, 76 and 78, Tables 91, 93 and 96. Martin, J., et al. Births: Preliminary Data for 200, National Vital Statistics Report, 57:12, Mar 18, 2009, p. 6, Table 1.

**FIGURE 9. PERCENTAGE OF HOUSEHOLDS WITH A CHILD OR CHILDREN UNDER AGE 18, 1960-2008, UNITED STATES**



**SOURCE:** Calculated from data in U.S. Bureau of the Census, Statistical Abstract of the United States, 1964, Tables 36 and 54; Statistical Abstract of the United States, 1980, Tables 62 and 67; Statistical Abstract of the United States, 1985, Tables 54 and 63; Statistical Abstract of the United States, 1994, Table 67; Statistical Abstract of the United States, 2004-05, Table 56; and America's Families and Households, 2008, Tables F1 and H1 ([www.census.gov/population/www/socdemo/hh-fam/cps2008.html](http://www.census.gov/population/www/socdemo/hh-fam/cps2008.html)).

**KEY FINDING: The presence of children in America has declined significantly since 1960, as measured by fertility rates and the percentage of households with children. Other indicators suggest that this decline has reduced the child centeredness of our nation and contributed to the weakening of the institution of marriage.**

Throughout history, marriage has first and foremost been an institution for procreation and raising children. It has provided the cultural tie that seeks to connect the father to his children by binding him to the mother of his children. Yet in recent times, children increasingly have been pushed from center stage.

Americans on average have been having fewer children. Figure 8 indicates the decline in fertility since 1960. It is important to note that fertility had been gradually declining throughout American history, reaching a low point in the Great Depression of the 1930s before suddenly accelerating with the baby-boom generation starting in 1945. By 1960 the birth rate was back to where it had been in 1920, with the average woman having about three and one half children over the course of her life. After 1960 the birth rate went down sharply for two decades, before leveling off around 1980.

In 2007, the latest year for which we have complete information, the American “total fertility rate” (TFR) stood at 2.122, below the 1990 level and slightly above two children per woman. This rate is right at the “replacement level” of 2.1, the level at which the population would be replaced through births alone, and is one of the highest rates found in modern, industrialized societies. In most European and several Asian nations the total fertility rate has

decreased to a level well below that of the United States, in some countries to only slightly more than one child per woman.<sup>1</sup> The U.S. fertility rate is relatively high due in part to the contribution of our higher-fertility Hispanic population.

The long-term decline of births has had a marked effect on the household makeup of the American population. It is estimated that in the middle of the 1800s more than 75 percent of all households contained children under the age of 18.<sup>2</sup> One hundred years later, in 1960, this number had dropped to slightly less than half of all households. In 2000, just four decades later, less than 33 percent of households included children (Figure 9). This obviously means that adults are less likely to be living with children, that neighborhoods are less likely to contain children, and that children are less likely to be a consideration in daily life. It suggests that the needs and concerns of children—especially young children—gradually may be receding from our national consciousness.

Several scholars determined that in 1960 the proportion of one's life spent living with a spouse and children was 62 percent, the highest in our history. By that year the death rate had plummeted so that fewer marriages ended through death, and the divorce revolution of recent decades had not yet begun, so that a relatively small number of marriages ended in divorce. By 1985, however, just 25 years later, the proportion of one's life spent with spouse and children dropped to 43 percent—which was the lowest in our history.<sup>3</sup> This remarkable reversal was caused mainly by the decline of fertility and the weakening of marriage through divorce and unwed births.

In a cross-national comparison of industrialized nations, the United States ranked virtually at the top in the percentage disagreeing with this statement: “the main purpose of marriage is having children.”<sup>4</sup> Nearly 70 percent of Americans believe the main purpose of marriage is something else compared, for example, to just 51 percent of Norwegians and 45 percent of Italians. Consistent with this view is a dramatic change in our attitudes about holding marriages together for children. In a Detroit area sample of women, the proportion of women answering “no” to the question “Should a couple stay together for the sake of the children?” jumped from 51 percent to 82 percent between 1962 and 1985.<sup>5</sup> A nationally-representative 1994 sample found only 15 percent of the population agreeing that “When there are children in the family, parents should stay together even if they don’t get along.”<sup>6</sup>

One effect of the weakening of child centeredness is clear. A careful analysis of divorce statistics shows that, beginning around 1975, the presence of children in a marriage has become only a very minor inhibitor of divorce (slightly more so when the child is male than female).<sup>7</sup>

1 The TFR in Germany, Spain, Italy and Greece is 1.3; in Japan it is 1.3 and in South Korea it is 1.1. World Population Data Sheet, (Washington DC: Population Reference Bureau, 2006).

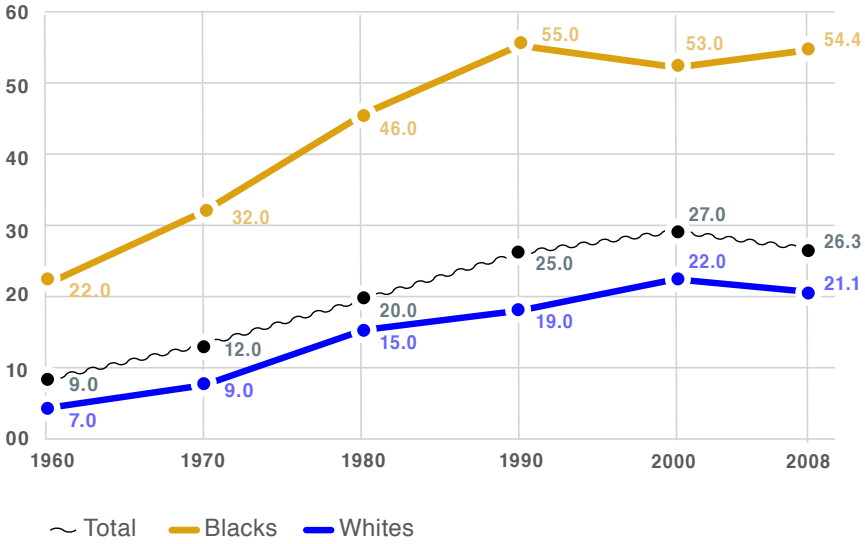
2 James S. Coleman, *Foundations of Social Theory* (Cambridge, MA: Belknap Press of Harvard University, 1990), Figure 22.4, p. 588.

3 Susan Cotts Watkins, Jane A. Menken and John Bongaarts, “Demographic Foundations of Family Change,” *American Sociological Review* 52 (1987), 346-358.

- 4 Tom W. Smith, "The Emerging 21st Century American Family," *GSS Social Change Report* 42, National Opinion Research Center, University of Chicago, 1999, Table 20, 48.
- 5 Arland Thornton, "Changing Attitudes Toward Family Issues in the United States," *Journal of Marriage and the Family* 53 (1989), 873-893. This change occurred among women as they grew older, but it is very unlikely to be just an age effect.
- 6 The General Social Survey, conducted by the National Opinion Research Center, University of Chicago.
- 7 Tim B. Heaton, "Marital Stability Throughout the Child-Rearing Years," *Demography* 27 (1990), 55-63; Philip Morgan, Diane Lye, and Gretchen Condran, "Sons, Daughters, and the Risk of Marital Disruption," *American Journal of Sociology* 94 (1988), 110-129; Linda Waite and Lee A. Lillard, "Children and Marital Disruption," *American Journal of Sociology* 96 (1991), 930-953.

## FRAGILE FAMILIES WITH CHILDREN

**FIGURE 10. PERCENTAGE OF CHILDREN UNDER AGE 18 LIVING WITH A SINGLE PARENT, BY YEAR, UNITED STATES**



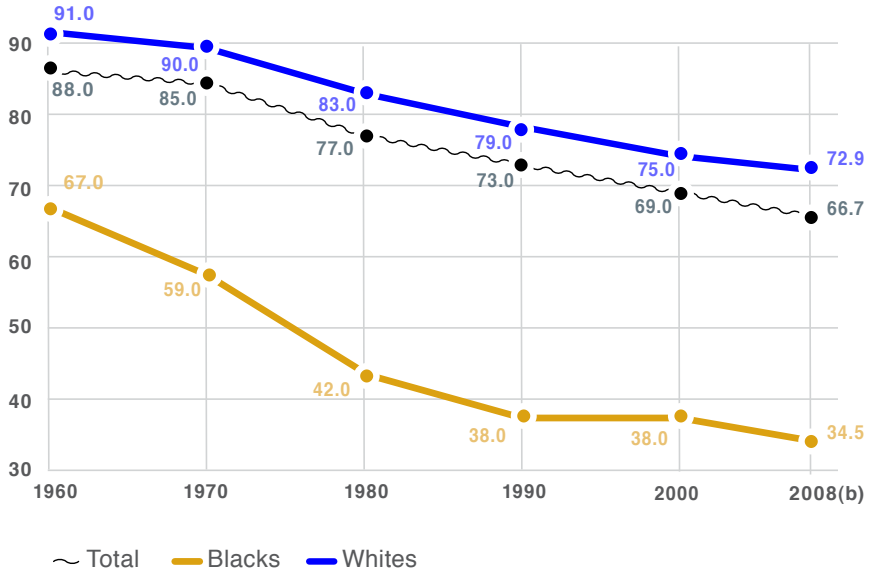
**A** Total includes Blacks, Whites and all other racial and ethnic groupings. Over these decades an additional 3 to 4 percent of children, not indicated in the above figure, were classified as living with no parent.

**B** In 2003, the U.S. Census Bureau expanded its racial categories to permit respondents to identify themselves as belonging to more than one race. This means that racial data computations beginning in 2004 may not be strictly comparable to those of prior years.

\* Prior to 2007, the U.S. Census counted children living with two cohabiting parents as children in single parent households. See "Improvements to Data Collection about Families in CPS 2007," ([www.census.gov/population/www/socdemo/hh-fam.html](http://www.census.gov/population/www/socdemo/hh-fam.html)).

**SOURCE:** U.S. Bureau of the Census, Current Population Reports, Series P20-537; and U.S. Bureau of the Census, Population Division, Current Population Survey, 2008 Annual Social and Economic Supplement ([www.census.gov/population/socdemo/hh-fam/cps2008](http://www.census.gov/population/socdemo/hh-fam/cps2008)).

**FIGURE 11. PERCENTAGE OF CHILDREN UNDER AGE 18 LIVING WITH TWO MARRIED PARENTS<sup>c</sup>, BY YEAR AND RACE, UNITED STATES**



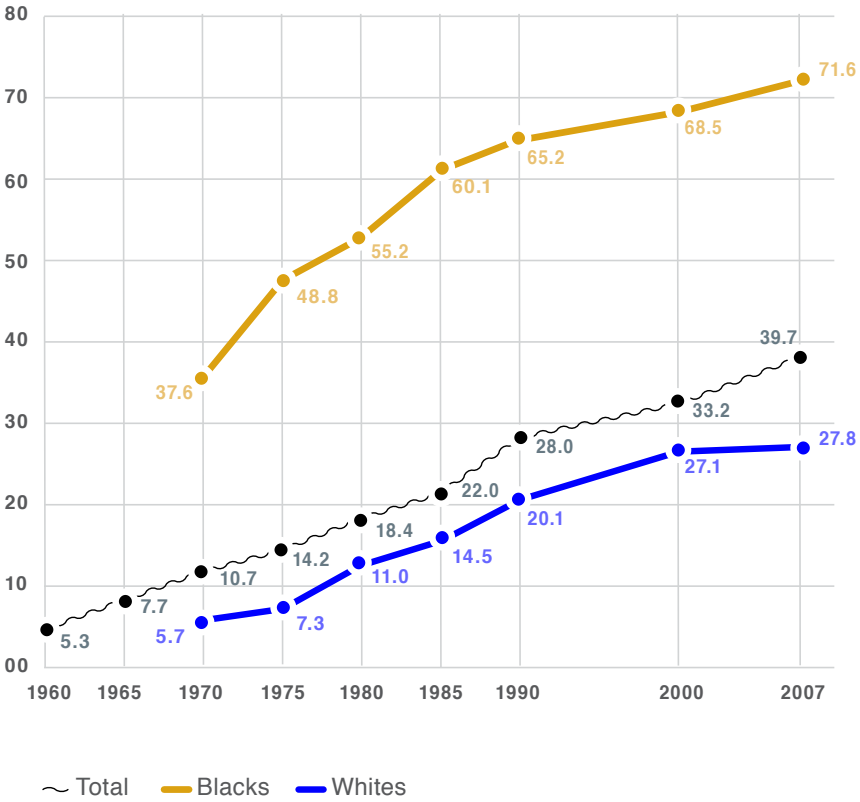
**A** Total includes Blacks, Whites and all other racial and ethnic groupings.

**B** In 2003, the U.S. Census Bureau expanded its racial categories to permit respondents to identify themselves as belonging to more than one race. This means that racial data computations beginning in 2004 may not be strictly comparable to those of prior years.

**C** *Married Parents* may be step or natural parents of children in the household.

**SOURCE:** U.S. Bureau of the Census, Current Population Reports, Series P20-537; and U.S. Bureau of the Census, Population Division, Current Population Survey, 2008 Annual Social and Economic Supplement ([www.census.gov/population/socdemo/hh-fam/cps2008](http://www.census.gov/population/socdemo/hh-fam/cps2008)).

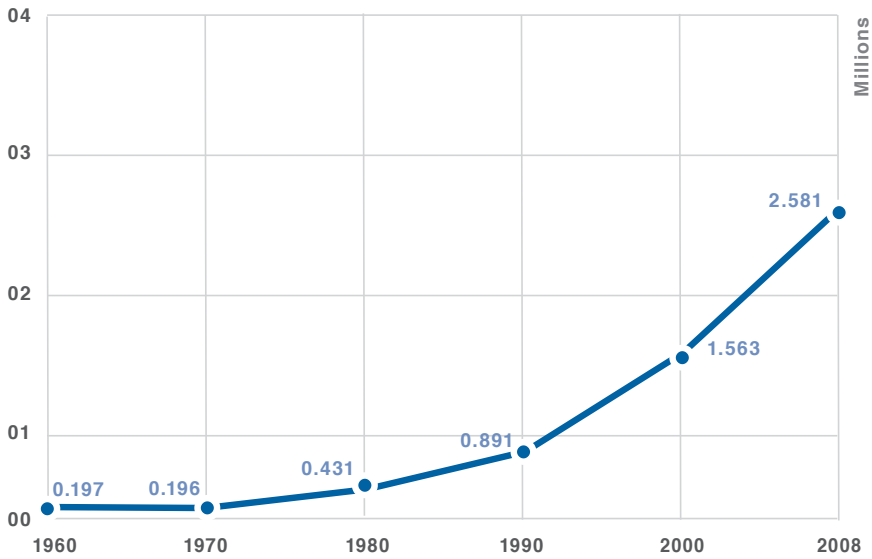
**FIGURE 12. PERCENTAGE OF LIVE BIRTHS THAT WERE TO UNMARRIED WOMEN, BY YEAR, UNITED STATES**



A Total includes Blacks, Whites and all other racial and ethnic groupings.

**SOURCE:** *Statistical Abstract of the United States*, 1995, Page 77, Table 94; *Statistical Abstract of the United States*, 1999, Page 79, Table 99; *Statistical Abstract of the United States*, 2000, Page 69, Table 85; and *Statistical Abstract of the United States*, 2001, Page 63, Table 76; National Vital Statistics Reports, Vol. 50, 5. Hamilton B., et al. *Births: Preliminary Data for 2007*, National Vital Statistics Report, 57:12, Mar 18, 2009, p. 6, Table 1.

**FIGURE 13. NUMBER OF COHABITING, UNMARRIED, ADULT COUPLES OF THE OPPOSITE SEX LIVING WITH ONE CHILD OR MORE, BY YEAR, UNITED STATES**



\* Prior to 1996, the U.S. Census estimated unmarried-couple households based on two unmarried adults of the opposite sex living in the same household. After 1996, respondents could identify themselves as unmarried partners. The Census also identified households with children under 15 until 1996 when they began identifying children under 18.

**SOURCE:** U.S. Bureau of the Census, Current Population Reports, Series P20-537; America's Families and Living Arrangements, March, 2000, and U.S. Bureau of the Census, Population Division, Current Population Survey, 2008 Annual Social and Economic Supplement, Table H3 and ([www.census.gov/population/socdemo/hh-fam/cps2008](http://www.census.gov/population/socdemo/hh-fam/cps2008)).

**KEY FINDING: The percentage of children who grow up in fragile—typically fatherless—families has grown enormously over the past four decades. This is mainly due to increases in divorce, out-of-wedlock births, and unmarried cohabitation. The trend toward fragile families leveled off in the late 1990s, but the most recent data show a slight increase.**

There is now ample evidence that stable and satisfactory marriages are crucial for the well-being of adults. Yet such marriages are even more important for the proper socialization and overall wellbeing of children. A central purpose of the institution of marriage is to ensure the responsible and long-term involvement of both biological parents in the difficult and time-consuming task of raising the next generation.

The trend toward single-parent families is probably the most important of the recent family trends that have affected children and adolescents (Figure 10). This is because the children in such families have negative life outcomes at two to three times the rate of children in married, two-parent families.<sup>1</sup> While in 1960 only nine percent of all children lived in single-parent families, a figure that had changed little over the course of the 20th century, by 2008 the percentage had jumped to 26 percent. The overwhelming majority of single-parent families are mother-only, although the percentage of father-only families recently has grown to about 18 percent.

An indirect indicator of fragile families is the percentage of persons under age 18 living with two parents. Since 1960 this percentage has declined substantially, by more than 20 percent-

age points (Figure 11). Unfortunately, this measure makes no distinction between natural and stepfamilies; it is estimated that some 88 percent of two-parent families consist of both biological parents, while nine percent are stepfamilies.<sup>2</sup> The problem is that children in stepfamilies, according to a substantial and growing body of social science evidence, fare no better in life than children in single-parent families.<sup>3</sup> Data on stepfamilies, therefore, probably are more reasonably combined with single-parent than with biological two-parent families. An important indicator that helps to resolve this issue is the percentage of children who live apart from their biological fathers. That percentage has doubled since 1960, from 17 percent to 34 percent.<sup>4</sup>

The dramatic shift in family structure indicated by these measures has been generated mainly by three burgeoning trends: divorce, unmarried births, and unmarried cohabitation. The incidence of divorce began to increase rapidly during the 1960s. The number of children under age 18 newly affected by parental divorce each year, most of whom have lost a resident father, went from under 500,000 in 1960 to well over a million in 1975. After peaking around 1980, the number leveled off and remains close to a million new children each year. Much of the reason for the leveling off is a drop in average family size; each divorce that occurs today typically affects a smaller number of children than in earlier times.

The second reason for the shift in family structure is an increase in the percentage of babies born to unwed mothers, which suddenly and unexpectedly began to increase rapidly in the 1970's.

Since 1960, the percentage of babies born to unwed mothers has increased more than sevenfold (Figure 12). Nearly four in ten births and more than two-thirds of Black births in 2007, the latest year for which we have complete data, were out-of-wedlock.

A third and still more recent family trend that has affected family structure is the rapid growth of unmarried cohabitation. Especially as cohabitation has become common among those previously married as well as the young and not-yet-married, there has been an almost 1,000 percent increase in the number of cohabiting couples who live with children (Figure 13). An estimated 40 percent of all children are expected to spend some time in a cohabiting household during their growing up years.<sup>5</sup>

In 2000 about 40 percent of unmarried-couple households included one or more children under age 18.<sup>6</sup> For unmarried couples in the 25 to 34 age group the percentage with children is higher still, approaching half of all such households.<sup>7</sup> Seventy percent of the children in unmarried-couple households are the children of only one partner.<sup>8</sup> Indeed, if one includes cohabitation in the definition of stepfamily, almost one half of stepfamilies today would consist of a biological parent and unrelated cohabiting partner.<sup>9</sup>

Children who grow up with cohabiting couples tend to have worse life outcomes compared to those growing up with married couples.<sup>10</sup> Prominent reasons are that cohabiting couples have a much higher breakup rate than married couples, a lower level of household income, and a higher level of child abuse and domestic violence. The proportion of cohabiting mothers who eventually marry the fathers of their children is declining, to 44 percent in

1997 from 57 percent a decade earlier—a decline sadly predictive of increased problems for children.<sup>11</sup>

- 1 Mary Parke, *Are Married Parents Really Better for Children?* (Washington, DC, Center for Law and Social Policy, May 2003); and W. Bradford Wilcox, et. al., *Why Marriage Matters: Twenty-Six Conclusions from the Social Sciences* (New York: Institute for American Values, 2005).
- 2 Jason Fields, *Living Arrangements of Children: Fall, 1996*, Current Population Reports, P70-74, Washington, DC: U.S. Census Bureau, 2001.
- 3 Susan L. Brown, “Family Structure and Child Well-Being: The Significance of Parental Cohabitation” *Journal of Marriage and the Family* 66 (2004), 351-367; and more generally, David Popenoe, “The Evolution of Marriage and the Problem of Stepfamilies,” in A. Booth and J. Dunn (eds.) *Stepfamilies: Who Benefits? Who Does Not?* (Hillsdale, NJ: Lawrence Erlbaum Associates, 1994), 3-27.
- 4 Jason Fields, op.cit.
- 5 Larry Bumpass and Hsien-Hen Lu, “Trends in Cohabitation and Implications for Children’s Family Contexts in the U.S.,” *Population Studies* 54 (2000), 29-41.
- 6 Tavia Simmons and Martin O’Connell, *Married-Couple and Unmarried-Partner Households: 2000*, Census 2000 Special Reports, CENSR-5, Washington, DC: U.S. Census Bureau, 2003.
- 7 Wendy D. Manning and Daniel T. Lichter, “Parental Cohabitation and Children’s Economic Well-Being,” *Journal of Marriage and the Family* 58 (1996), 998-1010.
- 8 Larry Bumpass, J. A. Sweet and A. Cherlin, “The Role of Cohabitation in Declining Rates of Marriage,” *Demography* 53 (1991), 913-27.
- 9 Larry Bumpass, R. K. Raley, and J. A. Sweet, “The Changing Character of Stepfamilies: Implications of Cohabitation and Nonmarital Childbearing,” *Demography* 32 (1995), 425-436.

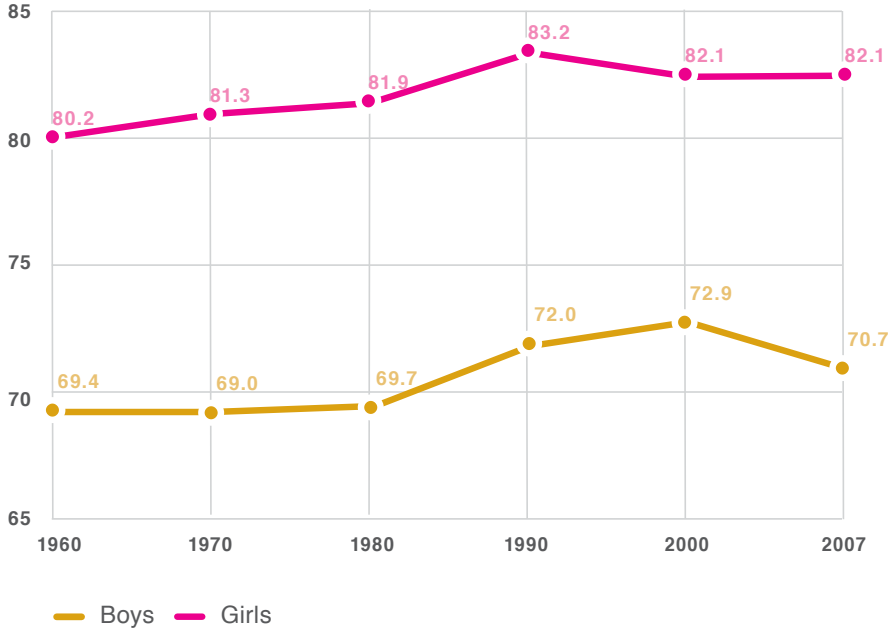
10 Susan L. Brown, *op. cit.*; Wendy Manning, “The Implications of Cohabitation for Children’s Well-Being,” in A. Booth and A. Crouter (eds.) *Just Living Together* (Mahwah, NJ: Lawrence Erlbaum, 2002), 121-152; Robin Fretwell Wilson, “Evaluating Marriage: Does Marriage Matter to the Nurturing of Children?” *San Diego Law Review* 42 (2005), 848-881; and Sandra L. Hofferth, “Residential Father Family Type and Child Well-Being: Investment Versus Selection,” *Demography* 43 (2006), 53-77.

11 Bumpass and Lu, *op. cit.*



## TEEN ATTITUDES ABOUT MARRIAGE AND FAMILY

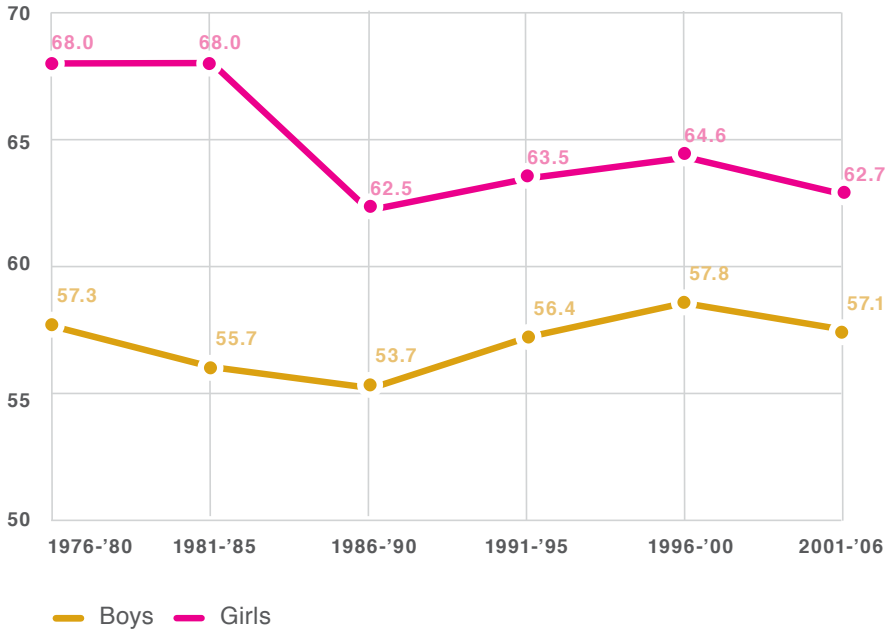
**FIGURE 14. PERCENTAGE OF HIGH SCHOOL SENIORS WHO SAID HAVING A GOOD MARRIAGE AND FAMILY LIFE IS “EXTREMELY IMPORTANT,” BY PERIOD, UNITED STATES**



Number of respondents for each sex for each period is about 6,000.

**SOURCE:** *Monitoring the Future* surveys conducted by the Survey Research Center at the University of Michigan

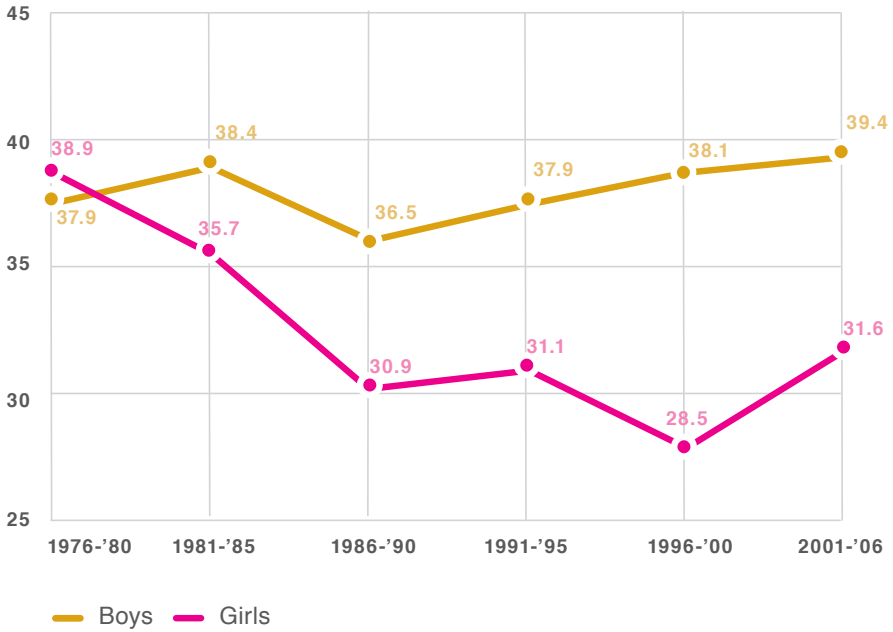
**FIGURE 15. PERCENTAGE OF HIGH SCHOOL SENIORS WHO SAID IT IS VERY LIKELY THEY WILL STAY MARRIED TO THE SAME PERSON FOR LIFE, BY PERIOD, UNITED STATES**



Number of respondents for each sex for each period is about 6,000. From 1976-1980 to 1986-1990, the trend is significantly downward for both girls and boys ( $p < .01$  on a two-tailed test), but after 1986-1990, the trend is significantly upward for boys ( $p < .01$  on a two-tailed test).

**SOURCE:** *Monitoring the Future* surveys conducted by the Survey Research Center at the University of Michigan.

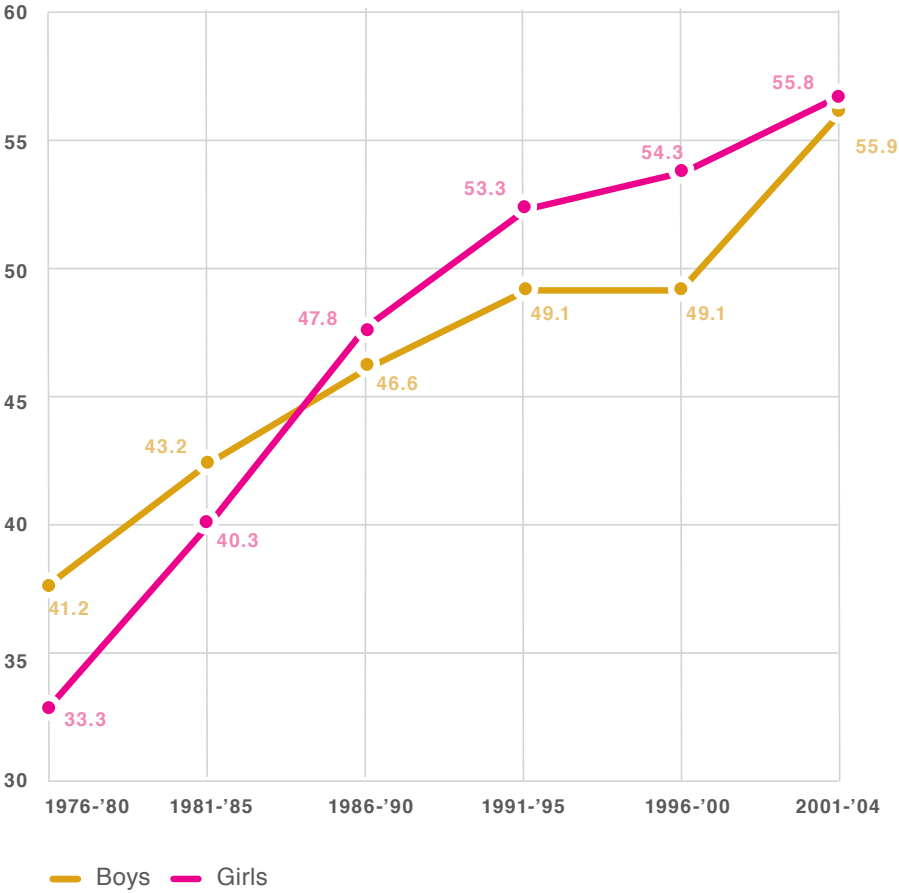
**FIGURE 16. PERCENTAGE OF HIGH SCHOOL SENIORS WHO SAID THEY AGREED OR MOSTLY AGREED THAT MOST PEOPLE WILL HAVE FULLER AND HAPPIER LIVES IF THEY CHOOSE LEGAL MARRIAGE RATHER THAN STAYING SINGLE OR JUST LIVING WITH SOMEONE, BY PERIOD, UNITED STATES**



Number of respondents for each sex for each period is about 6,000.

**SOURCE:** *Monitoring the Future* surveys conducted by the Survey Research Center at the University of Michigan.

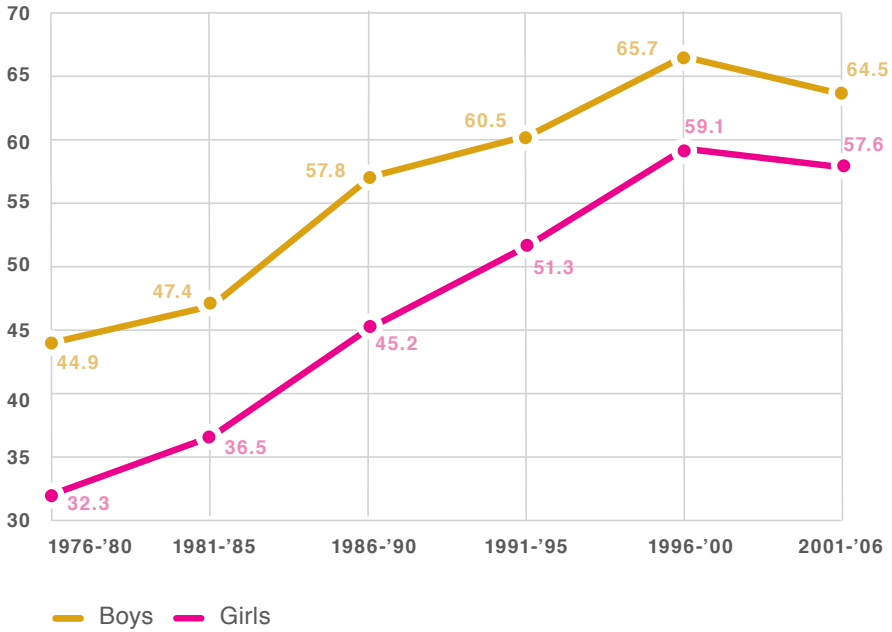
**FIGURE 17. PERCENTAGE OF HIGH SCHOOL SENIORS WHO SAID HAVING A CHILD WITHOUT BEING MARRIED IS EXPERIMENTING WITH A WORTHWHILE LIFESTYLE OR NOT AFFECTING ANYONE ELSE, BY PERIOD, UNITED STATES**



Number of respondents for each sex for each period is about 6,000 except for 2001-2004, for which it is about 4,500.

**SOURCE:** *Monitoring the Future* surveys conducted by the Survey Research Center at the University of Michigan.

**FIGURE 18. PERCENTAGE OF HIGH SCHOOL SENIORS WHO AGREED OR MOSTLY AGREED WITH THE STATEMENT: “IT IS USUALLY A GOOD IDEA FOR A COUPLE TO LIVE TOGETHER BEFORE GETTING MARRIED IN ORDER TO FIND OUT WHETHER THEY REALLY GET ALONG,” BY PERIOD, UNITED STATES**



Number of respondents for each sex for each period is about 6,000.

**SOURCE:** *Monitoring the Future* surveys conducted by the Survey Research Center at the University of Michigan.

**KEY FINDING: The desire of teenagers of both sexes for “a good marriage and family life” has increased slightly over the past few decades. Boys are more than ten percentage points less desirous than girls, however, and they are also a little more pessimistic about the possibility of a long-term marriage. Both boys and girls have become more accepting of lifestyles that are alternatives to marriage, especially unwed childbearing, although the latest data show a surprising drop in acceptance of premarital cohabitation.**

To find out what the future may hold for marriage and family life it is important to determine what our nation’s youth are saying and thinking, and how their views have changed over time. Are these products of the divorce revolution going to continue the family ways of their parents? Or might there be a cultural counterrevolution among the young that could lead to a reversal of current family trends?

Fortunately, since 1976 a nationally representative survey of high school seniors aptly titled *Monitoring the Future*, conducted annually by the Institute for Social Research at the University of Michigan, has asked numerous questions about family-related topics.<sup>1</sup> Based on this survey, the percentage of teenagers of both sexes who said that having a good marriage and family life was “extremely important” to them has increased slightly over the decades. Eighty-two percent of girls stated this belief in the latest period, with boys lagging behind at 71 percent (Figure 14).

Other data from the *Monitoring the Future* survey show a moderate increase in the percentage of teenage respondents who said that they expect to marry (or who are already married), recently

84.5 percent for girls and 77 percent for boys.<sup>2</sup> Among teenagers, boys are a little more pessimistic than girls in the belief that their marriage will last a lifetime. But this difference has recently diminished and, since 1986-90, the trend has been slightly more optimistic overall (Figure 15).

At the same time, there is widespread acceptance by teenagers of nonmarital lifestyles. Take, for example, agreement with the proposition “that most people will have fuller and happier lives if they choose legal marriage rather than staying single or just living with someone” (Figure 16). Less than a third of the girls and only slightly more than a third of the boys seem to believe, based on their answer to this question, that marriage is more beneficial to individuals than the alternatives. Yet this belief is contrary to the available empirical evidence, which consistently indicates the substantial personal as well as social benefits of being married compared to staying single or just living with someone.<sup>3</sup>

Witness the remarkable increase in recent decades in the acceptance of out-of-wedlock childbearing among teens (Figure 17). And note that whereas in the 1970’s girls tended to be more traditional than boys on this issue, now they are about the same. With more than 50 percent of teenagers now accepting out-of-wedlock childbearing as a “worthwhile lifestyle,” at least for others, they do not yet seem to grasp the enormous economic, social and personal costs of single parenthood.

Another remarkable increase is in the acceptance of living together before marriage, now by well over half of all teenagers (Figure 18). In this case girls remain more traditional than boys. However, this trend recently has taken an unexpected reversal

for both boys and girls. This may be an indication that teenagers are more aware of the evidence, widely publicized in recent years, linking premarital cohabitation to a higher divorce risk.

In summary, marriage and family life remain very important goals for today's teenagers at the same time that they widely accept a range of nonmarital lifestyles. There are no strong signs yet of a generational shift that could lead to a reversal of recent family trends, but some data from the recent period suggest that the views of teenagers are, with the exception of unwed childbearing, moving in a more conservative direction.

- 1 The first survey was conducted in 1975, but because of changes in the ordering of the questions, the data from it are not comparable with the data from later surveys.
- 2 In the 1976-1980 period, 73 percent of boys and 82 percent of girls said they expected to marry (or were already married); by the latest period, 2001-2004, the boys' percentage jumped to 77 and the girls' to 84.5. A 1992 Gallup poll of youth aged 13 to 17 found an even larger percentage who thought they would marry someday—88 percent compared to 9 percent who expected to stay single. Gallup has undertaken a youth poll several times since 1977 and the proportion of youth expecting to marry someday has not varied much through the years. See Robert Bezilla, ed, *America's Youth in the 1990s* (Princeton, NJ: The George H. Gallup International Institute, 1993).
- 3 For instance, see: Linda J. Waite and Maggie Gallagher, *The Case for Marriage* (New York: Doubleday, 2000); David G. Myers, *The American Paradox* (New Haven, CT: Yale University Press, 2000); Steven Stack and J. Ross Eshleman, "Marital Status and Happiness: A 17-Nation Study," *Journal of Marriage and the Family*, 60 (1998), 527-536; and David Popenoe and Barbara Dafoe Whitehead, *Should We Live Together? What Young Adults Need to Know About Cohabitation Before Marriage*, 2nd Edition (New Brunswick, NJ: National Marriage Project, Rutgers University, 2002).

### **SPECIAL THANKS**

*Special thanks are extended to Theresa Kirby, David Morris, and Jeremy Uecker for collecting the data and preparing the tables in this report. We are also grateful to The Lynde and Harry Bradley Foundation, the David and Carol Myers Foundation, and the Social Trends Institute for their generous support of this publication.*

*The*  
**State**  
*of Our*  
**Unions**  
2009

*Marriage in America*



NEST AND NEST-EGG



INSTITUTE  
FOR  
AMERICAN  
VALUES

1841 BROADWAY, SUITE 211  
NEW YORK, NY 10023  
TEL: (212) 246-3942  
FAX: (212) 541-6665  
EMAIL: [INFO@AMERICANVALUES.ORG](mailto:INFO@AMERICANVALUES.ORG)  
WEB: [WWW.AMERICANVALUES.ORG](http://WWW.AMERICANVALUES.ORG)



UNIVERSITY  
of VIRGINIA

THE NATIONAL  
MARRIAGE PROJECT

The National Marriage Project  
University of Virginia  
P.O. Box 400766  
Charlottesville, VA 22904-4766  
(434) 982-4509  
[marriage@virginia.edu](mailto:marriage@virginia.edu)  
<http://www.virginia.edu/marriageproject/>