

Marriage Matters: Family Structure and the Decline of the Middle Class

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Abstract

Concerns about growing income inequality and a shrinking middle class have taken center stage in the public policy arena both in the U.S. and internationally. Indeed, in the U.S., President Barack Obama has made income inequality and a shrinking middle class a central concern for the second term of his Administration. Not only does President Obama mention these concerns frequently in speeches in the U.S., including in his January 2014 State of the Union address, he also reportedly brought them up in a recent private conversation with Pope Francis. This paper addresses an often over-looked contributor to income inequality and a declining middle class: changes in family structure. The paper begins with an examination of the coincidence, both in the U.S. and internationally, of the changes in family structure and growing income inequality. It then turns to a discussion of the ways that changes in family structure are both a cause and a consequence of growing income inequality and a declining middle class. Finally, the paper will review evaluations of recent attempts in the U.S. to increase marital stability and their implications for efforts to reduce income inequality and stabilize the middle class both in the U.S. and internationally.

Concerns about growing income inequality and a shrinking middle class have taken center stage in the public policy arena both in the U.S. and internationally. In the U.S., for example, President Barack Obama has made these issues a central focus of his second term in office. Not only does President Obama frequently mention growing income inequality in his public speeches, including in his January 2014 State of the Union address, he reportedly brought the issue up in a recent private conversation with Pope Francis.

That there is, indeed, growing income inequality, there is little doubt. In the U.S., for example, although all income groups showed income gains between 1979 and 2007, income inequality also increased across the income distribution (Congressional Budget Office 2012). Similar evidence for increasing income inequality has been found internationally (OECD 2011).

There is also little doubt that many countries experiencing growing income inequality have also seen declining marriage rates and a growing number of single-parent households. In the U.S., for example, marriage rates for all ages and all racial and ethnic groups have been declining since 1970 (Cancian and Haskins 2013). An increase in single-parent households is also found throughout Europe (OECD 2011), Australia (Australian Statistics Bureau 2007), Canada (Cross and Mitchell 2014), and Africa (Mokomane 2014).

This coincidence of growing income inequality and an increase in single-parent households is important because single-parent households are disproportionately found at the lower end of the income distribution (U.S. Census Bureau 2009; Vilaplana 2013). Not only do single-parent households have lower incomes than married households (Vespa et al. 2012), but they also have less wealth than married households (Zagorsky 2005).

Given that married households have higher household incomes and greater wealth than non-married households, it is not surprising that children living in single-parent households are more likely to be poor than those residing with two, married parents. According to the U.S. Census Bureau, in 2012 the poverty rate among children living with only their mother was 47.2%, compared to a poverty rate of only 11.1% for children living with their married parents (Haskins forthcoming). Indeed, according to one analysis, if low-income individuals were able to form and sustain healthy marriages, it could reduce the poverty rate for families with children in the U.S. from 13% to 9.5% (Haskins and Sawhill 2003).

Not only is family structure correlated with household income and wealth, it also is correlated with social mobility. Evidence from the Brookings Institution, for example, shows that children are more likely to advance economically if they are raised in two-parent, married households (Sawhill 2014). Thus, whatever the reasons why single-parent households are found disproportionately in lower income strata, children who grew up in low-income, single-parent households find it more difficult to advance economically compared to children reared in two-parent, married households.

It is not just living in a married, two-parent household, however, that predicts greater economic mobility, but also the overall marriage rate in a community. For example, Chetty and his colleagues looked at the community characteristics which are most predictive of economic mobility for lower-income children. Using multiple regression analyses, the authors found that of all the factors studied, the percentage of children in a community living in single-parent households was the most predictive of both absolute mobility -- how far up the income ladder lower-income children moved as adults -- and relative mobility -- how far apart children who grew up rich and poor in the same community ended up on the economic ladder (Chetty et al.

2014). Economist Scott Winship found similar results using data on local jobs markets from the Equality of Opportunity Project (Winship and Schneider 2013).

Of course, correlation does not prove causation. It very well could be that economic circumstances are the cause, and not the result, of higher or lower marriage rates. Indeed, there is evidence that the lower marriage rates found in lower-income communities is related to the absence of “marriageable males,” defined primarily as economically and socially stable men (e.g., Carbone and Cahn 2014). Hence, it may be that lower economic circumstances lead to less marriage and more family instability, rather than the other way around.

There is also much evidence that education level predicts both higher incomes and higher marriage rates. Indeed, obtaining a college degree not only predicts a greater likelihood of getting married (Haskins 2014), but also greater marital stability than those without college degrees (Fry 2010). And women with college degrees are less likely to bear children outside of wedlock than those without college degrees. Such relationships have led noted family researcher Andrew Cherlin to remark, “It is the privileged Americans who are marrying, and marrying helps them stay privileged” (DeParle, “Two Classes Divided by ‘I Do’,” 2012).

Even if family structure is related to economic circumstances and mobility, other factors matter as well. For example, Raj Chetty et al. found that in addition to the percentage of single parent households in a community, racial and economic segregation, overall school quality, the amount of social capital and the amount of income inequality itself within communities to be predictive of economic mobility (Chetty et al. 2014). And, of course, many of these factors are correlated with each other.

Finally, while the relationship between family structure, household income and social mobility has been found in many international studies (OECD 2011), these studies have largely

been limited to developed countries such as the U.S., Western Europe, Canada and Australia. There is far less research on the effects of family structure on economic circumstances in developing nations. In fact, as noted by Laurie DeRose and her colleagues (DeRose et al. 2014) in poorer countries it is the more privileged women who tend to live as single mothers. That's because many developing nations lack the kinds of government benefits and supports for single mothers found in more affluent nations. Hence, women in poorer regions of the world with limited education and few economic resources find it difficult, if not impossible, to raise children on their own.

Even with these caveats, however, it is clear that family structure, at least in the U.S. and other developed nations, is correlated with economic circumstances and social mobility. Indeed, according to one estimate as much as 41% of the economic inequality created between 1976 and 2000 was the result of changes in family structure (Martin 2006). If family structure is, in fact, a cause rather than a result of economic circumstances, why should this be? There are several possible explanations.

First, according to economist and Nobel Prize winner Gary Becker, marriage makes families better off partly by allowing individuals within families to specialize which, in turn, results in greater productivity on the part of the father and mother (Becker 1991). Moreover, certain economies of scale are achieved when two adults live together, compared to living separately, allowing the household more resources to save and invest.

Second, when there are two adults in the household, not only is the probability higher that at least one of the adults is working than if you have only one adult in the home, but it also provides for the opportunity for the household to benefit from more than one adult income. This will increase the household's economic well-being so long as the additional adults earn enough

to offset the added required costs of each person. Having the potential for two adult incomes in the household also provides for economic risk-sharing protection against unexpected events.

Third, researchers find a consistent earnings boost for men as a consequence of marriage and having children. (Cohen 1999). Indeed, according to one estimate, the wage premium of married men relative to separated, divorced and cohabiting men ranges from 16% to 35% (Lerman 2002). One explanation for this “male marriage premium” is that marriage and fatherhood communicates to men a need to become more responsible. This could lead to a greater focus on the workplace and earnings, as he now has to provide for his family in addition to himself. There is also evidence that married men are more likely to get raises, promotions and job offers compared to unmarried men, perhaps because employers believe that married men have more economic responsibilities in the home than do single men (Jordan and Zitek 2012).

Interestingly, women do not seem to experience a similar earnings boost as a result of marriage. In part, this may be because married women, upon the birth of a child, are more likely to take time off from the workplace, compared to married men. However, when one compares married mothers with unmarried mothers, married mothers do experience higher income growth during the five years following the birth of a child compared to unmarried mothers (McLanahan 2001).

Finally, research suggests that extended families are more likely to invest their resources in married-couple families than in cohabiting families. For example, using data from the National Survey of Families and Households, it was found that one in six married families received a financial gift from the father’s side of the family in the last five years, compared to only one in 50 families headed by a divorced mother and no families headed by an unwed mother (Hao 1996).

Of course, marriage in and of itself does not improve the economic circumstances of adults and children. Marriage does not magically increase household earnings. Moreover, all marriages between biological parents are not ideal. Domestic violence and other irreconcilable differences will, at times, necessitate divorce and single-parent families. Nevertheless, the evidence suggests that changes in family structure may be related to increasing income inequality of households, both in the U.S. and internationally.

If marriage matters to the economic circumstances of adults and children, what, if anything, can public policy do about it?

Perhaps the most ambitious attempt by government in the U.S. to support marital formation, improve marital quality and decrease divorce was begun in 2006 under President George W. Bush. As part of the Deficit Reduction Act of 2006, \$150 million annually was made available to federal, state and local governments, as well as community- and faith-based organizations, to support research and demonstration projects that promoted healthy marriage and responsible fatherhood. Of that amount, the Bush Administration used \$75 million to support three program priorities focused on marriage.

The first of these programs was called “Building Strong Families (BSF)” and was targeted to help unmarried parents at the time of the birth of a child out-of-wedlock build healthy relationship skills and assist them in thinking through whether marriage would be a good choice for them. The second, called “Supporting Healthy Marriages (SHM),” sought to strengthen the marriages of low- to modest-income couples by increasing their access to relationship education services and to support more stable and nurturing home environments which would result in more positive outcomes for parents and their children. The third was called “Community Healthy Marriage Initiatives (CHMI)” and was designed to develop a broad range of marriage

support and strengthening programs in an entire community, from one city block to an entire county.

Did it work?

Building Strong Families (BSF)

The Building Strong Families initiative involved programs in eight geographically dispersed cities in the U.S. Approximately 6000 couples were enrolled in these programs with half randomly assigned to the intervention group and half randomly assigned to a no-intervention control group. Averaged across sites, couples who initiated attendance participated in about 21 hours of group sessions focusing on the development of healthy relationship skills. The average of 21 hours exceeded the dosage maximum in many other marriage education programs, including those that have demonstrated positive impacts on couple relationships and marriage, albeit with more advantaged populations (Dion et al. 2008).

A longitudinal research design was utilized in which data were collected at three points in time: baseline, 15 months after enrollment, and 3 years after enrollment (Dion et al. 2010; Wood et al. 2010). The BSF 15-month impact analysis included three kinds of estimates: (1) those that combine data from all eight BSF programs, (2) those that present impacts of each BSF program separately, and (3) those that examine effects on subgroups of participants.

When results were averaged across all programs, BSF had no effect on whether couples were still together 15 months after they had enrolled in the program. At this point, 76 percent of BSF couples were still romantically involved with each other, compared with 77 percent of control group couples. Similarly, at 15 months post-enrollment BSF and control group couples were equally likely to be married to each other (17 and 18 percent respectively) and to be living

together, whether married or unmarried (62 percent for both groups). In addition, BSF did not improve couples' relationship quality.

At the individual program level, most BSF programs had little or no effect on relationships. There were, however, two notable exceptions. The BSF program in Oklahoma had a statistically significant and consistent pattern of positive effects. In contrast, the Baltimore program had a number of statistically significant negative effects.

In Oklahoma, 81 percent of BSF couples were still in a romantic relationship, compared with 76 percent of control group couples. The Oklahoma City program also improved relationship quality. At the 15 month follow-up, Oklahoma BSF couples reported higher levels of relationship happiness, support and affection, and fidelity than control group couples did. BSF couples in Oklahoma City also reported better conflict management and higher quality co-parenting relationships than did control group couples. The Oklahoma BSF fathers were also more likely than control group fathers to live with their children and provide significant financial support.

Conversely, the Baltimore BSF program had negative effects on couples' relationships. BSF couples in the Baltimore program were less likely than control group couples to remain romantically involved, and were less supportive and affectionate toward each other. In addition, women in the Baltimore BSF program were more likely than women in the control group to report having been severely physically assaulted by a romantic partner in the past year (15 percent compared with 9 percent, respectively). Baltimore BSF couples also rated the quality of their co-parenting relationship lower than did control group couples and BSF fathers spent less time with their children and were less likely to provide them financial support than did control group fathers.

At the subgroup level, BSF improved the relationship quality of African American couples. Couples in which both members were African American were positively affected by BSF. For these couples, BSF led to an increase in the support and affection partners felt toward each other. It improved their ability to use constructive conflict management techniques and avoid the use of destructive conflict behaviors. In addition, BSF increased fidelity among African American couples and reduced the frequency with which the women experienced intimate partner violence.

At 36 months, however, the positive effects in Oklahoma had largely dissipated, with the notable exception that the couples in the Oklahoma program were 20% more likely to still be together at 36 months than were the control couples. Similarly, the negative results in Baltimore and also dissipated, although a program in Florida began to show negative results after three years. The other programs did not show effects at either 15 months or 36 months post-enrollment (Wood et al 2012).

Supporting Health Marriage (SHM)

Approximately 6,300 already married, low-income couples were enrolled into the study (Gaubert et al. 2010). Enrollees were roughly 50 percent Hispanic, 30 percent white non-Hispanic, and 15 percent black/African-American. Almost three-quarters of couples had incomes below 200 percent of the federal poverty level. Half of those enrolled were randomly assigned to one of ten geographically dispersed SHM program sites, and half were randomly assigned to a no-SHM control group, but could access other services in their communities.

More than 80 percent of couples who volunteered for the program attended at least one workshop together in the first six months after enrollment. Couples who attended at least one

workshop went on to complete an average of 20 hours of workshops within six months. More than 85 percent of couples met with their family support coordinators at least once in the first six months, and couples who attended one meeting went on to complete an average of 4.5 meetings in six months.

At 12 months post-enrollment, the evaluation found short-term effects that were modest, but consistent across a range of outcomes (Hsueh et al. 2012). Specifically, couples participating in the program reported significantly higher levels of warmth and support for each other, marital happiness, and positive communication skills, and significantly lower levels of marital distress. Spouses in the program group also reported less psychological and physical abuse than control-group couples. Notably, no differences were found across sites indicating that the impacts were consistent across local programs.

All couples were then followed-up again at 30 months post enrollment (Lundquest et al. 2014). Although SHM did not result in more couples staying together, it did continue to produce a consistent pattern of modest, but positive, effects on couples' relationships. Specifically, compared with the control group at 30 months, the program group reported higher levels of marital happiness; lower levels of marital distress and infidelity; greater warmth, support, and positive communication; and less antagonistic and hostile behaviors in their interactions with their spouses. The SHM program group also reported experiencing less psychological abuse than the control group. Reports of physical assault at 30 months were not prevalent in either the SHM or control group couples and were not significantly affected by SHM.

At 30 months, SHM also reduced women's feelings of sadness and anxiety, but did not significantly affect the outcome for men. The study authors note that while the impact for

women is modest, the improvement is of interest because parental distress is linked with less positive parenting and with increased behavior problems for children.

Finally, SHM had little effect of measures of parenting or child well-being. Of the outcomes examined, only a few of the impact estimates were found to be significant. Moreover, the magnitudes of these impacts were very small, and the results did not remain statistically significant after additional statistical tests were conducted to adjust for the number of outcomes examined.

Community Health Marriage Initiatives (CHMI)

An evaluation of community-wide initiatives to increase marriage rates, improve marital quality and decrease divorce was carried out in three cities. At 24 months after implementation of program services, there were virtually no effects on the primary outcomes of interest, whether examined overall or separately within each of the three matched-community pairs. However, adults in the demonstration communities did not evidence an increase in participation in services or even in healthy marriage messaging awareness compared to adults in the comparison communities. As the authors of the final report note, “without increases in participation and awareness rates, it is not surprising that no meaningful improvements in the other outcome measures materialized in demonstration communities.” (Bir et al. 2012).

Implications for Addressing Income Inequality

Taken together, while it appears that low-income married couples’ relationships can be enhanced by marriage education skills-building programs, the evidence is much more limited that these programs can be effective in increasing marital formation and stability. Government,

it seems, may be a very weak instrument, at least through the provision of marriage education services, for affecting long-term trends regarding family structure.

Of course, there are other means for government to affect marriage rates. In an interesting analysis of the Austrian government's provision of financial incentives for marriage formation undertaken in the 1970s and 1980's, Wolfgang Frimmel and his colleagues found that such incentives not only increased marriage rates, but that the marriages that formed as a result were as stable as those which would have formed without the financial incentives (Frimmel et al. 2012). While the marriages that formed as a result of the financial incentives tended to have fewer children and have them later in their marriages, the health of these children were similar to the health of children born to marriages that would have formed without the financial incentives.

Regardless of the effectiveness of public policy in influencing family structure, there are those who are reluctant, if not outright resistant, to the idea that public policy should be utilized to strengthen marriages and reduce divorce. In some ways this is surprising, as, at least in the U.S., marriage remains a highly valued institution. Indeed, a recent Rasmussen national telephone survey found that 78% of American Adults think the institution of marriage is important to U.S. society, including 54% who view it as very important, with just 18% saying that marriage is not very or not at all important to society (Rasmussen Survey 2014).

Nevertheless, there are some who view the support for marriage as a lack of support – or at least less support – for unmarried households.

Others, however, advocate for a more limited, but still important, role for public policy and government in supporting marriage as an institution. Rather than providing relationship skills education directly to couples or providing incentives to marry, there are those – including President Obama in his 2013 State of the Union Address -- who have proposed reducing any

financial disincentives for marriage, especially for low-income couples. Although the degree to which low-income couples either experience or are influenced by such financial disincentives is the subject of some debate, means tested welfare systems invariably do include at least some such financial disincentives (Folbre 2010). Others recommend government-supported public education campaigns that would encourage young people to complete their education, become employed and marry before having children, while also highlighting the benefits to children of having two involved parents (Cherlin and Wilcox 2011). The effectiveness of such public education campaigns, however, have not yet been formally evaluated.

Finally, there are those who counsel resignation in the facing of long-term changes in family structure. For example, social scientist Lane Kenworthy writes in his book *Social Democratic America*, the “best bet with respect to family decline... is to offset the adverse impacts” (Kenworthy 2012). Similar arguments have been made by Ron Haskins of the Brookings Institution (Haskins forthcoming). Both go on to argue for such government interventions as increased employment support for single mothers, universal early education, and mandatory paid parental leave.

In summary, there is evidence for the coincidence of changes in family structure and increasing income inequality. However, changes in family structure is certainly not the only – and may not even be the most important – variable driving increasing income inequality. But it does seem to be one of the many variables contributing to it. Nevertheless, it is unclear what, if anything, government can – or even should – do to affect the long term changes in family structure. Indeed, evidence from the U.S. suggests that government may be an ineffective instrument for reversing changes in family structure. Thus, while changes in family structure

may be a significant contributor to growing income inequality, reversing those changes may be something that must be left to broader cultural influences to effect.

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