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The Marginalization of Marriage in Middle America

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Abstract

This policy brief reviews the deepening marginalization of marriage and the growing instability of family life among moderately-educated Americans: those who hold high school degrees but not four-year college degrees and who constitute 51 percent of the young adult population (aged twenty-five to thirty-four). Written jointly by two family scholars, one of them a conservative (W. Bradford Wilcox, director of the National Marriage Project) and the other a liberal (Andrew J. Cherlin, professor at Johns Hopkins University), it is an attempt to find common ground in the often bitter and counterproductive debates about family policy. We come to this brief with somewhat different perspectives. Wilcox would emphasize the primacy of promoting and supporting marriage. Cherlin argued in a recent book, *The Marriage-Go-Round*, that stable care arrangements for children, whether achieved through marriage or not, are what matter most. But both of us agree that children are more likely to thrive when they reside in stable, two-parent homes. We also agree that in America today cohabitation is still largely a short-term arrangement, while marriage remains the setting in which adults seek to maintain long-term bonds. Thus, we conclude by offering six policy ideas, some economic, some cultural, and some legal, designed to strengthen marriage and family life among moderately-educated Americans. Finally, unless otherwise noted, the findings detailed in this policy brief come from a new report by Wilcox, *When Marriage Disappears: The New Middle America.*

The Problem

In the affluent neighborhoods where many college-educated Americans live, marriage is alive and well and stable families are the rule. Young Americans with college degrees, once thought to be a cultural vanguard, are creating a neotraditional style of family life: although they may cohabit with their partners, nearly all of them marry before having their first child. Furthermore, while most wives work outside the home, the divorce rate in this group has declined to levels not seen since the early 1970s. In contrast, marriage and family stability have been in decline in the kinds of neighborhoods that we used to call working-class—home to large numbers of young adults who have completed high school but not college. More and more of them are having children in brittle cohabiting unions. Among those who marry, the risk of divorce remains high. Indeed, the families formed recently in working-class communities have begun to look as much like the families of the poor as of the prosperous. The nation's retreat from marriage, which started in low-income communities in the 1960s and 1970s, has now moved into Middle America. Take divorce. Today, moderately-educated Americans are more than twice as likely to divorce as college-educated Americans during the first ten years of marriage, and the divorce divide between these two groups has been growing since the 1970s. Similar trends are apparent in nonmarital childbearing, a category that includes both single and cohabiting women. By the late 2000s, moderately-educated American women were more than seven times as likely to bear a child outside of marriage as compared with their college-educated peers. Indeed the percentage of nonmarital births among the moderately educated (44 percent) was closer to the rate among mothers without high school degrees (54 percent) than to college-educated mothers (6 percent).

Most of the increase in nonmarital births among the moderately educated was due to a sharp rise in the number of women who were cohabiting when they gave birth. In contrast, there was little increase in the percentage that were single at birth. If our overarching policy concern is to provide stable, loving, two-parent living arrangements for children, we might conclude that the increase in childbearing among cohabiting couples would not be a problem if cohabiting relationships were as stable as marriages and if cohabiting partners were as committed to each other and to their children as married partners are. But in the United States, at least, cohabitation remains largely a short-term relationship, even when children are involved. Indeed, recent research by Demographers Sheela Kennedy (University of Minnesota) and Larry Bumpass (University of Wisconsin) suggests that 65 percent of children born to cohabiting parents will see their parents part by age 12, compared to just 24 percent of children born to married parents. Primarily for this reason, the growth of childbearing within cohabiting relationships in the United States is a worrisome development.

To be sure, not every married family is a healthy one that benefits children. Yet, on average, the institution of marriage conveys important benefits to adults and children. This advantage may be due to the greater stability of the marriage bond, or to the kinds of people who choose to marry and to stay married, or to qualities associated with the institution of marriage (such as a greater degree of commitment and investment in family life). Let us assume that all of these factors play a role. The fact is that children born and raised in intact, married homes typically enjoy higher-quality relationships with their parents, are more likely to steer clear of trouble with the law, to graduate from high school and college, to be gainfully employed as adults, and to enjoy stable marriages of their own in adulthood. Women and men who get and stay married are more likely to accrue substantial financial assets and to enjoy good physical and mental health. In fact, married men enjoy a wage premium compared to their single peers that may exceed 10 percent. At the collective level, the retreat from marriage has played a noteworthy role in fueling the growth in family income inequality and child poverty that has beset the nation since the 1970s. For all these reasons, then, the institution of marriage has been an important pillar of the American Dream, and the erosion of marriage in Middle America is one reason the dream is increasingly out of reach for men, women, and children from moderately-educated homes.

The Causes

The roots of the retreat from marriage in Middle America over the last four decades are both economic and cultural. First, on the economic front, the transformation of the U.S. economy—the globalization of production, the increase in automation—has resulted in the loss of many decent jobs that require a moderate amount of education and skill. As a result, many moderately-educated Americans, especially high school-educated men, are left with jobs that provide markedly less stability and lower real wages than the jobs their parents enjoyed prior to the 1970s. Yet a strong norm still exists among both young men and young women in Middle America that men, at least, should have a steady, stable source of income before a marriage is feasible. Therefore, the changing character of the labor force is likely one important cause of the decline in the marriage rate and the continued high rates of divorce.

Moderately-educated young adults view cohabitation as a living arrangement that requires less economic stability, presumably because neither partner makes a long-term commitment to it. Marriage, however, requires more. In a study by Sociologists Pamela Smock (University of Michigan), Wendy Manning, and Meredith Porter (both of Bowling Green State University) of currently or recently cohabiting young adults in the Midwest, most of whom had graduated from high school but did not have a four-year college degree, this norm was nearly universal. Many did not want to marry until they had a stable, adequate income. When a twenty-nine-year-old unemployed man was asked what he needed in order to marry his partner, he replied, “I don’t really know ‘cause the love is there uh…trust is there. Everything’s there except money.” A roofer said, “We feel when we get financially, you know what I’m saying, stable, then we will be ready.” A young woman who had ended her cohabiting union explained the issue that led to the breakup, “Money means, um…stability. I don’t want to struggle; if I’m in a partnership, then there’s no more struggling, and income-wise we were still both struggling.”

But recent changes in the economy cannot fully explain the marginalization of marriage in Middle America. Recall, for instance, that there was no dramatic increase in nonmarital childbearing or cohabitation during the Great Depression, when millions of Americans experienced unemployment or underemployment. The reason is that American cultural beliefs about marriage and childbearing were much different then. Today’s retreat from marriage, therefore, has several important cultural causes:

- changes in norms about sexual activity, births, and marriage;
- declines in religious participation among the non-college educated;
- and changes in the law that emphasize parenthood and individual rights rather than marriage.

Across all social classes, Americans are more tolerant of sexual activity outside of marriage than they were during the Depression. Here, birth-control technology—particularly the introduction of

the pill in the 1960s—has played a role as well. But attitudes toward sex have recently moved in opposite directions for groups with differing levels of education. Moderately-educated Americans have become less marriage-minded in their attitudes toward sex, divorce, and nonmarital childbearing since the 1970s, even as college-educated Americans, surprisingly, have grown more marriage-minded. For instance, since the 1970s, opposition to premarital sex fell 6 percentage points among high school-educated Americans and rose 6 percentage points among college-educated Americans. Thus, in a striking turn of events, Middle America, which has long been seen as the putative source of traditional family values, is moving away from a marriage mentality at the very same time that Upscale America is moving towards such a mentality.

Moreover, it appears that the stigma of having a child outside of marriage is fading among the moderately educated. They increasingly embrace the same, somewhat counterintuitive position that many poor Americans hold, namely, that one should not marry until several criteria are met, including steady employment and a loving relationship, but that having children is too important to delay. Sociologists Kathryn Edin (Harvard University) and Maria Kefalas (Saint Joseph's University) have shown that low-income women who are unsure of whether they can ever find good marriage partners will often go ahead and have children rather than risk never having them. This same logic seems now to be climbing up the social class ladder to the moderately educated.

In another cultural shift, Middle America has moved away from organized religion. From the 1970s to the present, the share of moderately-educated Americans attending church about once a week or more fell 12 percentage points, from 40 to 28 percent. The drop in religious attendance was markedly less for the college educated, which only fell four percentage points, from 38 to 34 percent. Thus, over the last four decades, moderately-educated Americans have become less attached to the religious congregations in their own communities. For Wilcox, this decline is important because the norms, social networks, and sense of meaning fostered by American religious institutions typically foster higher-quality, stable relationships. Cherlin would agree that the result is a decline in social capital, but he would emphasize that some individuals may not attend religious services because they are not married and therefore feel that they do not fit in.

Finally, over the past several decades family law has shifted away from the primacy of the marriage bond and toward the primacy of parent-child ties, whatever the legal status of the parents' relationship, and of individual rights. Think of the rise of no-fault divorce or the strengthened obligations of unmarried fathers to support their children. While not always harmful and, Cherlin would add, sometimes beneficial, these changes in law have both reflected and reinforced attitudinal changes that have undercut the strength of marriage as an institution.

Taken together, these economic and cultural shifts have made Middle Americans less likely to get and stay married. Indeed, one sign that moderately-educated Americans' faith in marriage is waning is that fully 43 percent of moderately-educated young adults aged twenty-five to forty-four report that, "marriage has not worked out for most people they know," compared to just 17 percent of highly-educated young adults.

Policy Responses

Given the range of forces driving the retreat from marriage in Middle America, there is no single measure that can address all aspects of the problem. The renewal of marriage and family life among the moderately educated will depend on a range of economic, cultural, religious, and legal initiatives. Although we do not completely agree on the advisability of each of these policies—Cherlin is somewhat skeptical about the efficacy of social marketing campaigns and efforts to reform divorce law, as is Wilcox about efforts to expand publicly-funded preschool—here are six ideas that we think are worth considering in any effort to strengthen marriage and family life in Middle America. Several of them might also increase the stability of cohabiting unions with children present.

1. Increase training for middle-skill jobs. The labor market for individuals without college degrees has worsened as a result of the globalization and automation of production. But some opportunities remain. Economists Harry Holzer (Georgetown University) and Robert Lerman

(Urban Institute) contend that demand still exists, and may increase, for what they label middle-skill jobs: non-routine tasks that require a high school degree but not a four-year college degree and which often require some postsecondary education or training. Examples include technicians of various sorts (x-ray technicians), licensed practical nurses, health care therapists (respiratory therapists), and crafts workers in construction and related areas (electricians). Consequently, improving training for middle-skill jobs could assist moderately-educated young adults who are trying to establish relatively secure positions in the labor market. This improvement could, in turn, encourage the formation of stable unions. For instance, MDRC conducted a randomized trial of Career Academies—small schools within schools that allow a group of students and teachers to focus on specific labor market segments such as health or information technology and which involve career-focused classes and internships. An eight-year follow-up found a statistically significant increase in marriage among men in the Career Academies intervention group, who as a group earned considerably more money than young men in the control group.

2. Increase the Earned Income Tax Credit (EITC) for childless workers and reduce the marriage penalty. The current EITC, which essentially provides a wage subsidy to low-income parents, remains popular across the political spectrum and is now the largest cash assistance program for low-income parents. It includes a small program, accounting for about 2 percent of the benefits, for low-income workers who are either childless or who do not have custody of their children. The maximum benefit is less than $500, and in 2009 those earning more than $13,440 ($18,440 if married) received no credit. For some childless workers and workers with children, the EITC imposes a substantial marriage penalty because the higher joint earnings of a married couple reduce the benefit below what they would have each received if they had remained single. In this way the EITC encourages cohabitation (because each cohabiting partner files as unmarried) and discourages marriage. We suggest an expansion of the childless-worker EITC to provide a greater wage subsidy for childless young adults, coupled with a reform of the entire EITC benefit schedule to reduce and, if possible, eliminate the loss of benefits that occur when couples marry. We would also support the elimination of the marriage penalties found in a range of means-tested policies—from Pell Grants to Section 8 housing assistance—to ensure that federal and state policies do not penalize marriage among low- and moderate-income couples.

3. Start a social marketing campaign. One of the factors driving the retreat from marriage among moderately-educated Americans is the deterioration of a marriage mindset in this subset of the population. Given the strong association between marriage-related norms and marital behavior, and the success that social marketing campaigns on issues like smoking and drunk driving have had, federal and state governments should consider efforts to change the culture through a social marketing campaign. Ron Haskins and Isabel Sawhill, co-directors of the Center on Children and Families at the Brookings Institution, have suggested that such a campaign be organized around efforts to encourage young adults to follow a success sequence characterized by finishing high school, getting a job, getting married, and then having children. We would further suggest that such a campaign should underline the ways in which children benefit from having parents who are not only married to one another but also actively working on maintaining a healthy, high-quality relationship.

4. Expand the Child Tax Credit. Given the eroding economic foundations of Middle American life and the rising costs of raising children, the federal government should expand the Child Tax Credit to $3,000 per child and make it fully refundable. This would help millions of low- and moderate-income families cover the rising costs associated with raising children. This policy would likely increase marriage rates and marital stability among low- and moderate-income families who would benefit from the economic security such a policy would provide to their family finances. It would also signal to them that the nation values the parental investments they are making in the next generation, who—it should be noted—will be helping cover the cost of Social Security and Medicare in the near future.

5. Invest in preschool children's development. Even if measures such as training for middle-skill jobs and an improved EITC were enacted, and even if cultural changes encouraging marriage occurred, the employment prospects of future generations of young workers are unlikely to improve substantially unless they have a higher level of education—near universal high school graduation rates, higher rates of technical training, and higher college graduation rates. Consequently, identifying and providing more funds for the most effective ways to boost

education and training must be part of the policy agenda. Considerable evidence—most notably in the work of Economist James J. Heckman, a professor at the University of Chicago—suggests that investing in disadvantaged preschool children's development of cognitive and social skills produces the largest long-term gains in human capital. Therefore, expanding early childhood educational programs for the disadvantaged in order to seed long-term improvements in education and training should be an important policy goal.

6. Reform divorce law. Although no-fault divorce was enacted primarily to eliminate the legal fictions and shenanigans associated with the fault-based divorce process prior to the 1970s, there is some evidence that an unintended effect of the introduction of no-fault divorce laws was to reduce the public's confidence in marriage and willingness to invest in their spouse, insofar as no-fault divorce weakened the marital contract by allowing for unilateral divorce for any reason whatsoever. Moreover, the unintended consequences of no-fault divorce seem to have been most powerful for couples with fewer emotional and financial resources. Finally, recent research by Psychologist William J. Doherty, a professor at the University of Minnesota, and Chief Justice Leah Ward Sears of Georgia (retired) suggests that at least 10 percent of couples who are going through a divorce are open to efforts to reconcile. Thus, to strengthen the marital contract, reduce the incidence of unnecessary divorces, and increase public confidence in marriage, states should consider reforming existing divorce laws. Among the options that states should experiment with are the following: mandatory one-year waiting periods for couples with children, divorce education that alerts couples with children to the risks that divorce poses to their children, optional programs for couples who express an interest in reconciliation, and legal reforms that would allow judges to factor in breaches of the marital contract in making determinations about child custody and property division. None of these reforms would eliminate divorce as an option for troubled couples or spouses, nor should they. Instead, they would slow down the process of dissolution, provide an off-ramp for couples interested in reconciling, and invest the marriage contract with more weight than it currently enjoys.

Conclusion

Although none of these policies on their own are likely to reverse the retreat from marriage in Middle America, taken together—and combined with parallel efforts in the cultural, civil society, and business sectors—they could help renew marriage among moderately-educated Americans. Given the importance of marriage for the welfare of adults and children, and the size of the moderately-educated population, this is a goal worthy of serious attention.

Authors

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Andrew J. Cherlin is Benjamin H. Griswold, III, Professor of Sociology and Public Policy at Johns Hopkins University.

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