



THE NATIONAL MARRIAGE PROJECT
UNIVERSITY of VIRGINIA

THE GREAT RECESSION *and* MARRIAGE



THE DOWNTURN HAS BOTH STRESSED AND STRENGTHENED AMERICAN MARRIAGES

The long arm of the Great Recession has had a signal impact on the quality and stability of American married life in recent years, according to a new survey by the National Marriage Project at the University of Virginia. According to this new data, although the recession has brought considerable stress to many American couples, there are also two silver linings when it comes to marriage:

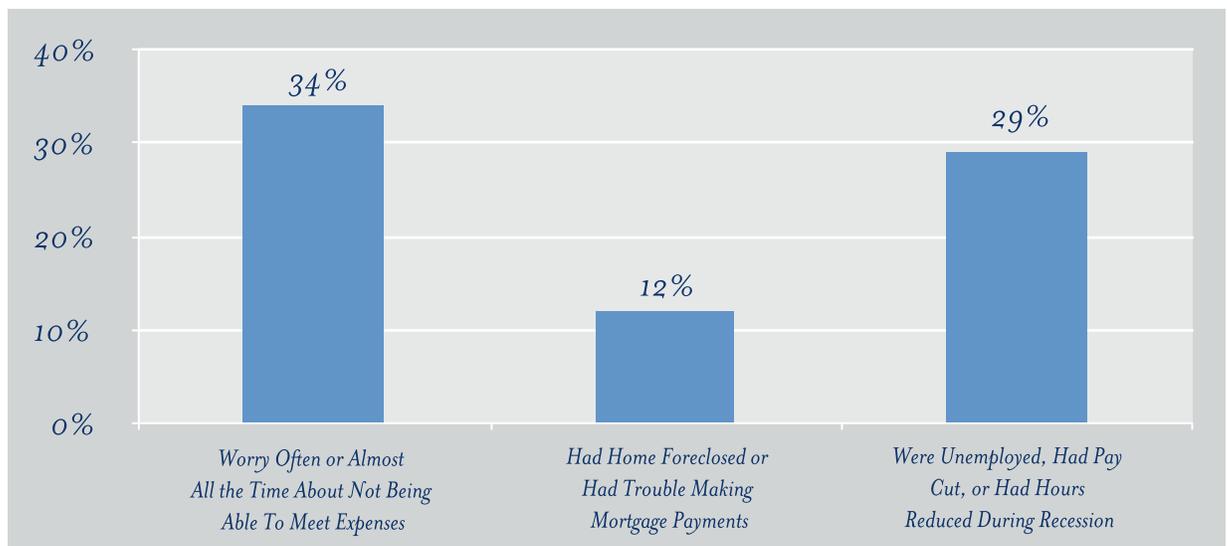
- *Many couples report that the recession has deepened their commitment to marriage.*
- *Among those who were considering a divorce prior to the recession, a large minority of couples say the recession caused them to postpone or put aside divorce.*

The data come from the National Marriage Project's Survey of Marital Generosity (SMG), a nationally representative survey of 1,197 married Americans aged 18–45. The SMG was conducted by Knowledge Networks from December of 2010 through January of 2011 and is the first survey to focus on the impact that the Great Recession has had on the quality and stability of marriage in the United States. This report is being released in connection with National Marriage Week, which runs February 7–14, 2011.

THE RECESSION AND COUPLES' FINANCIAL STRESS

The recession clearly brought economic hardship to many American married adults aged 18–45 (Fig. 1). More than one third (34 percent) of survey respondents report worrying often or almost all the time about being able to pay the bills. About 12 percent report either difficulty making mortgage payments or a home foreclosure. Another 29 percent indicate they have experienced unemployment or reduced pay or hours as a result of the economic downturn.

FIGURE 1: Percentage Of Married Americans Experiencing Financial Stressors



In fact, just over half of all married Americans have been affected by one or more of these three financial stressors (Fig. 2). Only 49 percent of married Americans have escaped all three of them, 31 percent have faced one of them, and fully one in five (20 percent) report having experienced two or three. When asked directly if the recession had brought financial stress to their marriage, 29 percent agree that it did, while 47 percent disagree (the remaining 24 percent neither agree nor disagree) (Fig. 3).

FIGURE 2: Percentage of Married Americans Experiencing Financial Stressors, by Number

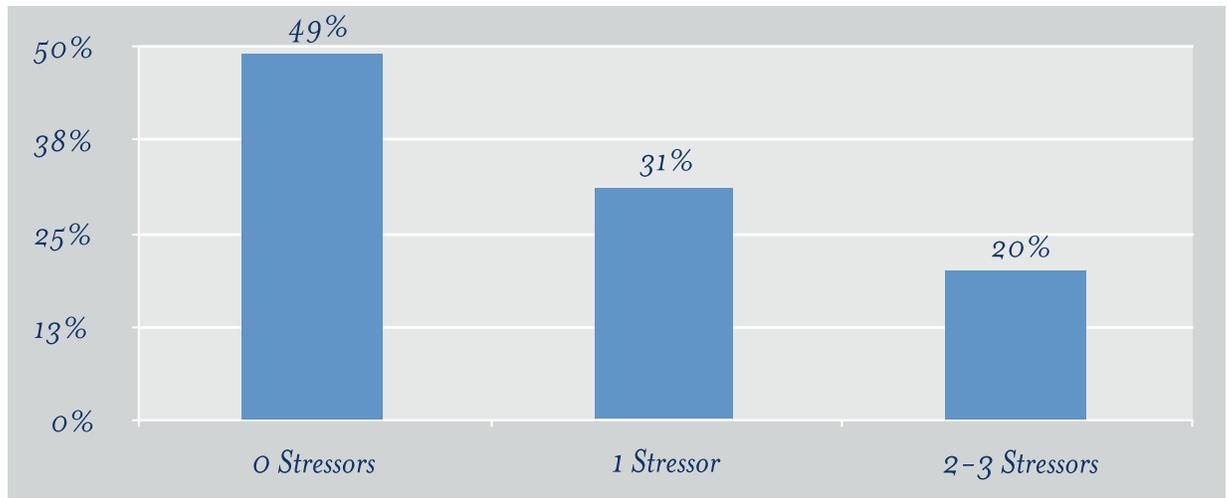
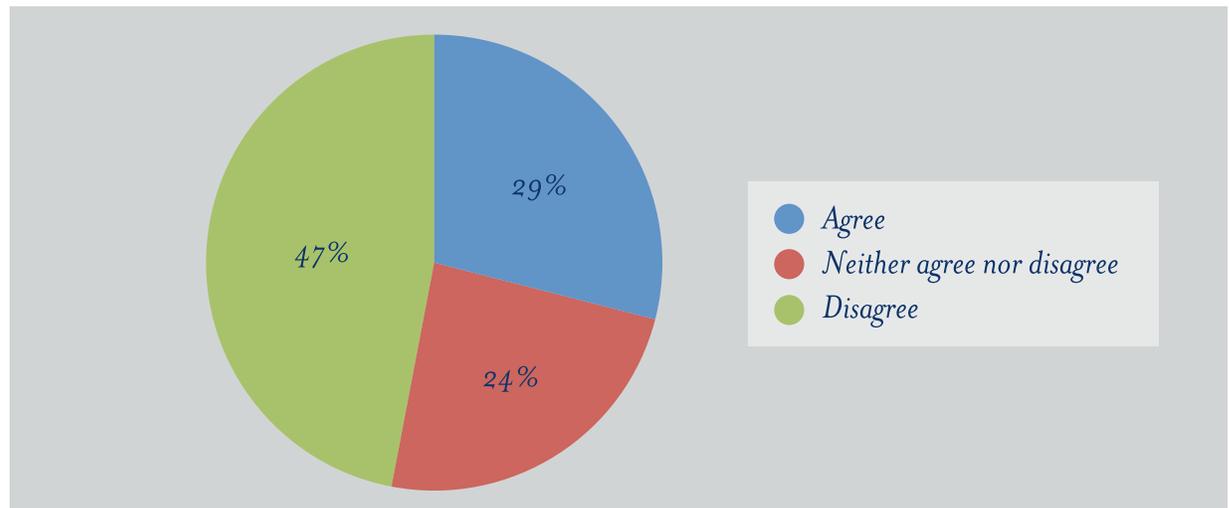


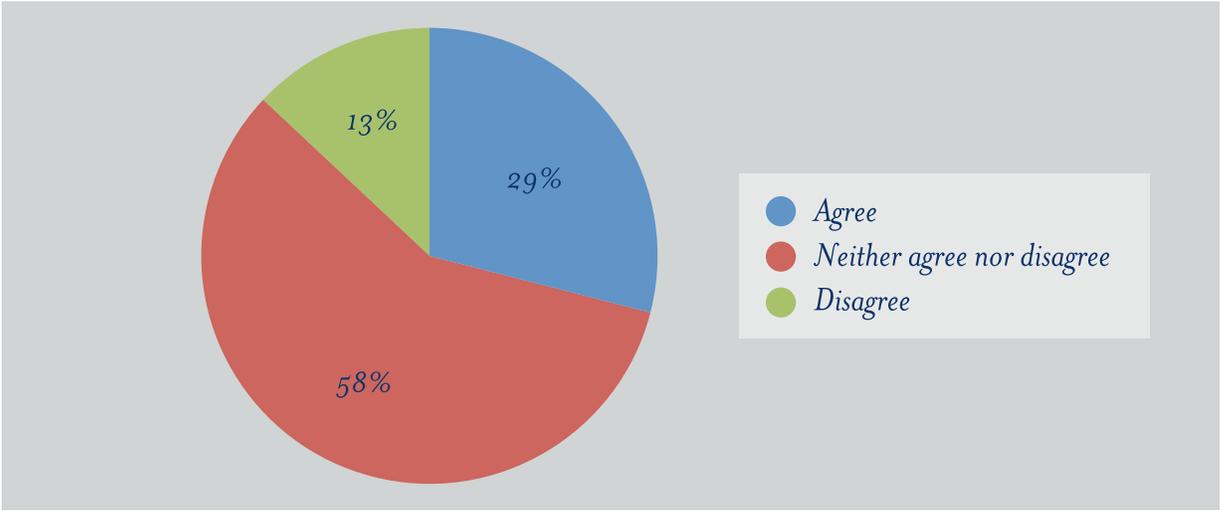
FIGURE 3: Responses of Married Americans to the Statement, "The Recession has Brought Financial Stress to My Marriage."



THE RECESSION'S SILVER LINING

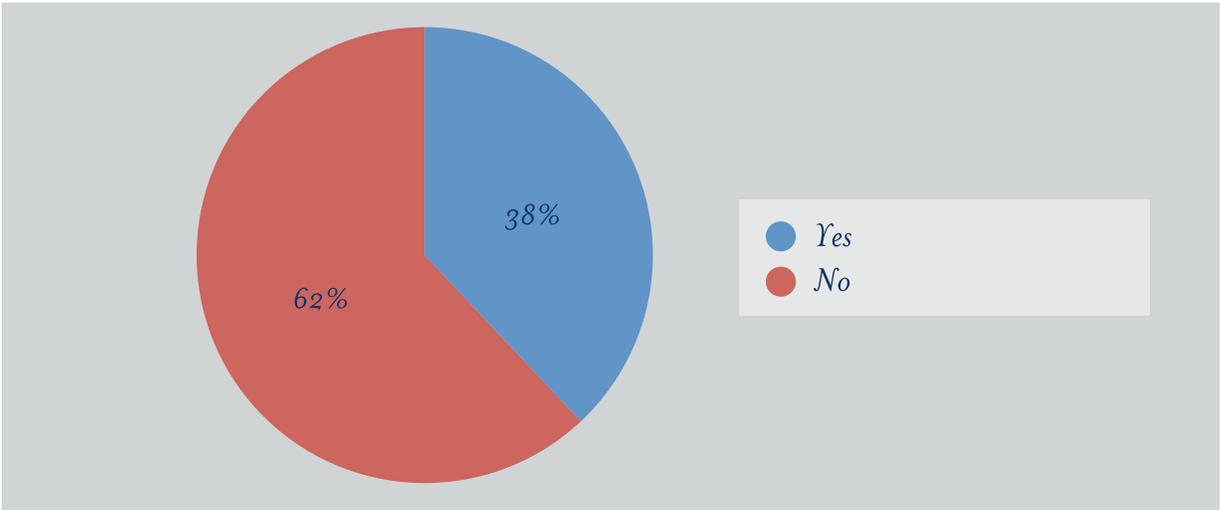
Despite significant amounts of financial stress brought on by the recession, many Americans report positive marital benefits. About 29 percent of married Americans—the same amount who agree that the recession brought financial stress to their marriage—agree that the recession has caused them to deepen their commitment to their marriage (Fig. 4). Only 13 percent disagree with this statement, while another 58 percent neither agree nor disagree with it.

FIGURE 4: Responses of Married Americans to the Statement, "The Recession has Deepened my Commitment to My Marriage."



The recession also appears to have staved off divorce in some instances (Fig. 5). Among married Americans who say they were considering divorce or separation prior to the recession (about 5 percent of all respondents in the survey), 38 percent say that the recession has caused them to put aside divorce or separation. Though the survey cannot

FIGURE 5: Percentage of Married Americans Who Had Been Considering Divorce or Separation But Put Aside Divorce Plans as a Result of the Recession

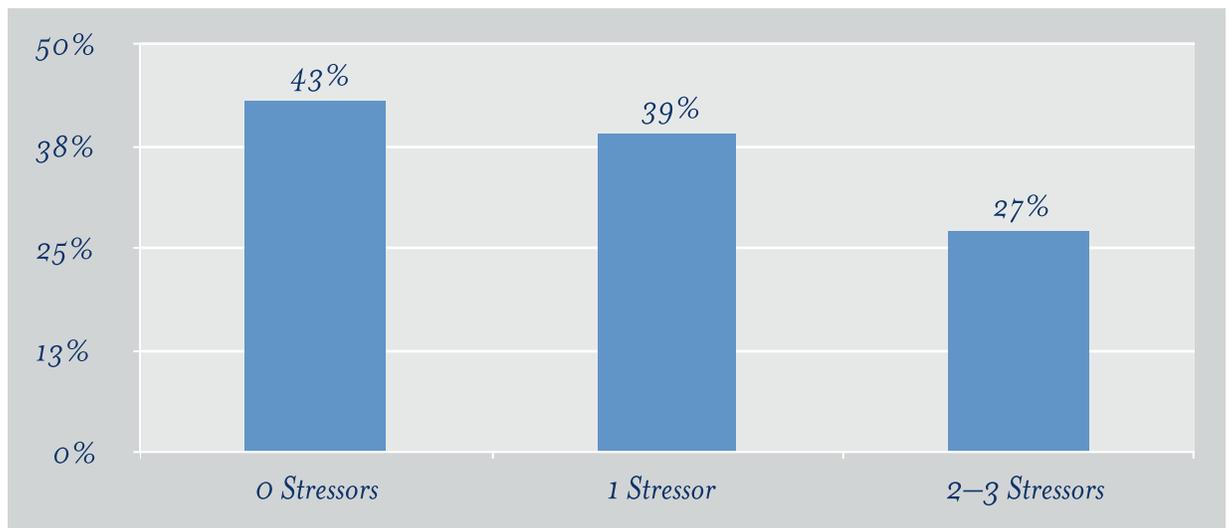


estimate the number of marriages that dissolved as a result of the recession, it appears that some, at least, have been saved for now. Moreover, the results of this survey are consistent with data from the 2010 *State of Our Unions* report, which indicated that divorce rates have fallen since the Great Recession began.

THE RECESSION AND MARITAL QUALITY

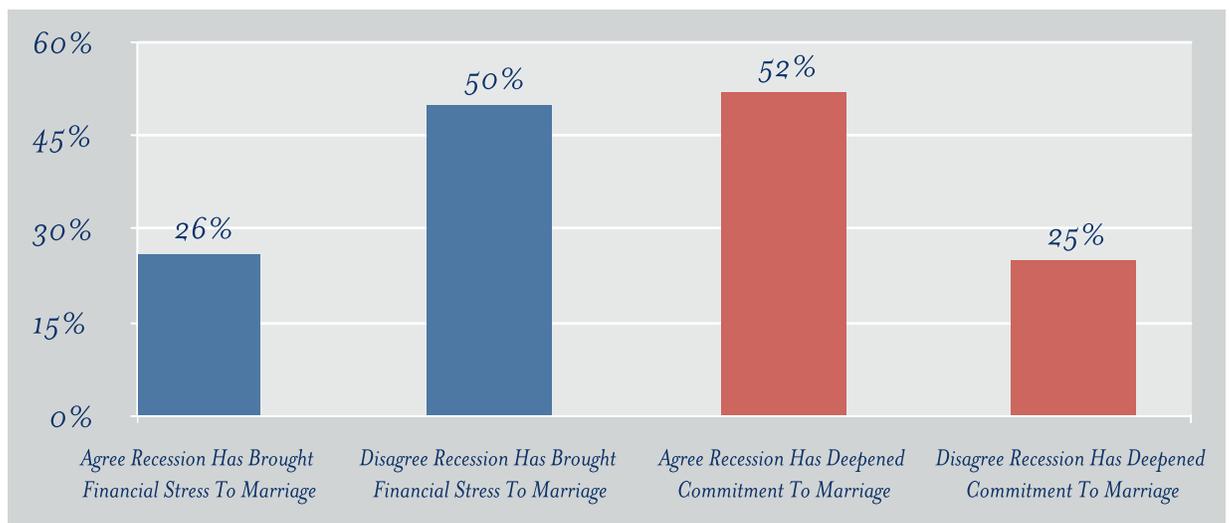
Still, the financial stresses of the recession have had a negative impact on Americans' marital happiness (Fig. 6). Married Americans who have been relatively unaffected by the financial downturn—those who report low levels of financial worry, no trouble paying their mortgage, and no employment setbacks—are the most likely to report having a very happy marriage (43 percent). Those who have experienced one stressor do not lag far behind these other Americans in marital happiness—39 percent report a very happy marriage. But those with two or three financial stressors are far less likely to report a happy marriage: just over one quarter of these Americans (27 percent).

FIGURE 6: Percentage of Married Americans in a Very Happy Marriage, by Number of Financial Stressors



Other recession effects have also had clear associations with marital happiness (Fig. 7). Just 26 percent of those who agree that the recession has added financial stress to their marriage claim to have a very happy marriage. In contrast, half (50 percent) who disagree report having a very

FIGURE 7: Percentage of Married Americans in a Very Happy Marriage, by Agreement with Statements about Recession Effects



happy marriage. Those who have redoubled their marital commitment as a result of the recession are much more likely to be in a very happy marriage (52 percent) than those who disagree that the recession has caused them to deepen their commitment (25 percent).

Similar patterns are evident for divorce proneness (Fig. 8). (Respondents are considered at high risk for divorce if they report a score of 5 or higher on a scale of 0–10 indicating the chance that they will one day divorce or separate.) Just 7 percent of married Americans with none of the three economic stressors report a high risk of divorce compared to 10 percent of those with one stressor and 20 percent of those with two or three stressors. Similarly, 16 percent of married Americans who agree the recession has caused them financial stress report a high divorce risk compared to just 7 percent of those who disagree (Fig. 9). Among those who agree that the recession has led them to deepen their marital commitment, just 5 percent are at a high risk for divorce, compared to 24 percent of those who disagree with that statement.

FIGURE 8: Percentage of Married Americans at High Risk for Divorce, by Financial Stressors

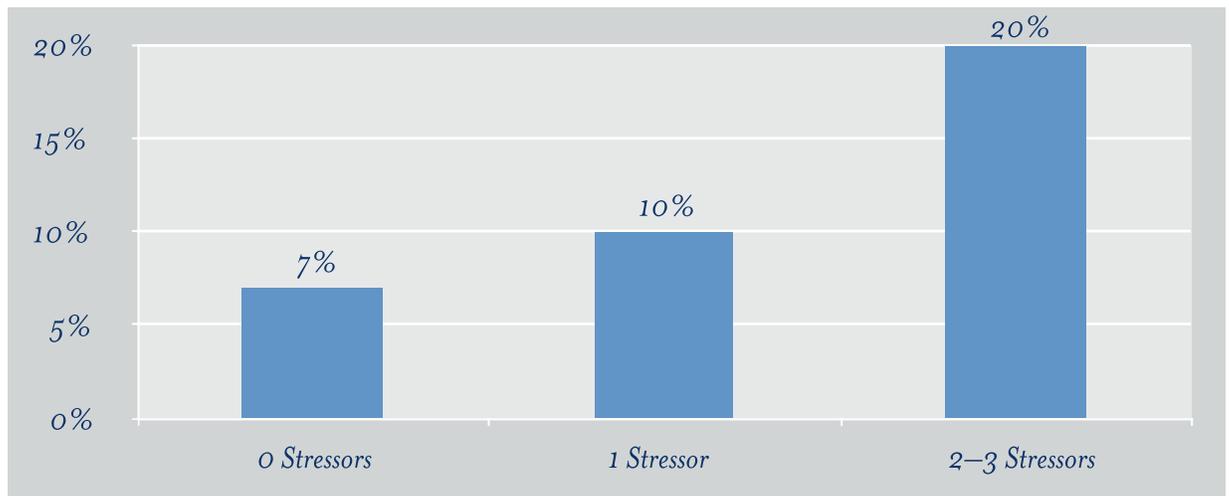
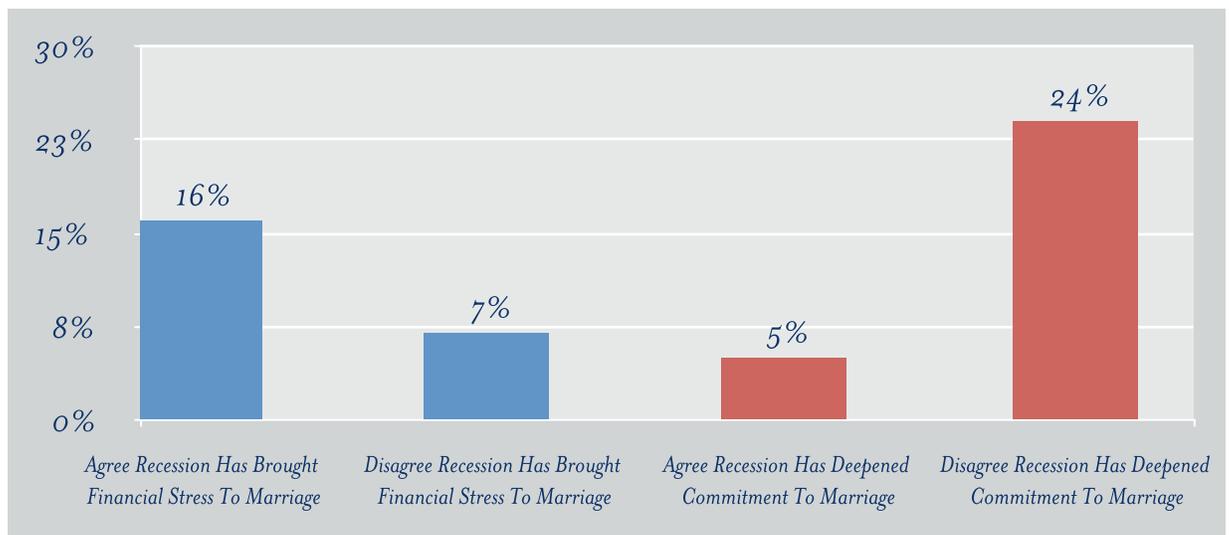


FIGURE 9: Percentage of Married Americans at High Risk for Divorce, by Agreement with Statements about Recession Effects



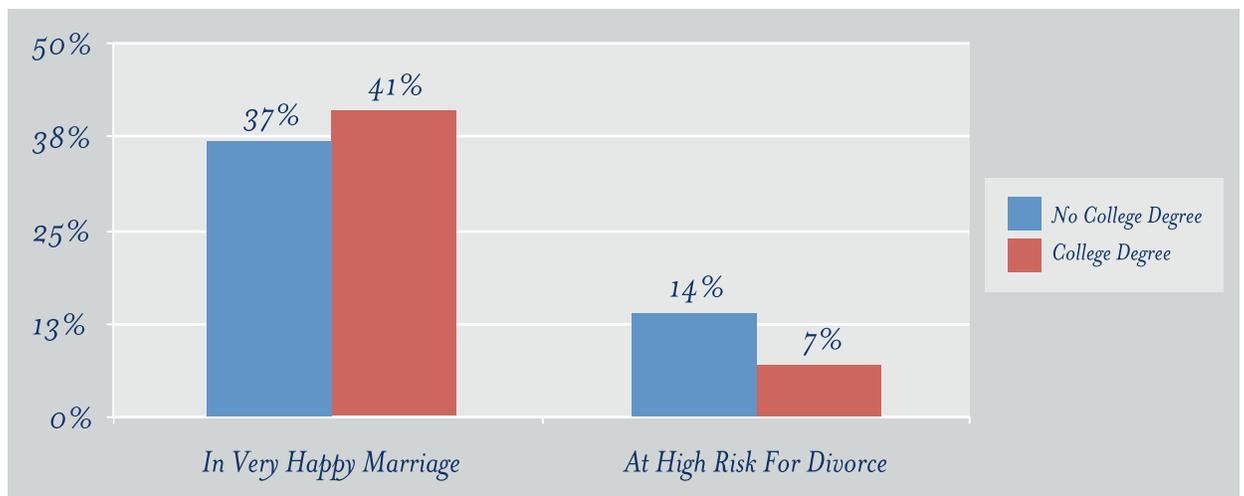
The 2010 *State of Our Unions* indicated that the recession has hit Americans with less education especially hard, and this is evident in this survey as well (Fig. 10). Nearly six in ten college-educated married Americans (57 percent) report no economic stressors from the recession compared to just about four in ten married Americans (42 percent) with no college degree. In contrast, 25 percent of married Americans without a college degree report two or three economic stressors, compared to just 14 percent of those with a college degree.

FIGURE 10: Percent of Married Americans Experiencing Financial Stressors, by Educational Attainment



This education gap is evident for marital quality as well (Fig. 11). Although the difference is modest, 41 percent of the college educated report being in a very happy marriage, compared to 37 percent of those with less education. The college educated are about half as likely to be at high risk for divorce; just 7 percent are at high risk, compared to 14 percent of those with no college degree.

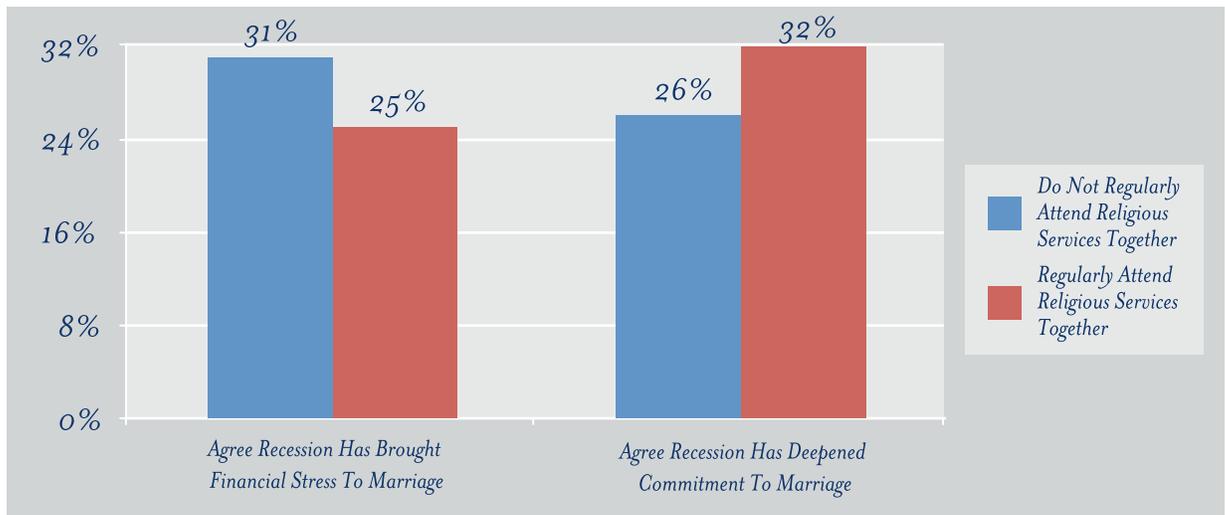
FIGURE 11: Percent of Married Americans in a Very Happy Marriage and Percent at High Risk for Divorce, by Educational Attainment



RELIGION AND MARRIAGE DURING THE RECESSION

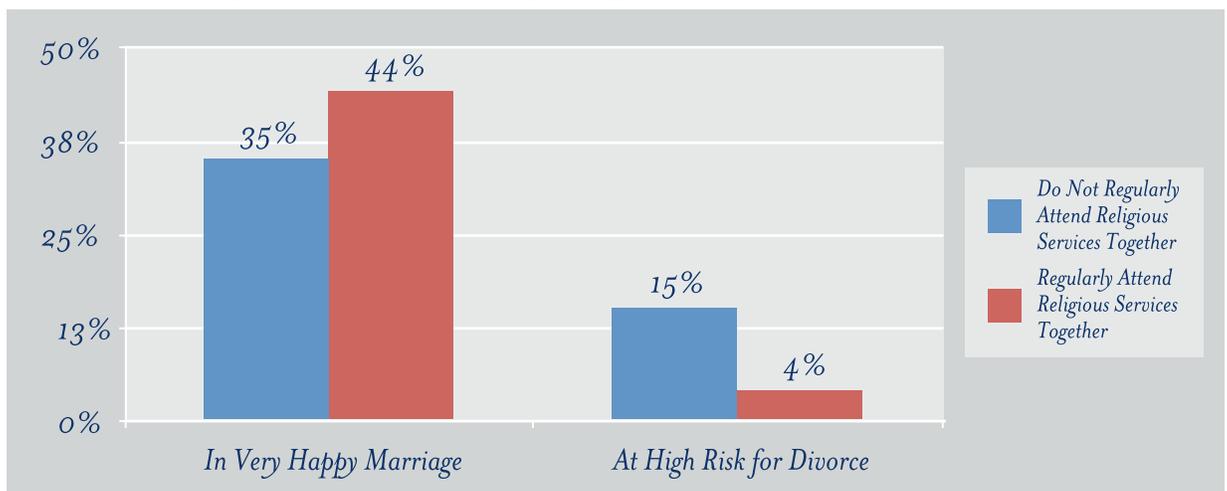
Sharing religious commitment appears to have had salutary effects for navigating the recession (Fig. 12). Couples who attend religious services regularly (several times a month or more) with their spouse report less financial stress from the recession (25 percent compared to 31 percent of those who do not attend regularly with their spouse). Religious couples are also more likely to report deepening their commitment to marriage as a result of the recession (32 percent compared to 26 percent).

FIGURE 12: Percent of Married Americans Reporting Recession Effects, by Religious-Service Attendance



Religious-service attendance as a couple also has benefits for marital quality (Fig. 13). About 44 percent of married Americans who attend religious services regularly with their spouse are in a very happy marriage; only 35 percent of those who do not attend services regularly with their spouse report the same. Disparities in divorce risk are also evident: 15 percent of those who do not attend religious services regularly with their spouse report a high risk of divorce, compared to just 4 percent of those who do attend regularly with their spouse.

FIGURE 13: Percent of Married Americans in a Very Happy Marriage and Percent at High Risk for Divorce, by Religious-Service Attendance



CONCLUSION

The Great Recession has caused significant amounts of financial stress and economic hardship for American married couples. These stressors and hardships have had both positive and negative effects on marriage in America. On one hand, many Americans have experienced stressors that have clear associations with reports of diminished marital happiness. But the shifts in the broader economic climate have also led many Americans to deepen their commitment to marriage and, in some cases, to table or cancel their plans to divorce or separate.

Not surprisingly, the weight of the Great Recession has not fallen equally on all married Americans. The recession has had the most deleterious marital effects on those most vulnerable to it—those without a college degree. One potential buffer against these effects is religious participation. Couples who attend together enjoy higher marital quality, less financial stress, and more deepened commitment to marriage in the face of the recession.

SUGGESTED CITATION

W. Bradford Wilcox. 2011. *The Great Recession and Marriage*. National Marriage Project Report Web Release. Charlottesville, VA: National Marriage Project.

ACKNOWLEDGMENTS

Funding for the Survey of Marital Generosity was provided by the Science of Generosity Initiative at the University of Notre Dame, a project funded by the John Templeton Foundation.