The State of Our Unions
Marriage in America 2010

When Marriage Disappears:
The New Middle America
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, nongovernmental, 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.
Directed by Elizabeth Marquardt, the mission of the Center for Marriage and Families is to increase the proportion of U.S. children growing up with their two married parents. At the Center’s website, FamilyScholars.org, bloggers include emerging voices and senior scholars with distinctive expertise and points of view tackling today’s key debates on the family. 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 policy makers in government, opinion makers in the media, and decision makers in the private sector.
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IN MIDDLE AMERICA, MARRIAGE IS IN TROUBLE.

Among the affluent, marriage is stable and appears to be getting even stronger. Among the poor, marriage continues to be fragile and weak. But the newest and perhaps most consequential marriage trend of our time concerns the broad center of our society, where marriage, that iconic middle-class institution, is foundering. Among Middle Americans, defined here as those with a high-school but not a (four-year) college degree, rates of nonmarital childbearing and divorce are rising, even as marital happiness is falling. This “moderately educated” middle of America constitutes a full 58 percent of the adult population. *When Marriage Disappears* argues that shifts in marriage mores, increases in unemployment, and declines in religious attendance are among the trends driving the retreat from marriage in Middle America. This report finds:

**Marriage is an emerging dividing line between America’s moderately educated middle and those with college degrees.**

Although marriage is still held in high regard across social classes in America, in recent years, moderately educated Americans have become less likely to form stable, high-quality marriages, while highly (college) educated Americans (who make up 30 percent of the adult population) have become more likely to do so.
Marital quality is declining for the moderately educated middle but not for their highly educated peers.

In the 1970s, about 69 percent of moderately and highly educated married adults indicated they were “very happy” in their marriages, whereas only 59 percent of married adults with the least education (high-school dropouts) reported they were very happy. By the 2000s, 69 percent of highly educated married adults still reported that they were very happy, but only 57 percent of moderately educated married adults and 52 percent of the least educated (who make up 12 percent of the adult population) reported the same.

Divorce rates are up for moderately educated Americans, relative to those who are highly educated.

From the 1970s to the 1990s, divorce or separation within the first 10 years of marriage became less likely for the highly educated (15 percent down to 11 percent), somewhat more likely for the moderately educated (36 up to 37 percent), and less likely for the least educated (46 down to 36 percent).

The moderately educated middle is dramatically more likely than highly educated Americans to have children outside of marriage.

In the early 1980s, only 2 percent of babies born to highly educated mothers were born outside of marriage, compared to 13 percent of babies born to moderately educated mothers and 33 percent of babies born to mothers who were the least educated. In the late 2000s, only 6 percent of babies born to highly educated mothers were born outside of marriage, compared to 44 percent of babies born to moderately educated mothers and 54 percent of babies born to the least-educated mothers.
The children of highly educated parents are now more likely than in the recent past to be living with their mother and father, while children with moderately educated parents are far less likely to be living with their mother and father.

Specifically, the percentage of 14-year-old girls with highly educated mothers living with both their parents rose from 80 to 81 percent from the 1970s to the 2000s, but the percentage of 14-year-old girls with moderately educated mothers living with both parents fell from 74 to 58 percent. And the percentage of 14-year-old girls with the least-educated mothers living with both parents fell from 65 to 52 percent.

Overall, then, the family lives of today’s moderately educated Americans increasingly resemble those of high-school dropouts, too often burdened by financial stress, partner conflict, single parenting, and troubled children.

In an era in which jobs and the economy are the overriding concerns, why should we care about the marriages of Middle America? Marriage is not merely a private arrangement between two persons. It is a core social institution, one that helps to ensure the economic, social, and emotional welfare of countless children, women, and men in this nation.

Today’s retreat from marriage among the moderately educated middle is placing the American Dream beyond the reach of too many Americans. It makes the lives of mothers harder and drives fathers further away from families. It increases the odds that children from Middle America will drop out of high school, end up in trouble with the law, become pregnant as teenagers, or otherwise
lose their way. As marriage—an institution to which all could once aspire—increasingly becomes the private playground of those already blessed with abundance, a social and cultural divide is growing. It threatens the American experiment in democracy and should be of concern to every civic and social leader in our nation.

More than a decade ago, The State of Our Unions was launched with the aim of making important contributions to the ongoing national conversation about marriage by tracking the social health of marriage in America. Each issue offers readers updated statistics on marriage and family trends from sources including the U.S. Census Bureau and the General Social Survey, as well as thoughtful commentary on the forces driving those trends and their implications for children and families across the nation. With the release of this year’s issue, When Marriage Disappears, we hope to turn the national conversation toward the state of our unions in Middle America.

W. BRADFORD WILCOX
National Marriage Project, University of Virginia

ELIZABETH MARQUARDT
Center for Marriage and Families, Institute for American Values

DECEMBER 2010
WHEN MARRIAGE DISAPPEARS

The Retreat from Marriage in Middle America

IN MIDDLE AMERICA, MARRIAGE IS IN TROUBLE.

Among the affluent, marriage is stable and may even be getting stronger. Among the poor, marriage continues to be fragile and weak. But the most consequential marriage trend of our time concerns the broad center of our society, where marriage, that iconic middle-class institution, is foundering.

For the last few decades, the retreat from marriage has been regarded largely as a problem afflicting the poor.1 But today, it is spreading into the solid middle of the middle class.

The numbers are clear. Wherever we look among the communities that make up the bedrock of the American middle class—whether small-town Maine, the working-class suburbs of

southern Ohio, the farmlands of rural Arkansas, or the factory towns of North Carolina—the data tell the same story: Divorce is high, nonmarital childbearing is spreading, and marital bliss is in increasingly short supply.

Who are the people behind these numbers? To put a face on the “solid middle” of the United States, take a moment to browse through the senior-class photos in any public-high-school yearbook in Wichita, Kansas, or Waynesville, Ohio, or Walton, New York, or McAllen, Texas, or Greenfield, Massachusetts, or any other locale of Middle America these days.

The photos will show smiling teenage faces, bright and full of promise. In these yearbooks, you’ll surely find the faces of the college-bound kids, the athletic scholarship kids, and the National Merit Scholarship kids. But these faces will typically constitute only a minority of the class of 2010. The majority of these seniors will not be bound for selective, four-year colleges or fast-lane careers.\(^2\) They will get their diplomas and celebrate their graduation. Then they will look for a job, join the military, or enroll in community college.

We could call them the lower-middle class or the upper-working class, but the better term is the moderately educated middle. They do not have BAs, MBAs, or PhDs. But they are not high-school dropouts either. They might have even achieved some college or

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\(^2\) Data from the National Survey of Family Growth (NSFG [2006–2008]) indicate that 51% of today’s young adults (age 25–34) have graduated from high school without getting a four-year-college degree, 31% have graduated from college, and 18% have not graduated from high school.
training beyond high school. They are not upscale, but they are not poor. They don’t occupy any of the margins, yet they are often overlooked, even though they make up the largest share of the American middle class.¹

In many respects, these high-school graduates are quite similar to their college-educated peers. They work. They pay taxes. They raise children. They take family vacations. But there is one thing that today’s moderately educated men and women, unlike today’s college graduates or yesterday’s high-school graduates, are increasingly less likely to do: get and stay happily married.

In these respects, the family lives of today’s high-school graduates are beginning to resemble those of high school dropouts—with all the attendant problems of economic stress, partner conflict, single parenting, and troubled children—rather than resembling the family lives they dreamed of when they threw their mortarboards into the air.

Marriage and the American Experiment

The retreat from marriage in Middle America cuts deeply into the nation’s hopes and dreams as well. For if marriage is increasingly unachievable for our moderately educated citizens—a group that

represents 58 percent of the adult population (age 25–60)—then it is likely that we will witness the emergence of a new society. For a substantial share of the United States, economic mobility will be out of reach, their children’s life chances will diminish, and large numbers of young men will live apart from the civilizing power of married life.

This retreat is also troubling because highly educated Americans (defined here as having at least a bachelor’s degree) have in recent years been largely unaffected by the tidal wave of family change that first hit the poor in the 1960s and has since moved higher into Middle America. Indeed, highly educated Americans, who make up 30 percent of the adult population, now enjoy marriages that are as stable and happy as those four decades ago. There is thus a growing “marriage gap” between moderately and highly educated America. This means that more affluent Americans are now doubly privileged in comparison to their moderately educated fellow citizens—by their superior socioeconomic resources and by their stable family lives.

4. To determine the educational composition of the U.S. population aged 25–60, we analyzed General Social Survey data from 2004–2008. In this period, 30% of adults were college educated, 58% were high-school educated, and 12% were high-school dropouts. In the 1970s, 16% of adults were college educated, 54% were high-school educated, and 30% were high-school dropouts. Note also that this report treats educational attainment as a rough approximation of class position, such that college-educated Americans are described as upscale, high school-educated Americans are described as Middle Americans, and high-school dropouts are described as downscale (for one example of the close connection between education and class, see Figure 18).

So the United States is increasingly a separate and unequal nation when it comes to the institution of marriage. Marriage is in danger of becoming a luxury good attainable only to those with the material and cultural means to grab hold of it. The marginalization of marriage in Middle America is especially worrisome, because this institution has long served the American experiment in democracy as an engine of the American Dream, a seedbed of virtue for children, and one of the few sources of social solidarity in a nation that otherwise prizes individual liberty.6

The retreat from marriage hit first and hardest among African American and poor communities in the 1960s and 1970s. But in recent years, it has spread into Middle America at an astonishingly fast pace. (“Race, Class, and Marriage,” below, confirms that the retreat from marriage applies to both black and white moderately educated Americans.)

More precisely, in the last four decades, moderately educated Americans have seen their rates of divorce and nonmarital childbearing rise, while their odds of wedded bliss have fallen, to the point where their family lives look more and more like those of the least-educated Americans (defined here as having no high-school degree) who make up 12 percent of the adult population aged 25–60. By contrast, marriage trends among highly educated Americans have largely stabilized since the 1970s.

This analysis relies on data from three large, nationally representative surveys: the General Social Survey (1972–2008), the National Survey of Family Growth (1973–2008), and the National Longitudinal Study of Adolescent Health (1994–2008). For more details on this report’s methodology, see the “Methodological Note.”
**Adult Trends**

**FIGURE 1.** Percent Chance of Divorce or Separation Within 10 Years of First Marriage, 15–44 year-old Women, by Education and Year of Marriage

As Figure 1 indicates, the percentage of moderately educated marriages ending in divorce or separation within 10 years of marriage rose from 36 percent for couples who married in the early 1970s to 37 percent for couples who married in the late 1990s. Indeed, in the recent period, the moderately educated dissolved their marriages at a rate somewhat higher than the 36 percent found among the least educated. By contrast, the percent of highly educated married couples who divorced within 10 years of marriage actually fell from 15 to 11 percent over the same period.

Marital Happiness. From the 1970s to the 2000s, as Figure 2 indicates, the percent of spouses who reported they were “very happy” in their marriages dropped among moderately and least-educated Americans from, respectively, 68 percent to 57 percent and from 59 percent to 52 percent. But there was no drop in marital happiness for highly educated Americans; among this group, 69 percent reported they were “very happy” over this period. Thus moderately educated Americans moved away from highly educated Americans and toward the least-educated Americans in their odds of reporting that they were “very happy” in marriage.
ADULTS IN FIRST MARRIAGES. Figure 3 indicates that the percentage of moderately educated working-age adults who were in first marriages fell 28 percentage points, from 73 percent in the 1970s to 45 percent in the 2000s. This compares to a 17-point drop among highly educated adults and a 28-point drop among the least-educated adults over this same time period. What is particularly striking about Figure 3 is that moderately and highly educated Americans were both just as likely to be married in the 1970s; now, when it comes to their odds of being in an intact marriage, Middle Americans are more likely to resemble the least educated. It is also noteworthy that only a minority of least and moderately educated Americans aged 25–60 are in intact marriages, compared to 56 percent of their highly educated peers.
Moderately educated Americans are increasingly likely to choose living together instead of marriage (see Figure 4). From 1988 to the late 2000s, the percentage of women aged 25–44 who had ever cohabited rose 29 percentage points for moderately educated Americans—slightly higher than the 24-point increase for the least educated. Over the same period, cohabitation grew 15 percentage points among the highly educated. When it comes to cohabitation, then, Middle America again looks more like downscale than upscale America.

**Cohabitation.** Moderately educated Americans are increasingly likely to choose living together instead of marriage (see Figure 4). From 1988 to the late 2000s, the percentage of women aged 25–44 who had ever cohabited rose 29 percentage points for moderately educated Americans—slightly higher than the 24-point increase for the least educated. Over the same period, cohabitation grew 15 percentage points among the highly educated. When it comes to cohabitation, then, Middle America again looks more like downscale than upscale America.
Child Trends

FIGURE 5. Percentage of Births to Never-married* Women 15–44 Years Old, by Education and Year

NONMARITAL CHILDBEARING. Moderately educated mothers are moving in the direction of the least-educated mothers with respect to unwed births (see Figure 5). In the early 1980s, 13 percent of children born to moderately educated mothers were born outside of marriage, and 33 percent of children born to least-educated women were born outside of marriage. Only 2 percent of children born to highly educated mothers were born outside of marriage. By the late 2000s, nonmarital childbirths accounted

* Figures for 2006–08 include all nonmarital births, including the small number of women who were divorced or widowed at their child’s birth.
for 44 percent of children born to moderately educated mothers, 54 percent of children born to the least-educated mothers, and 6 percent of children born to highly educated mothers. Over this time period, then, the nonmarital childbearing gap grew between Middle and upscale America and shrunk between Middle and downscale America.
FAMILY CONTEXTS OF CHILDREN. Increases in divorce and nonmarital childbearing in poor and middle-class communities across America mean that more and more children in these communities are not living in homes with their own two biological or adoptive parents, especially in comparison to children from more affluent and educated homes. Figure 6 indicates that children in the 2000s who have highly educated mothers are just as likely to live
with their own two parents as they would have been two decades earlier. Specifically, 81 percent of these 14-year-old girls in the NSFG report were living with both parents in the 2000s, compared to 80 percent in the 1970s. By contrast, the percentage of 14-year-old girls living with both parents fell 16 percentage points for girls with moderately educated mothers and 13 percentage points for girls with least-educated mothers. This means that the family-structure gap grew markedly between upscale and Middle America, and it shrunk between Middle and downscale America.

Across all these key measures, we see a clear retreat from marriage among moderately educated Americans. The speed of change over just a few decades is astonishing. In the 1970s, the moderately educated were just as likely as the highly educated to be happily married and to be in a first marriage. Now, they are more likely to resemble the least educated in their diminished chances of marital success. Indeed, for every one of the adult and child indicators measured in this report, the marriage gap has grown between Middle and upscale America even as it has shrunk or remained constant between Middle and downscale America.
A Change of Heart in Middle America

Like the vast majority of Americans, the moderately educated middle class aspires to the contemporary ideal of an emotionally satisfying and long-lasting marriage. More than 75 percent of Americans believe that “being married” is an important value, with little variation by class (see Figure 7). So Middle Americans are no less likely than upscale Americans to value marriage in the abstract.

FIGURE 7. Percentage of 25–60-year-olds Reporting Marriage as “Very Important” or as “One of the Most Important Things” to Them, by Education
But increasingly those in the middle strata of our society, like those at the bottom, find that their life experience is at odds with their aspirations. In their attitudes as well as in their behavior, Middle Americans are shifting toward a culture that still honors the ideal of marriage but increasingly accepts departures from that ideal. They have also not been well served by the rise of the “soul mate” model of marriage (more on this below), which is less accessible to them—for both cultural and material reasons—than is the older “institutional” model of marriage.

*Marriage-related Beliefs and Behaviors*

Three cultural developments have played a particularly noteworthy role in eroding the standing of marriage in Middle America. First, the attitudes of the moderately educated have traditionally been more socially conservative on a cluster of marriage-related matters, but they now appear to be turning more socially permissive, even as highly educated Americans have become more likely to embrace a marriage-minded mindset.

Figures 8 and 9 show that the two less-educated groups of Americans have become more accepting of divorce and premarital sex, even as highly educated Americans have moved in a more marriage-minded direction, despite the fact that historically, they have been more socially liberal.8 For instance, from the 1970s to the 2000s, the percentage of American adults expressing the view that divorce should become more difficult fell from 53 to 40 percent among the least educated, stayed constant at 50 percent among

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the moderately educated, and rose from 36 to 48 percent among the highly educated (see Figure 8).

**FIGURE 8.** Percentage of 25–60-year-olds Believing Divorce Should be More Difficult to Obtain, by Education and Decade

This broader normative shift extends beyond attitudes toward divorce and premarital sex in the abstract, and right into the home. Figure 10 indicates that teenagers from homes with a highly educated mother are markedly more likely to indicate that they would be embarrassed by a teenage pregnancy than are their peers from less-educated homes. Specifically, 76 percent of adolescents with
highly educated mothers indicate that they would be embarrassed, compared to 61 percent of adolescents with moderately educated mothers and 48 percent of adolescents with mothers who did not graduate from high school. Clearly, the closer the behavior in question is to their own lives and families, the more highly educated Americans embrace a marriage-minded mindset.
What is particularly striking here is that the American educational elite is now turning, at least in some ways, toward a new marriage-centered mindset. They are on the verge of outpacing Middle America, which has long been the putative source of traditional family values, in their rejection of easy divorce and nonmarital childbearing.
The second cultural development that has helped to erode Middle-American marriage is that these Americans are more likely to be caught up in behaviors—from multiple sexual partners to marital infidelity—that endanger their prospects for marital success. Figure 11 indicates that moderately educated Americans have been accumulating more sexual partners than highly educated Americans, especially in recent years. And Figure 12 indicates that marital infidelity is more common among the moderately educated.
educated than among their highly educated neighbors. These behavioral trends are especially important because both undercut the stability of marriage, and the former is related to an increased risk of nonmarital childbearing.9

Bourgeois Values and Virtues

The third cultural development that has played a role in eroding the standing of marriage is that moderately educated Americans are markedly less likely than are highly educated Americans to embrace the bourgeois values and virtues—for instance, delayed gratification, a focus on education, and temperance—that are the sine qua nons of personal and marital success in the contemporary United States. By contrast, highly educated Americans (and their children) adhere devoutly to a “success sequence” norm that puts education, work, marriage, and childbearing in sequence, one after another, in ways that maximize their odds of making good on the American Dream and obtaining a successful family life. Their commitment to the success sequence also increases the odds that they abide by bourgeois virtues like delayed gratification.

When it comes to education, as Figure 13 shows, marked class differences exist in adolescent desires regarding college. Among children of highly educated mothers, 83 percent of teens “very much” want to attend college. But only 69 percent of teens with moderately educated mothers and 56 percent of teens with least-educated mothers expressed a similar preference. These differences are emblematic of different orientations by class not only toward education but also toward the virtues of self-control and hard work that make a college degree possible.
Indeed, the least educated and the moderately educated, especially men in these communities, are more likely to struggle with a live-for-the-moment ethos marked by higher levels of substance abuse, long periods of idleness, and less consistent use of contraception. For instance, Figure 14 shows that adolescents from these less-educated homes are markedly more likely than adolescents from highly educated homes to report that it “takes too much planning ahead of time to have birth control on hand.” Not surprisingly, there are also marked differences in consistent contraceptive use by

![Figure 14. Percentage of Adolescents Agreeing That Having Birth Control on Hand Takes Too Much Planning, by Mother’s Education](image)
class among unmarried adults. Figure 15 indicates that unmarried young adults in the United States are much more likely to have consistently used contraception with their most recent romantic partner if they are highly educated.

Middle Americans’ growing distance from a bourgeois ethos that stresses self-control in service of the success sequence makes it more difficult for them to avoid a nonmarital childbirth, to get married, and to steer clear of divorce court.
The Increasingly Elusive Soul Mate Model

The impact of these cultural forces on marriage in Middle America has been augmented and abetted by the rise in recent years of a new model of what marriage should be. Over the last four decades, many Americans have moved away from identifying with an “institutional” model of marriage, which seeks to integrate sex, parenthood, economic cooperation, and emotional intimacy in a permanent union. This model has been overwritten by the “soul mate” model, which sees marriage as primarily a couple-centered vehicle for personal growth, emotional intimacy, and shared consumption that depends for its survival on the happiness of both spouses. Thus where marriage used to serve as the gateway to responsible adulthood, it has come to be increasingly seen as a capstone of sorts that signals couples have arrived, both financially and emotionally—or are on the cusp of arriving.

Although this newer model of marriage—and the new norms associated with it—has affected all Americans, it poses unique challenges to poor and Middle American adults. One problem with this newer model—which sets a high financial and emotional bar for marriage—is that many poor and Middle American couples now believe that they do not have the requisite emotional and economic resources to get or stay married. By contrast, poor and


Middle Americans of a generation or two ago would have identified with the institutional model of marriage and been markedly more likely to get and stay married, even if they did not have much money or a consistently good relationship. They made do.13

But their children and grandchildren are much less likely to accept less-than-ideal relationships. And because infidelity, substance abuse, and unplanned pregnancies are more common in Middle America than they are in upscale America, Middle Americans are less likely than their better-educated peers to experience high-quality soul-mate relationships and are, hence, less likely to get and stay married. Their standards for marriage have increased, but their ability to achieve those standards has not.

A related problem with this newer model is that it disconnects the normative links among sex, parenthood, and marriage. Sex doesn’t necessarily suggest marriage or parenthood. Likewise, marriage doesn’t always mean parenthood, and vice versa. This more laissez-faire approach to sex and parenthood generally works well enough for highly educated Americans, who tend to focus first on education and work, then marriage, and then children, and who see early parenthood as an obstacle to their bourgeois success sequence.

But it does not work out so well for less-educated Americans, who greatly value children, do not have bright educational and professional prospects, and also do not believe their romantic relationships or marriages meet society’s new bar for a capstone

marriage. Indeed, their love of children and the disconnect between their soul-mate ideals and their real-word experiences leave less-educated Americans much more likely to have children outside of marriage, to cohabit, or to divorce when their relationship or their financial situation fails to measure up to expectations.

**FIGURE 16.** Percentage of 25–44-year-olds Agreeing That Marriage Has Not Worked Out for Most People They Know, by Education

As sociologists Kathryn Edin and Maria Kefalas point out, poor Americans “have embraced a set of surprisingly mainstream norms about marriage and the circumstances in which it should
occur.” The problem is that they are “far less likely to reach their ‘white picket fence dream’ ” than are their highly educated peers.¹⁴ And as Figure 16 indicates, the loss of faith in marriage that Edin and Kefalas document among the least-educated Americans is now common among moderately educated Americans, who are also now more likely to feel they cannot fit their “white picket fence” dreams of a soul-mate marriage and a decent middle-class lifestyle together with their much starker realities.

Specifically, 53 percent of Americans aged 25–44 who are the least educated report that “marriage has not worked out for most people [they] know.” Moreover, almost as many moderately educated young adults (43 percent) express a similar view. By contrast, only 17 percent of young adults who are highly educated now take this view. All in all, then, a large minority of Middle Americans seem to be losing touch with marriage-related beliefs and behaviors, as well as the bourgeois values and virtues that sustain marriage in contemporary America.¹⁵


¹⁵. For more details on the relationships among culture, family change, divorce, and nonmarital childbearing, see Tables A1 through A3 (www.stateofourunions.org/2010/appendix.php). These tables indicate that attitudes toward divorce, premarital sex, pregnancy, and marriage, as well as a history of cohabitation, multiple sexual partnerships, substance abuse, and early marriage, are related to changes over time in adults’ marital status and to current rates of nonmarital childbearing and divorce. These attitudes and histories also account for a noteworthy share of the marriage gap in these outcomes between highly educated and moderately educated Americans.
The Retreat from Institutions

The retreat from marriage in Middle America is not only a consequence of the changing cultural contours of American life. Shifts in the economy and civil society also appear to have played an important role—especially the growing disengagement of moderately educated Americans from the institutions of work and religion.

The Falling Economic Fortunes of Middle America

In today’s information economy, the manual skills of moderately educated Americans are now markedly less valued than the intellectual and social skills of the highly educated. As a consequence, moderately educated workers, especially males, have seen the real value of their wages fall and their spells of unemployment increase with alarming frequency since the 1970s. In the words of sociologist Andrew Cherlin, “The middle may be dropping out of the American labor market.”16 By contrast, highly educated Americans, including men, have seen their real wages increase since the 1970s and have not experienced marked increases in unemployment (except during the Great Recession, but over the last two years, unemployment has been much worse for moderately educated men).17


Figure 17 shows that the percentage of American men (aged 25–60) with a high-school degree who experienced unemployment in the last 10 years rose nine percentage points from the 1970s to the 2000s. By contrast, unemployment did not rise for men with a college degree. Clearly, moderately educated men have become more likely than their highly educated peers to struggle with spells of unemployment.
This is important, because as sociologist William Julius Wilson points out, men who are not stably employed at jobs with decent wages are viewed—both in their own eyes and in the eyes of their partners—as less eligible marriage material and as inferior husbands.18 Men who are disconnected from the institution of work are also less likely to enjoy the salutary disciplines and benefits of employment, such as living by a schedule, steering clear of substance abuse, personal satisfaction with work well done, and social status. They are thus less likely to get and stay married than are their peers who have good jobs.19

Besides the changing economic fortunes of men, growing economic inequality in general between Middle and upscale America is also likely to have fueled the increased marriage gap between these two groups. Over the last 40 years, upper-income families have been accruing more income and assets, relative to Americans in middle- and lower-income families. In other words, not only


is the gap between the rich and poor growing, but so also is the gap between the rich and the middle.\textsuperscript{20}

When it comes to marriage-related behaviors, this growing wealth gap is important both for children and adults. Children who grow up in more affluent homes have access to more educational opportunities (such as tutoring and private schools), more prestigious social networks (including their parents’ professional connections), and more money for college—so they are less likely

\textbf{FIGURE 18. Median Household Income, by Mother’s Education}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure18.png}
\caption{Median Household Income, by Mother’s Education}
\end{figure}

to accumulate educational loans. All of these advantages increase the likelihood that they will find good jobs and accumulate substantial assets as adults—both of which increase their odds of avoiding a nonmarital pregnancy, of getting married, and of staying married.

Figure 18 is indicative of how stratified family income was for American teenagers in the mid-1990s. Specifically, the median family income for teenagers whose mothers were highly educated was $60,000 in 1994–1995. By contrast, the median family income for teenagers whose mothers were moderately educated was $38,000, and for teenagers whose mothers did not graduate from high school, it was $20,000.

Thus the shifting economic foundations of American economic life—especially the fraying connections of moderately educated Americans to the world of work—have played an important role in marginalizing marriage in Middle America.21

21. For more details on the relationships among economics, family change, divorce, and nonmarital childbearing, see Tables A1 through A3 (www.stateofourunions.org/2010/appendix.php). These tables indicate that unemployment, income, and assets are related to changes over time in adults’ marital status and to current rates of nonmarital childbearing and divorce. They also account for a noteworthy share of the marriage gap in these outcomes between college-educated and moderately educated Americans.
Civil society has long played a central role in the American experiment in democracy, helping—among other things—to sustain strong families. Civic institutions, particularly houses of worship, have traditionally reinforced the generic and family-specific moral norms that guide family life. They supply families with financial, social, and emotional aid in times of need, and they connect families to other families who can provide counsel and inspiration in handling the tragedies, difficulties, and joys of family life. They also foster social skills—from public speaking to organizing events—that redound to the benefit of spouses and parents. In all these ways, civic institutions have played an important role in strengthening the quality and stability of marriage and family life.22

Yet no scholarship has considered the possibility that one source of the growing marriage gap in America may be the growing disengagement of Middle Americans from civil society over the last 40 years. Specifically, Figure 19 shows that among American adults aged 25–60, the percentage who were members

FIGURE 19. Percentage of 25–60-year-olds Who Were Members of a Non-religious Civic Group, by Education and Decade


of nonreligious civic organizations—such as athletic clubs, the Jaycees, labor unions, and veterans’ organizations—fell most among least-educated Americans (29 percentage points) and moderately educated Americans (19 points). The drop was less for the highly educated (nine points). Thus a growing gap in civic engagement exists between less-educated and more-educated Americans.
A similar pattern can be found in religious attendance. Figure 20 shows that the religious-attendance gap has grown most between the moderately and the highly educated (from two to six percentage points) and has shrunk between the moderately and the least educated (from eight to five percentage points). Moderately educated Americans also registered the biggest declines in religious attendance from the 1970s to the present. Over the last 40 years, then, Middle America has lost its religious edge over their more highly educated fellow citizens.

So in a striking turn of events, highly educated America is now both more marriage-minded and religious than is moderately educated America—in some important ways. Accordingly, Middle Americans are now markedly less likely than they used to be to benefit from the social solidarity, the religious and normative messages about marriage and family life, and the social control associated with regular churchgoing, especially in comparison with their neighbors who graduated from college.

Recent declines in American civic life have hit Middle America especially hard, and bear some responsibility for the marriage gap between the moderately and the highly educated. The eroded power and presence of churches, unions, veterans’ organizations, and athletic groups in the lives of Middle Americans has likely undercut many of the habits of the heart that would otherwise sustain strong marriages and families. Nevertheless, at least with the indicators available in current datasets, the findings from this report indicate that the deteriorating fortunes of civil society have generally contributed less to the retreat from marriage in Middle
America than have the cultural and economic changes of the last four decades.24

**When Marriage Disappears in Middle America**

Marriage is a middle-class institution that provides stability and security for family life against the hustle of the market and the bustle of a dynamic society. Indeed, as Tocqueville famously observed, Americans have traditionally embraced marriage more fervently than have Europeans because we need it as a bulwark against the individualism and entrepreneurialism that pervades our society and economy.25

It is one of the great social tragedies of our time that marriage is flourishing among the most advantaged and self-actualized groups in our society and waning among those who could most benefit from its economic and child-rearing partnership.

24. For more details on the relationships among civic engagement, family change, divorce, and nonmarital childbearing, see Tables A1 through A3 (www.stateofourunions.org/2010/appendix.php). Because of data limitations, we focused on religious attendance and affiliation in our analysis of civic engagement and marriage-related outcomes. These tables indicate that religious attendance and religious affiliation are related to changes over time in adults’ marital status and to current rates of nonmarital childbearing and divorce. They also account for a noteworthy share of the marriage gap in these outcomes between highly educated and moderately educated Americans. Nevertheless, the cultural and economic variables in this report’s statistical analyses are more powerfully related to these outcomes than are the report’s religious variables.

If marriage becomes unachievable for all but the highly educated, then the American experiment itself will be at risk. The disappearance of marriage in Middle America would endanger the American Dream, the emotional and social welfare of children, and the stability of the social fabric in thousands of communities across the country. We know, for instance, that children who grow up in intact, married families are significantly more likely to graduate from high school, finish college, become gainfully employed, and enjoy a stable family life themselves, compared to their peers who grow up in nonintact families.26

Given the current trends, it is not too far-fetched to imagine that the United States could be heading toward a 21st century version of a traditional Latin American model of family life, where only a comparatively small oligarchy enjoys a stable married and family life—and the economic and social fruits that flow from strong marriages. In this model, the middle and lower-middle classes would find it difficult to achieve the same goals for their families and would be bedeviled by family discord and economic insecurity.27

This is why the nation must now turn its attention to reviewing and renewing the economic, cultural, and civic conditions that


sustain strong marriages and families for moderately educated Americans, who still constitute the majority of citizens and have long been a bastion of conventional family life in the nation.

We cannot (and should not) simply turn the clock back, trying to recreate the social and cultural conditions of some bygone era. But if we seek to renew the fortunes of marriage in Middle America and to close the marriage gap between the moderately and the highly educated, we must pursue public policies that strengthen the employment opportunities of the high-school educated, cultural reforms that seek to reconnect marriage and parenthood for all Americans, and efforts to strengthen religious and civic institutions that lend our lives meaning, direction, and a measure of regard for our neighbors—not to mention our spouses.

The alternative to taking economic, cultural, and civic steps like these is to accept that the United States is devolving into a separate-and-unequal family regime, where the highly educated and the affluent enjoy strong and stable households and everyone else is consigned to increasingly unstable, unhappy, and unworkable ones.
Race, Class, and Marriage

Forty-five years ago, Daniel Patrick Moynihan drew the nation’s attention to the growing racial divide in American family life with the release of his report, “The Negro Family: The Case for National Action.”\(^{28}\) Moynihan later noted that his report had just captured the first tremors of “the earthquake that shuddered through the American family” over the course of the last half century.\(^{29}\)

Moynihan was right. This can be seen in Figure S1, which tracks trends in the percentage of working-age adults (25–60) who are in intact marriages, by race and educational attainment. While it is true that the nation’s retreat from marriage started first among African Americans, it is also evident that the retreat from marriage has now clearly moved into the precincts of black and white Middle America. Specifically, in both the 1970s and the 2000s, blacks in all educational groupings were less likely to be in intact marriage than were their white peers. For both groups, marriage trends were not clearly and consis-


tently stratified by education in the 1970s. However, by the 2000s, they are clearly stratified, such that the most-educated whites and blacks are also the most likely to be in intact marriages, and the least-educated whites and blacks are also the least likely to be in intact marriages.
When it comes to children, Figure S2 indicates that trends in nonmarital childbearing have been stratified by race and education since the 1970s. But for both whites and blacks, the biggest percentage-point increases in nonmarital...
childbearing have come among moderately educated women. And for both racial groups, the nonmarital-childbearing gap shrunk between the two less-educated groups and grew between the two more-educated groups. It is also
interesting to note that nonmarital childbearing did not increase at all for white, highly educated women from 1982 to the late 2000s.

Much the same pattern can be found when we look at racial trends in family structure for children in Figure S3. For both black and white children, the family-structure gap grows dramatically between 14-year-old girls with moderately educated mothers and those with highly educated mothers. But this gap does not grow between girls with least-educated and moderately educated mothers. Furthermore, for both racial groups, 14-year-old girls whose mothers are highly educated are more likely to live with both of their parents in the 2000s compared to the 1970s.

Thus Figures S1 through S3 show that the marriage gap between moderately educated and highly educated Americans is growing for both blacks and whites. In other words, the nation’s deepening marital divide now runs not only along racial lines but also class lines.

**Methodological Note**

This report relies on three large, nationally representative datasets of adults and young adults: The General Social Survey (GSS) (1972-2008; n=52,849), the National Survey of Family Growth (NSFG) (1973–2008; n=71,740), and the National Longitudinal Study of Adolescent Health (Add
Health) (1994–2008; n=15,701). The descriptive information presented in Figures 1 through 20 and Figures S1 through S3 is based on the maximum number of cases available for education and the outcome measured in each figure from the appropriate years of the relevant dataset.

In an effort to determine how much cultural, economic, and civic factors have contributed to the growing marriage gap between high school–educated (here called “moderately educated”) and college-educated (here called “highly educated”) adult Americans, we ran a series of logistic regression models to determine how education was associated with (a) the growing gap between these two groups in their odds of being in intact marriages, from 1972 to 2008 (using GSS data), (b) the contemporary gap between these two groups in nonmarital childbearing (using Add Health data). This research uses data from Add Health, a program project directed by Kathleen Mullan Harris and designed by J. Richard Udry, Peter S. Bearman, and Kathleen Mullan Harris at the University of North Carolina at Chapel Hill, and funded by grant P01-HD31921 from the Eunice Kennedy Shriver National Institute of Child Health and Human Development, with cooperative funding from 23 other federal agencies and foundations. Special acknowledgment is due Ronald R. Rindfuss and Barbara Entwisle for assistance in the original design. Information on how to obtain the Add Health data files is available on the Add Health website (http://www.cpc.unc.edu/addhealth). No direct support was received from grant P01-HD31921 for this analysis.
data), and (c) the contemporary gap between these two groups in rates of divorce (using NSFG data). Tables A1 through A3 report the results of those regressions (available online at www.stateofourunions.org/2010/appendix.php). In Model 1 in each of these tables, we control for a number of variables—age, region, race, gender, and family structure during childhood—that might otherwise confound the association between education and these three marriage-related outcomes.

In Model 2, using each of these datasets, we add a number of cultural variables to the logistic regression model in an effort to determine how much cultural factors account for educational differences in the marriage gap. In Model 3, we add a number of economic variables to the logistic regression model in an effort to determine how much economic factors account for educational differences in the marriage gap. In Model 4, we add religious variables to the logistic regression model in an effort to determine how much civic factors account for educational differences in the marriage gap. Finally, in Model 5, we include all of our variables in an effort to determine which cultural, economic, and civic factors are robustly associated with the outcome at hand.
SOCIAL INDICATORS of MARITAL HEALTH & WELL-BEING

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

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 people to help avoid the problem of compositional changes in the population, that is, changes which stem merely from there being more or fewer people in the marriageable ages. Even this more refined measure is somewhat susceptible to compositional changes.

Figure 2. Percentage of All Persons Age 15 and Older Who Were Married, by Sex and Race, United States

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.

Includes races other than blacks and whites.

FIGURE 3. Percentage of Persons Age 35–44 Who Were Married, by Sex, United States

Figure 4. Percentage of Married Persons Age 18 and Older Who Said Their Marriages Were “Very Happy,” by Time Period*, United States

- 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. Some years are not included in the time period, because the General Social Survey began as an annual survey and later became a biannual survey.

Source: The General Social Survey, conducted by the National Opinion Research Center of the University of Chicago.
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 1970s 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 more than 50 percent from 1970 to 2009 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 climbed from 20 for females and 23 for males in 1960 to about 26 and 28 respectively in 2009. Other factors accounting for the decline in marriage frequency are the increase in unmarried cohabitation and a small decrease in the tendency of divorced persons to remarry.

The percentage of adults in the population who are currently married has also diminished. Since 1960, the number of people married (among all persons age 15 and older) has declined about 15 percentage points—and approximately 30 points among black females (Figure 2). (For these data, divorced persons are considered unmarried.)

The trend toward delayed first marriages only partially accounts for this reduction in total marriages. When we looked at changes in the percentage of persons age 35 through 44 who were married (Figure 3), we found a drop of 22 percentage points for men and 20 points for women, since 1960.
In every generation for which records exist—back to the mid-1800s—more than 90 percent of women eventually marry. In 1960, 94 percent of women had been married at least once by age 45, and this was probably a historical high point.¹ Relying on data from 1990, and assuming a continuation of then current marriage rates, several demographers projected that only 88 percent of women and 82 percent of men would marry.² If and when these figures are recalculated for the early 21st century, the percentages will almost certainly be lower.

The trend toward fewer marriages among those age 35 to 44 suggests an increase in lifelong singlehood (though the actual number cannot be known until current young and middle-aged adults have completed the course of their lives). In times past and still today, virtually all persons who were going to marry during their lifetimes had married by age 45. But 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 ceding ground to non-marital 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 with their remarriage partner. 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 if cohabiting couples’ “trial marriages” deter some bad marriages from forming, then the remaining marriages should be happier on average. The best available evidence on the topic, however, does not support these assumptions. Since 1973, the General Social Survey has periodically asked representative samples of married Americans to rate their marriages as either “very happy,” “pretty happy,” or “not too happy.” As Figure 4 indicates, the percentage of both men and women reporting “very happy” has declined moderately over the past 35 years. This trend has essentially flattened out over the last decade.


3 This is a nationally representative study of the English-speaking, noninstitutionalized population of the United States age 18 and over, conducted by the National Opinion Research Center of the University of Chicago.

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. See their “Is Marital Quality Declining? The Evidence from Two Generations,” Social Forces 75 (1997): 1089–1100.
Divorce

FIGURE 5. Number of Divorces per 1,000 Married Women Age 15 and Older, by Year, United States

We have used the number of divorces per 1,000 married women age 15 and older, rather than the crude divorce rate per 1,000 people to help avoid the problem of compositional changes in the population. Even this more refined measure is somewhat susceptible to compositional changes. Calculations for this table are by the National Marriage Project for the United States, less California, Georgia, Hawaii, Indiana, Louisiana, and Minnesota.

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.

"Divorced" indicates family status at the time of survey. Divorced respondents who later marry are then no longer considered divorced.

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

The increase in divorce, 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 remained 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 divorce rate was increasing, and it more than doubled over the next 15 years to reach a historical high point in the early 1980s.

Since then, the divorce rate has modestly declined. The decline apparently represents a slight increase in marital stability. 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 situations are associated with greater marital stability.

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. There are more divorced women than divorced men, primarily because the divorced men are more likely to remarry, and to do so sooner.
Overall, the chances remain very high—between 40 and 50 percent—that a first marriage started in recent years will end in either divorce or separation before one partner dies. (But your chances may be lower; see the accompanying box.) 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, however, is largely attributable to the fact that fewer blacks are marrying.)

One new divorce trend this year’s report reveals is that the educational divide in the United States is widening: less-educated Americans are facing a much higher divorce rate than are their college-educated fellow citizens. At the same time, little has changed in other areas. Teenagers still have considerably higher divorce rates than those who marry after age 21. And the nonreligious are still much more likely to divorce than are the religiously committed.


YOUR CHANCES OF DIVORCE
MAY BE MUCH LOWER THAN YOU THINK

By now almost everyone has heard that the national divorce rate is nearly 50 percent of all marriages. This is true for the married population as a whole. But for many people, the actual chances of divorce are far below 50/50.

The background characteristics of the 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:

<table>
<thead>
<tr>
<th>FACTORS</th>
<th>PERCENT DECREASE IN RISK OF DIVORCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Making over $50,000 annually (vs. under $25,000)</td>
<td>-30%</td>
</tr>
<tr>
<td>Having graduated college (vs. not completed high school)</td>
<td>-25%</td>
</tr>
<tr>
<td>Having a baby seven months or more after marriage (vs. before marriage)</td>
<td>-24%</td>
</tr>
<tr>
<td>Marrying over 25 years of age (vs. under 18)</td>
<td>-24%</td>
</tr>
<tr>
<td>Coming from an intact family of origin (vs. divorced parents)</td>
<td>-14%</td>
</tr>
<tr>
<td>Religious affiliation (vs. none)</td>
<td>-14%</td>
</tr>
</tbody>
</table>
So if you are a reasonably well-educated person with a good income, your parents stayed together, you are religious at all, and you marry after age 25 without having a baby first, your chances of divorce are very low indeed.

Also realize that the “near 50 percent” 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 necessarily assume that the divorce and death rates occurring that year will continue indefinitely—an indicator more useful for evaluating the recent past than for predicting the future. 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.⁸


The risks are calculated for women only.

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

KEY FINDING: The number of unmarried couples has increased dramatically over the past five decades. Most younger Americans now spend some time living together outside of marriage, and nonmarital cohabitation precedes most new marriages.

Nonmarital cohabitation—the status of sexual partners who are not married to each other but share a household—is particularly common among the young. Between 1960 and 2009, as indicated in Figure 7, the number of cohabiting couples in the United States increased more than fifteenfold. 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. More than 60 percent of first marriages are now preceded by living together, compared to virtually none 50 years ago. For many, cohabitation is a prelude to marriage. For others, it is simply better than living alone. 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. Among women in the 25 to 44 age range, 75 percent of those who never completed high school have cohabited, compared to 50 percent of college graduates. 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. The experience effect would refer to the influence that the cohabitation itself has on the success of a future marriage resulting from it. There is some empirical support for both positions. Also, a recent study based on a nationally representative sample of more than 1,000 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 than others to have marital problems and less likely to be happy in their marriages.2 What can be said for certain is that no research from the United States has yet been found that those who cohabit before marriage have stronger marriages than those who do not.3


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THE SURPRISING ECONOMIC BENEFITS OF MARRIAGE

When thinking of the many benefits of marriage, the economic aspects are often overlooked. Yet these benefits 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 2002 study of older adults found that individuals who had been continuously married throughout adulthood had significantly higher levels of wealth than those who were not continuously married. Compared to those continuously married, those who never marry have a reduction in wealth of 75 percent, and those who divorced and didn’t remarry have a reduction of 73 percent.

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. This is certainly true, but it is only part of the story. 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 it implies 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. 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 20 percent more than do single men with similar education and job histories. 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.

Beyond the economic advantages of marriage for the married couples themselves, marriage has a tremendous economic impact on society. After more than doubling between 1947 and 1977, the growth of median family income has slowed in recent years. 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 in large part because of changes in family structure, family income inequality has increased significantly.
Research has consistently shown that both divorce and non-marital 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.\textsuperscript{f} 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.\textsuperscript{g} 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 taxpayers more than $30 billion.\textsuperscript{h}


The total fertility rate is 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 2.11 represents replacement-level fertility under current mortality conditions (assuming no net migration).

FIGURE 9. Percentage of Households with a Child or Children Under Age 18, 1960–2009, United States

KEY FINDING: The presence of children in America (as measured by fertility rates and the percentage of households with children) has declined significantly since 1960. 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 have increasingly been pushed from center stage.

Gradually declining throughout American history, fertility reached a low point during the Great Depression of the 1930s before suddenly accelerating with the baby-boom generation, starting in 1945. By 1960, the birth rate had returned to where it had been in 1920, with women having on average 3.65 children over the course of their lives (Figure 8). After 1960, the birth rate dropped sharply for two decades, finally leveling off around 1990.

In 2008, the latest year for which we have complete information, the American total fertility rate (TFR) stood at 2.09, slightly above the 1990 level and slightly above two children per woman. This rate is right at the replacement level of 2.1, where 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 TFR has decreased to a level well below that of the United States. In some countries, it is only slightly more than one child per woman. The U.S. 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 makeup of the American household. In the mid-1800s, more than 75 percent of all households likely contained children under the age of 18. One hundred years later, in 1960, this number had dropped to slightly less than half of all households. In 2009, just five decades after that, only 33 percent of households included children (Figure 9). Today, adults are less likely to be living with children, neighborhoods are less likely to contain children, and children are less likely to be a consideration in daily life. It suggests that the needs and concerns of children—especially young children—may be gradually receding from our national consciousness.

Several scholars have 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 fewer marriages were ending each year through death. And the divorce revolution of recent decades had not yet begun, so a still relatively small number of marriages were ending in divorce. By 1985, 25 years later, the proportion of one's life spent with a spouse and children dropped to 43 percent—the lowest in history. This remarkable reversal was caused mainly by the decline of fertility and the weakening of marriage through divorce and nonmarital childbearing.

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.” Nearly 70 percent of Americans believe that the main purpose of marriage is something other than children—compared to, for example, 51 percent of Norwegians and 45 percent of Italians who believe that the main purpose of marriage is something other than children. Consistent with this view is a dramatic change in our attitudes about holding marriages together for the sake of 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. 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.”

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).

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

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


5 See Arland Thornton, “Changing Attitudes Toward Family Issues in the United States,” *Journal of Marriage and the Family* 53 (1989): 873–93. This change occurred among women as they grew older, but it is very unlikely to be just an age effect.

6 Source: The General Social Survey, conducted by the National Opinion Research Center, University of Chicago.

FIGURE 10. Percentage of Children Under Age 18 Living with A Single Parent, by Year and Race, United States A

A The “Total” line includes all racial and ethnic groupings. Over the decades listed, an additional 3–4% of children, not indicated in the above figure, were classified as living with no parent. 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.” Available to download at www.census.gov/population/www/socdemo/hh-fam/improvements-07.pdf.

Figure 11. Percentage of Children Under Age 18 Living with Two Married Parents, by Year and Race, United States

The “All” line includes all racial and ethnic groupings. 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. “Married Parents” include stepparents or natural/adoptive parents of children in the household.

FIGURE 12. Percentage of Live Births that Were to Unmarried Women, by Year, United States

A "All" line includes all racial and ethnic groupings.

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 children as those under 15 until 1996, when they began identifying children as those under 18.

**KEY FINDING:** The percentage of children who grow up in fragile—typically fatherless—families has grown enormously over the past five decades. This is mainly due to increases in divorce, nonmarital childbearing, 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 well-being 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 nurturing 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—including abuse, depression, school failure, and delinquency—at two to three times the rate of children in married, two-parent families. While in 1960, only 9 percent of all children lived in single-parent families, by 2009, the amount had risen to 25 percent. This growth has leveled off in the last decade. The overwhelming majority of single-parent families are mother-only, although the percentage of father-only families has recently grown (to now about 18 percent of all single-parent families).
An indirect indicator of fragile families is the percentage of persons under age 18 living with two married parents. Since 1960, this percentage has declined substantially, by more than 20 percentage points (Figure 11). However, 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 9 percent are step-families.² The distinction is significant, because children in stepfamilies, according to a substantial and growing body of social-science evidence, fare no better in life on average than do children in single-parent families.³ Data on stepfamilies, therefore, probably would be more reasonably combined with those on single-parent families than those on two-biological-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 to 34 percent.⁴

The dramatic shift in family structure indicated by these measures has been generated mainly by three burgeoning trends: divorce, nonmarital childbearing, and unmarried cohabitation. The incidence of divorce began to increase rapidly during the 1960s. The annual number of children under age 18 newly affected by parental divorce—most of whom had lost the benefit of a father in the home—rose from under 500,000 in 1960 to well over a million in 1975.⁵ 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 fewer children than it would have in earlier times.
The second reason for the shift in family structure is an increase in the percentage of babies born to unmarried mothers, which suddenly and unexpectedly began to increase rapidly in the 1970s. Since 1960, the percentage of babies born to unmarried mothers has increased more than eightfold (Figure 12). In 2009 (the latest year for which we have complete data), more than 4 in 10 births and more than two-thirds of black births were to unmarried mothers.

A third and more recent family trend that has affected family structure is the rapid growth of nonmarital cohabitation. Especially as cohabitation has become common among those previously married as well as the young and not-yet-married, there has been about a tenfold increase in the number of cohabiting couples who live with children (Figure 13). Slightly more than 40 percent of all children are expected to spend some time in a cohabiting household during their growing-up years.

In 2000, about 40 percent of unmarried-couple households included one or more children under age 18. Seventy percent of the children in unmarried-couple households are the children of only one partner. Indeed, if one includes cohabitation in the definition of stepfamily, more than one in five stepfamilies today consist of a biological parent and unrelated cohabiting partner.

Children who grow up with cohabiting couples tend to have more negative life outcomes compared to those growing up with married couples. Prominent reasons are that cohabiting couples have a much higher breakup rate than do 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 declined to 44 percent in 1997 from 57 percent a decade earlier—a decline sadly predictive of increased problems for children.\footnote{See Mary Parke, \textit{Are Married Parents Really Better for Children?} (Washington, DC: Center for Law and Social Policy, May 2003); W. Bradford Wilcox et al., \textit{Why Marriage Matters: Twenty-Six Conclusions from the Social Sciences} (New York: Institute for American Values, 2005).}


\footnote{See Fields, “Living Arrangements.”}

\footnote{Mary Jo Bane, “Children, Divorce, & Welfare,” \textit{The Wilson Quarterly} (1977) 1: 89–94.}


\footnote{Susan L. Brown, “Family Structure”.

Susan L. Brown, “Family Structure”.}

Teen Attitudes about Marriage & Family

FIGURE 14. Percentage of High School Seniors Who Said Having a Good Marriage and Family Life is “Extremely Important,” by Time 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 Time Period, United States

A 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 Time 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 Time Period, United States

A Number of respondents for each sex for each period is about 6,000, except for 2001–2004, for which it is about 4,500. The question was not offered between 2007 and 2009.

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 this 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 Time Period, United States

A 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 remained high over the past few decades. Boys are almost 10 percentage points less desirous of this 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 considered alternatives to marriage, including nonmarital childbearing and unmarried cohabitation.

To find out what the future may hold for marriage and family life, we must determine what our nation’s youth are saying and thinking, and how their views have changed over time. Are these living 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?

Since 1976, a nationally representative survey of high-school seniors aptly titled *Monitoring the Future* has been conducted annually by the Institute for Social Research at the University of Michigan. It asks numerous questions about family-related topics. Based on this survey, the percentage of teenagers of both sexes who say that having a good marriage and family life is “extremely important” to them has remained high over the decades. Recently, 81 percent of girls agreed with this statement, as did 72 percent of the boys (Figure 14).

Other data from the *Monitoring the Future* survey show a moderate increase in the percentage of teenage respondents who say that they expect to marry (or who are already married)—recently 84.5 percent for girls and 77 percent for boys. Among teenag-
ers, 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 toward slightly greater optimism overall (Figure 15).

At the same time, many teenagers accept 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 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. Note also that young women have seen their faith in marriage’s capacity to deliver happiness fall markedly over the last 30 years. Yet this belief is contrary to the available empirical evidence, which consistently indicates the substantial personal and social benefits of being married compared to singleness or unmarried cohabitation.3

Witness the remarkable increase in recent decades in the acceptance of nonmarital childbearing among teens (Figure 17). And note that whereas in the 1970s, girls tended to be more traditional than boys on this issue, then about the same in 1981 with boys slightly more traditional, and now they are about the same. With more than 50 percent of teenagers now accepting nonmarital childbearing as a “worthwhile lifestyle,” at least for others, they do not yet seem to grasp its enormous economic, social, and personal costs.

Another remarkable increase is in the acceptance of living together before marriage, now considered “usually a good idea” by well over half of all teenagers (Figure 18). In this case, girls remain
slightly more traditional than boys. The growing cultural acceptance of cohabitation among high-school seniors is congruent with the increase in cohabitation demonstrated earlier in this report.

In summary, marriage and family life remain very important goals for today’s teenagers. Nevertheless, teens demonstrate increasing approval of a range of nonmarital lifestyles that stand in tension with these goals. Thus, given the ambiguous character of teenage attitudes regarding marriage, no strong signs yet exist of a generational cultural shift that could lead to a reversal of the nation’s recent retreat from marriage.

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 2001–2004, the boys’ percentage jumped to 77 and the girls’ to 84.5. A 1992 Gallup poll of youth age 13–17 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).

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