



Social Capital  
Campaign.

# FAMILY & STABILITY

BRIDGING AMERICA'S  
SOCIAL CAPITAL  
DIVIDE

• *Brad Wilcox, Chris Bullivant, and Peyton Roth*

# Social Capital Campaign.

## *FAMILY STABILITY*

BRIDGING AMERICA'S SOCIAL CAPITAL DIVIDE

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# About the Social Capital Campaign

The Social Capital Campaign promotes social capital and the institutions that create it to leading policy and opinion formers, particularly in Washington, D.C.

## A DEFINITION OF SOCIAL CAPITAL

There are three main elements to social capital that we campaign on:

- **First**, social capital as the rich network of trusted relationships required for child development and formation through to adulthood
- **Second**, social capital as the rich network of relationships that sustain individuals throughout adulthood, both professionally and personally
- **Third**, social capital as the by-product of the first two: trust between citizens who have never met

## SIX FOCUS AREAS

We draw our six policy focus areas from framework created by the Joint Economic Committee Social Capital Project, and we are grateful for the input and guidance of Dr. Scott Winship as we develop the campaign:

- **Family Stability**
- **Family Affordability**
- **Work**
- **Youth investment**
- **Civil Society**
- **Digital** – the impact of the digital economy upon social capital, in particular,
  - **Social media** and civil society
  - **Work** in the digital economy

An analysis across these several areas creates a composite, three-dimensional portrait of the state of social capital today, identifies the multiple sources of social capital collapse, and establishes the need for an interdisciplinary focus on creating policy solutions.

## **SOCIAL CAPITAL CREATION AT ITS BEST**

Families, churches, schools, employers, societies, clubs, philanthropic endeavors, political offices—these are all social goods. As we promote these institutions, we imagine them at their best: Families as positive, nurturing environments for raising children and enjoying long term relationships. Houses of worship as the best of collective action inspired by faith that benefits individual members and the wider community. Schools providing scaffolding and skills preparation that equip a child for adulthood. Employers providing opportunities that value profit, productive work, safe environments, and positive employee experiences, while benefiting their customers. Societies, clubs, and philanthropy that elevate the human condition, raise quality of life, and maximize an individual’s potential. Political campaigns that allow diverse opinion, organized around a fair and transparent democratic process to represent the interests of the people. These institutions are prized elements of social capital creation.

Yet all of these institutions can have their negatives. Families can be abusive, faith groups controlling, schools incompetent, employers exploitative, societies exclusive, philanthropies self-enriching, and political activism corrupt or silencing of diverse opinion.

The existence of negative forms of social-capital-creating institutions does not negate the need for these institutions. Rather they add to the urgency of our campaign to promote social capital creating institutions at their best.

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## **ACKNOWLEDGEMENTS**

We are grateful to the Institute for Family Studies and the Social Capital Campaign Advisory Board members for their assistance in the development of this report. The conclusions and recommendations of this report are solely those of its authors and do not reflect the views of any of the institutions, scholars, authors, or Advisory Board members connected to our work.

The Social Capital Campaign is a non-partisan, not-for-profit educational organization benefiting from the 501(c)(3) status of a fiscal sponsor.

# *Chairman's Foreward*

Americans' trust in their big institutions—including federal government and mass media—is in free fall among voters of both parties. Public trust ranks below upper middle-income countries like Colombia, China, Mexico, and Turkey. Just as disturbing is the decline in trust among Americans, and increasing division along party lines, to the point that members of one party views members of the other as the greatest threat to America's future.

Many have been perplexed as to how this has come about. But perhaps the collapse of trust in America is related to the collapse of social capital documented by academics. We convened the Social Capital Campaign to promote social capital and the institutions that create it. If we can build social capital, perhaps we can reverse the decline of trust choking our national conversation.

We are in debt to Senator Mike Lee and the Joint Economic Committee Social Capital Project: a holistic framework for analyzing the sources of social capital and how legislators on the Hill can support their growth. We have adopted this framework for our campaign: family stability, family affordability, work, youth investment, and civil society.

In this and subsequent reports, we will draw from expertise in D.C. think tanks, state initiatives, international examples, the private sector, non profit actors, faith groups, the left and the right. Our intent is to present a campaign to policy makers and opinion formers on how best to protect and create social capital, and in an increasingly digital context.

Most Americans aspire to get educated, find work, raise a family, have meaningful involvement in their local communities, and to participate in our democracy. The policies presented by the Social Capital Campaign aim to help them to do just that.

With enormous gratitude to Dr. Brad Wilcox for this excellent paper. Stable, married family life - that institution to which the majority of Americans aspire to enjoy - is at the heart of all efforts to rebuild America's social capital.

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Mark Rodgers  
*Chairman, Social Capital Campaign*

# Executive Summary

Americans aspire to strong and stable families. Yet today we see a worrying trend: a marriage divide. That aspiration to achieve a stable, married family life, and enjoy the social and economic advantages it brings, is increasingly only realized by the educated and affluent class. Federal policy makers interested in bridging that divide and strengthening the American family ought to address five family-related problems:

## FIVE PROBLEMS

### 1. A growing marriage divide that falls along class and educational lines

Today, the majority of more affluent Americans are married, whereas a majority of their less-affluent fellow citizens are not.<sup>1</sup> Such a divide was virtually nonexistent in the 1970s.<sup>2</sup>

### 2. A marriageability crisis among men

Coupled with the relative stagnation of working-class male wages, there has been a sharp decline in men's participation rate in the labor force. In the late 1960s, nearly all prime-age (25–54) men with only a high-school diploma participated, but by 2015, only 85.3 percent of these men were working or looking for work.<sup>3</sup> These men are increasingly unattractive marriage partners.

### 3. Rise of young, low-income Americans having children outside of marriage

In 2019, 40 percent of new infants were born to unwed mothers, usually poor or working class. Women were nearly six times as likely to have a child outside of marriage if they had only a high-school diploma, compared to those with a college degree.

### 4. Federal policy penalizes marriage

Congress tackled marriage penalties for upper-income families in 2017, but perverse incentives against aspirations to marriage remain for many working-class couples. Four in ten American families with children receive means-tested benefits or tax credits that are often more generous if parents remain unmarried.

### 5. Culture downplays the benefits of marriage

America's educated, affluent classes embrace a marriage-centered lifestyle for themselves and their children in private, accumulating social and economic advantages for themselves. Yet publicly, they reject a marriage-centered ethos.

## FIVE POLICY SOLUTIONS

Federal policy makers keen to end this social capital divide should consider the following solutions:

- 1. Removing perverse marriage penalties from government programs**
- 2. Public campaigns to promote the success sequence**
- 3. Vocational education to offer more working-class men pathways to stable careers and increased marriageability**
- 4. School choice and education savings accounts (ESAs) to improve relationship success**
- 5. Make work pay, through wage subsidy programs**

Two possible paths lie before America's families. On one, the affluent continue to reap the vast benefits of marriage while the working class become increasingly isolated and alienated from this crucial social-capital-creating institution. The other is a future where all Americans, regardless of background, are empowered to build the strong families they aspire to create for their children.

The policies outlined in this paper will help individuals and families fulfill their private, personal aspirations to build strong and stable families—for the benefit of American society as a whole.

# The Case

**“When it comes to some of the most intimate decisions in a person’s life—how and when to form a family—it is important to be humble about the limits of public policy.”<sup>4</sup>**

**- Richard Reeves, Brookings Institution**

Forging a strong family remains a key American value. For instance, three out of four high school seniors say having a strong marriage is “extremely important” to them.<sup>5</sup> Most unwed Americans in their 20s and 30s aspire to marry and start a family.<sup>6</sup> And yet, marriage rates vary significantly by education and income. This suggests impediments stand in the way of working-class and poor Americans when it comes to realizing their own marriage and family aspirations. Public policy should help Americans realize those aspirations.

Strong families serve the common good. They have a formative impact on childhood development and also benefit adults, society, and the economy. Policymakers must be mindful of whether policy helps or hinders the formation of the stable families so integral to the success of the American experiment.

# The Data

**“The family is the source of life and growth. Families build values, encourage (or discourage) their children in school and out. Families — far more than schools — create or inhibit life opportunities. A huge body of evidence shows the powerful role of families in shaping the lives of their children.”<sup>7</sup>**

**- James Heckman, Nobel Laureate**

## 1. GOOD FOR KIDS

There is no institution with greater influence over the social connectedness and social capital formation of children than the family. Families are responsible for the environment in which children are raised. They shape children’s beliefs on what it means to build a happy, flourishing life and have innumerable impacts on their decision making and development as they transition into adulthood. Crucially, an ever-growing body of scientific literature confirms that a married, two-parent household is the family structure most likely to offer children a stable family life, the involvement and affection of their two parents, and access to crucial educational and financial resources. In other words, marriage is the institution that maximizes the odds that a child will thrive.

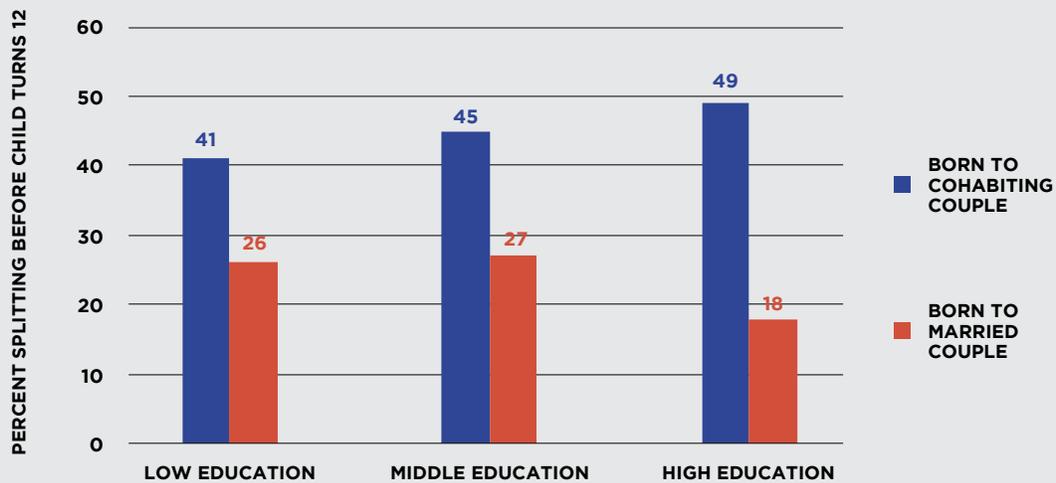
Accordingly, social science research has concluded for decades that the American Dream is more alive when stable marriages anchor the lives of children—and the communities in which they grow up. No family arrangement besides marriage affords children the same shot at achieving that dream.

**Social capital assets.** Children raised in stable, married homes are more likely to get the emotional resources—attention, affection, and consistent nurture—they need to thrive in life. They are much more likely to have involved and affectionate parents, and their parents are more likely to keep track of their whereabouts and to shape their behavior in a consistent fashion.<sup>8</sup> Additionally, children raised in stable, married families are much more likely to develop satisfying and engaged relationships with their fathers.<sup>9</sup>

## THE DATA

Children born to cohabiting couples, by contrast, are almost twice as likely to see their parents break up, even after controlling for confounding sociodemographic factors such as parental education.<sup>10</sup> **Figure 1**, which displays the likelihood that children in different living arrangements will see their parents break up by age 12, exemplifies the added stability of married families in America.<sup>11</sup>

**Figure 1.** *Percentage of Families Breaking Up Before Child Turns Age 12, by Parents' Marital Status and Education*



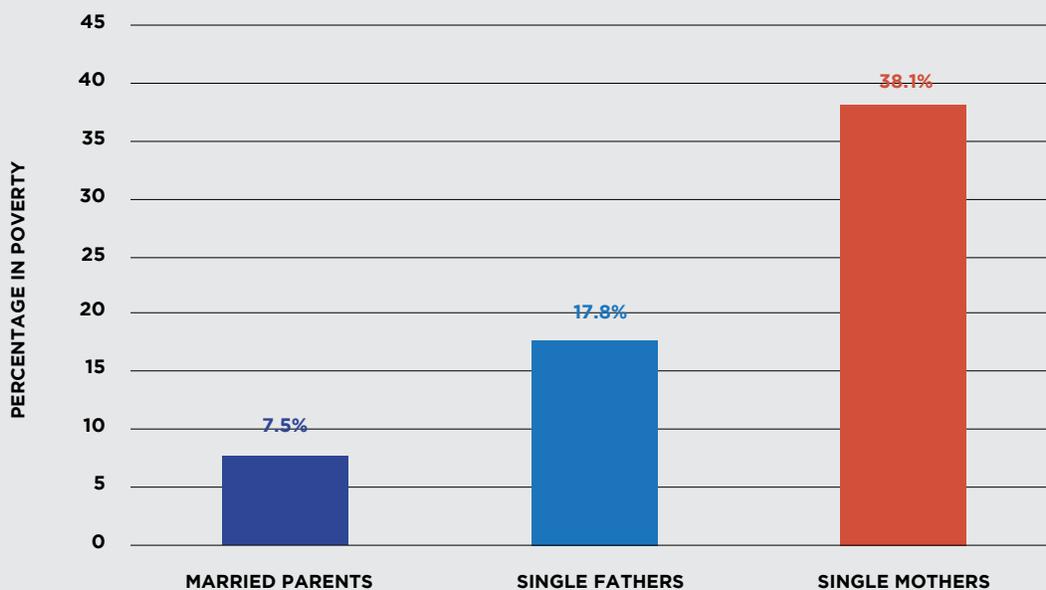
**SOURCE:** *Estimates from the National Survey of Family Growth.*<sup>12</sup>

## THE DATA

**Capital assets.** Children raised in stable, married families also benefit from having higher and steadier streams of income. Partly because two-parent families are more likely to have two earners, and also because married families are less likely to be plagued by the costs associated with family instability, children in married families enjoy markedly higher family income and lower risks of poverty and material deprivation.<sup>13</sup>

Figure 2 indicates that children living in single-parent homes are more than twice as likely to live in poverty, compared to children in married-parent homes. Indeed, research suggests that child poverty would be markedly lower if the nation enjoyed 1970 levels of marriage.<sup>14</sup>

**Figure 2.** *Percentage of Families in Poverty, by Parents' Marital Status*



**SOURCE:** 2018 Current Population Survey data queried through the Integrated Public Use Microdata System.<sup>15</sup>

## THE DATA

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**Education outcomes.** When it comes to education, children in stable, married families are more likely to excel in school, generally earning higher grade point averages.<sup>16</sup> These effects are even stronger for social and behavioral outcomes like school suspensions, high school dropouts, and schools contacting parents about their child's negative behavior.<sup>17</sup> Children from married homes are also more likely to attend and graduate from college.<sup>18</sup> Research from Melissa Kearney and Philip Levine suggests that the effects of married parenting on high-school completion are largest for children from less educated homes, though the effects for other outcomes, such as college completion, are largest for children from college-educated homes.<sup>19</sup>

**Economic mobility.** The relationship between family structure and children's later economic wellbeing is well established. Beyond predicting poverty rates in the short term, the benefits of married family structure extend over a child's lifetime.

A recent study by Richard Reeves found that the chances of upward economic mobility are different for low-income children of married versus unmarried parents. Four-out-of-five children born into the bottom income quintile who were raised by married parents had risen out of that range by adulthood. In contrast, those raised by a never-married single mother had only a one-in-two chance of doing the same.<sup>20</sup>

This finding suggests the social capital security provided by stable, married families fuels the accumulation of financial capital—rather than these stable, married families being simply a benefit generated by those with money.

Family stability is good for children. As sociologist Andrew Cherlin has noted, “Children who experience a series of transitions [with partners moving in and out of the household] appear to have more difficulties than children raised in stable two-parent families, and perhaps even more than children raised in stable, lone-parent families.”<sup>21</sup>

## THE DATA

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### 2. GOOD FOR ADULTS

Being a part of a stable, married-parent family does not just produce the best life outcomes for children; it is also beneficial for adults, especially men.

**Financial wellbeing.** Economists often refer to a “marriage premium” in earnings and wealth for men who are married versus their unmarried counterparts. Married men tend to earn between 10 and 30 percent more than comparable single men.<sup>22</sup> Further, those men who are able to enjoy a stable married life usually accumulate more assets than their peers who never married or divorced, benefiting from a second income and economies of scale. Research also suggests that stably married men and women tend to have accumulated greater wealth—more than three times greater—by their early pre-retirement years than those who never married and those who had married and then divorced.<sup>23</sup>

**Social capital accumulation.** Men in committed, stable relationships are also more likely to be oriented toward social-capital-building activities such as participation in extended family, involvement in civic organizations, and membership in a faith community.<sup>24</sup> Married men in stable families also tend to have better mental-health outcomes than do their single counterparts. A little less than half (43 percent) of married men report they are “very happy” with life, in comparison to just one in five single men (20 percent) and cohabiting men (21 percent).<sup>25</sup> The Fragile Families and Child Wellbeing Study showed that stably married fathers were about 25 percent less likely to experience major depressive episodes than were nonresident fathers.<sup>26</sup> Large scale longitudinal studies continue to demonstrate that suicide rates are higher among singles than married men and women, with one analysis suggesting that suicide was 48 percent more common among never-married individuals than those who were married or cohabiting.<sup>27</sup>

Overall, the evidence suggests marriage leads to longer lives as well. The accumulation of stronger income, deeper engagement with work, more resilience, better mental health, and involvement in building social capital networks, may explain findings that conclude men who marry, and remain married, live nearly ten years longer than their unmarried peers.<sup>28</sup>

## THE DATA

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### 3. GOOD FOR SOCIETY

Stable families are good for society.

**Neighborhoods.** There is clear correlation between family stability and positive social outcomes that extend to the neighborhood level. Strong families, for example, are more conducive to effective supervision and consistent nurture, which reduces the likelihood that children—especially young men—will act out and get in trouble with the law.<sup>29</sup> By extension, communities with greater numbers of single-parent homes have markedly higher levels of crime and violence than do communities with a higher concentration of two-parent families. Indeed, Harvard sociologist Robert Sampson has observed that “Family structure is one of the strongest, if not the strongest, predictors of...urban violence across cities in the United States.”<sup>30</sup>

Harvard economist Raj Chetty and his coauthors found a strong community effect in upward mobility that aligned well with family-structure differences across geographic areas.<sup>31</sup> Chetty found that the most predictive factor of upward mobility in a community was the share of homes with two parents present in the household. This factor was more predictive than other measures such as school quality, income inequality, or racial segregation. Chetty’s research also found that the difference in economic mobility between black and white boys is smaller in communities with a greater share of present fathers and married adults.<sup>32</sup>

### 4. GOOD FOR THE ECONOMY

Stable families are clearly better for the American economy.

**More work and higher GDP.** Marriage is associated with higher rates of work and lower rates of labor-force detachment among men.<sup>33</sup> Indeed, the academic literature suggests real evidence to this effect. Higher rates of marriage at the state level are linked to greater GDP per capita and higher median family incomes.<sup>34</sup>

**Household assets.** Marriage tends to engender savings, more income, and less vulnerability to economic shocks such as job loss, protected as they are by the potential for two sources of income.

## THE DATA

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**Educated workers.** Children in stable families tend to perform better in educational attainment, while adults in stable families tend to be healthier, live longer, and be more engaged in the labor market. The supply of educated workers for the American labor market is critical to the country's ongoing economic success in an expanding global economy with rising national competitors. Additionally, the shift to an increasingly digital workplace requires new skills, with a premium placed on emotional intelligence in a context of rising automation.

**Public Spending.** Stable families are associated with less crime, better health, more work, higher incomes, and less addiction. All of the above help to explain the disproportionately low cost of married families when it comes to public services (e.g., policing, courts, emergency medicine) and federal safety-net funds. Households with children enrolled in SNAP in 2018 were twice as likely to be headed by a single parent than by two married parents.<sup>35</sup> The same trend follows for other crucial safety-net programs as well. By contrast, economically and socially prospering families are able to contribute more to the public purse through taxation. In fact, married Americans account for only 50 percent of adults in the United States, but they contribute nearly three quarters of federal tax revenue.<sup>36</sup> With a lower uptake of federal benefits and higher contribution to the public treasury, stable, married families are an important cornerstone of our country's economic health.

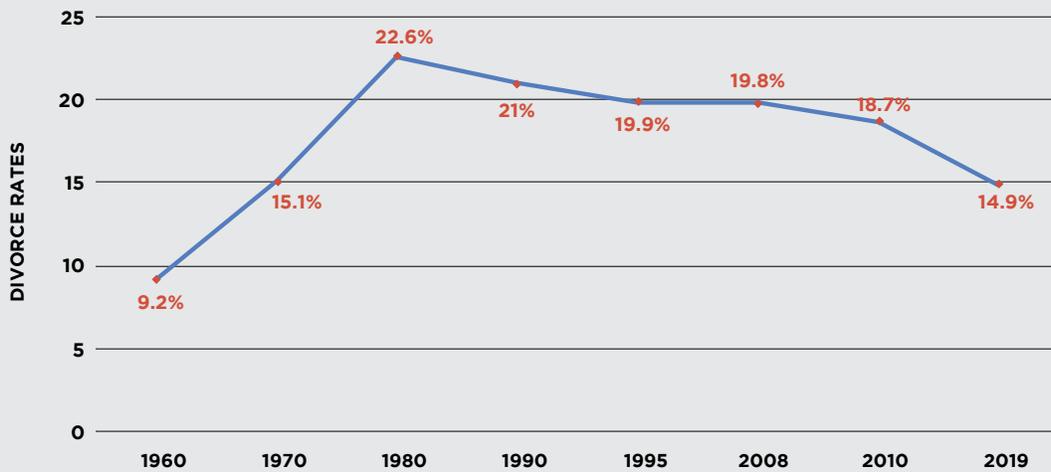
## 5. POSITIVE TRENDS

Though many challenges pose serious threats to the family landscape of America, some noteworthy and encouraging family trends have emerged in recent years. For example, as [Figure 3](#) indicates, the divorce rate is down more than 30 percent since the height of the divorce revolution in 1980, and it seems to be headed lower. This means the fabled statistic—that one-in-two marriages end in divorce—is no longer true. A clear majority of marriages today will go the distance. Second, in the wake of the Great Recession, the decades-long increase in nonmarital childbearing has come to a halt and is now falling, albeit modestly.

Less divorce and nonmarital childbearing equals more children being raised in intact, married families. In fact, as [Figure 4](#) shows, since 2014, the share of children raised in an intact, married family has climbed from 61.8 to 62.6 percent. An uptick in

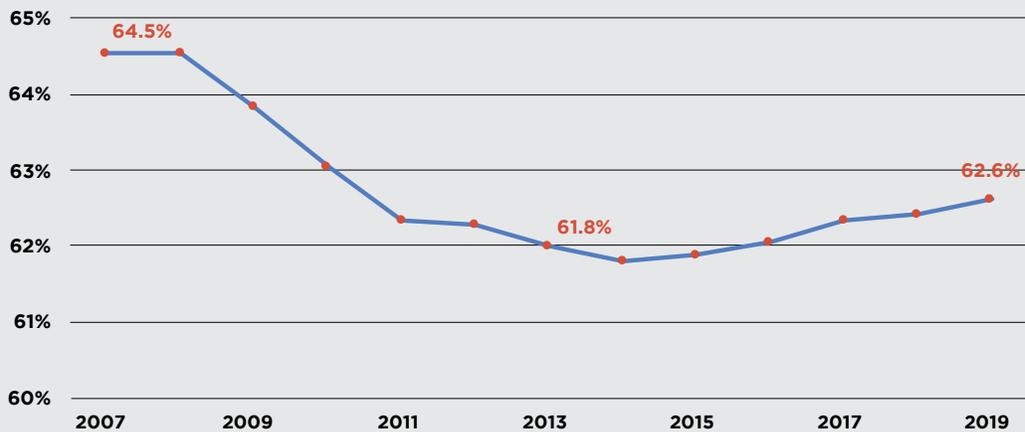
## THE DATA

**Figure 3.** *The Divorce Rate, 1960–2019*



**SOURCE:** 1960–1997 estimates based on National Center for Health Statistics data; 2008–2019 estimates based on the American Community Survey.<sup>37</sup>

**Figure 4.** *Children in Intact Married Families, 2007–2019*



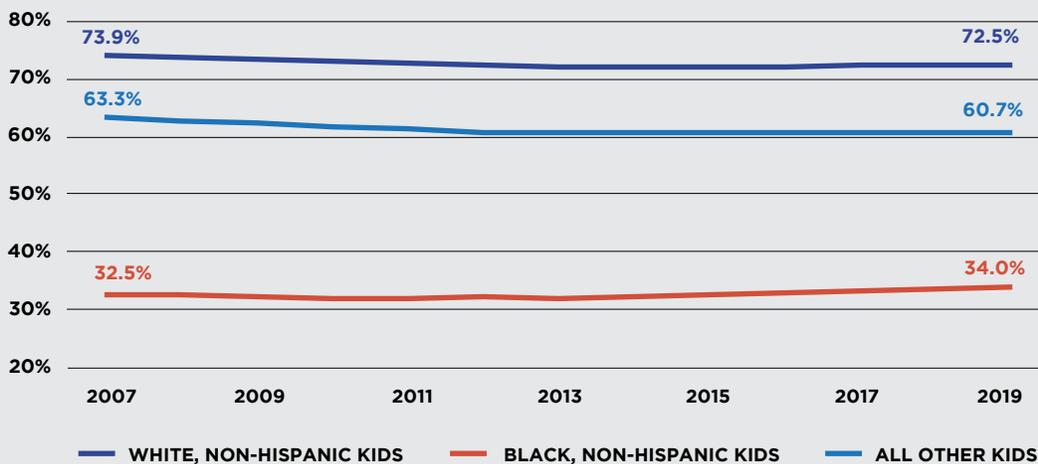
**SOURCE:** 2007–2017 estimates based on the American Community Survey; 2018–2019 estimates are projections based on 2018 and 2019 Current Population Survey. Courtesy of Lyman Stone.<sup>38</sup>

## THE DATA

children living in intact families has been strongest for black children and children born to disadvantaged mothers, as [Figure 5](#) suggests. The good news about family in America, then, is that a growing share of children overall are being raised in intact, married families.

Married families are good for children, for adults, for society, and for the economy. Policymakers should consider family stability a central element of any plan to build social capital and to improve socioeconomic outcomes for the country. Yet a number of economic, social, and policy barriers stand in the way of marriage and family life for poor and working-class Americans. In the next section, we identify five problems that policy makers should be concerned with.

**Figure 5.** *Share of Children Living in a Married, Two-Parent Household, by Major Racial or Ethnic Group, 2007–2019*



**SOURCE:** *American Community Survey data queried through the Integrated Public Use Microdata System.*<sup>39</sup>

# Five Problems

Family is important for creating social capital. We reviewed data that suggests a strong relationship between stable, married families and positive outcomes for children, adults, society, and the economy. Yet, as individuals aspire to create stable families, we notice the following five problems:

- 1. A growing marriage divide that falls along class and educational lines**
- 2. A marriageability crisis among men**
- 3. Rise of young, low-income Americans having children outside of marriage**
- 4. Federal policy penalizes marriage**
- 5. Culture downplays the benefits of marriage**

## 1. A GROWING MARRIAGE DIVIDE THAT FALLS ALONG CLASS AND EDUCATIONAL LINES

The United States finds itself in a predicament. Marriage remains relatively strong and stable for educated and affluent Americans. This means our affluent class is reaping the substantial economic, social, and educational benefits that flow to men, women, and children in stable, married families.<sup>40</sup>

Meanwhile, the stability of less-educated and lower-income American families continues to erode, as marriage retreats for Americans who are not affluent. As we will explore in more detail later, this decline in marriage has been especially pronounced among working-class families.

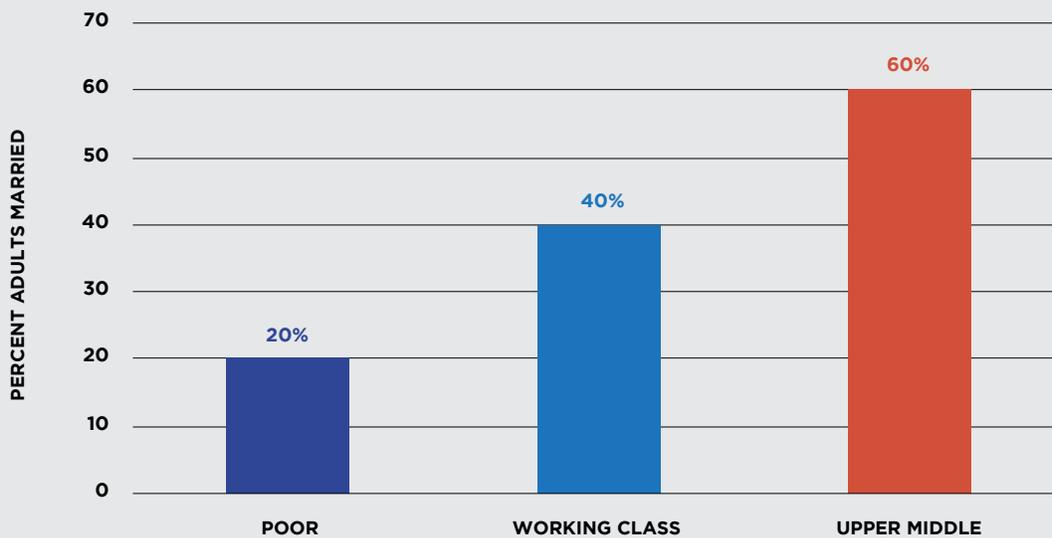
The country still faces a deep divide when it comes to family structure and stability, with children from less-educated and lower-income homes still facing markedly higher rates of family instability and single parenthood. Single parenthood is about twice as high for children from families with less education compared to children from college-educated families.<sup>41</sup> Indeed, in recent decades, the decline in marriage has been especially pronounced among working-class families—those headed by parents with no college degree and falling between the twentieth and fiftieth percentiles of income.<sup>42</sup>

## FIVE PROBLEMS

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One of the most telling signs of this marriage divide is the number of currently married adults; shown below, a majority of more affluent Americans today are married, whereas a majority of their less-affluent fellow citizens are not.<sup>43</sup> What is particularly striking about this divide is that it was basically nonexistent in the 1970s.<sup>44</sup>

**Figure 6.** *Share of Adults Age 18–55 Who Are Currently Married, by Class*



**SOURCE:** 2019 American Community Survey data queried through the Integrated Public Use Microdata System.<sup>45</sup>

What has replaced marriage for poor and working-class Americans? A mix of cohabitation, divorce, nonmarital childbearing, and single living. For instance, in 2019, 59 percent of babies born to mothers with only a high-school diploma were born outside of marriage, compared to just 10 percent of those born to mothers with a four-year degree or more.<sup>46</sup> As a result of these trends, children born into less-affluent and less-educated households are increasingly likely to find themselves in unstable family environments and are more likely to be raised by a single mother. In fact, single parenthood is about twice as high for children from less-educated families as it is for children from college-educated families.<sup>47</sup>

## FIVE PROBLEMS

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Research suggests the marriage divide may have arisen for a host of economic, policy, and cultural reasons.<sup>48</sup> Economic gains since the 1970s have disproportionately gone to the most-educated Americans, whereas Americans without a college degree—especially men—have not seen marked wage gains. And employment instability and nonparticipation have increased precipitously for less-educated men.<sup>49</sup> This matters because stable employment is a powerful predictor of men’s odds of getting and staying married.<sup>50</sup>

Declines in religious and secular civic engagement have been similarly concentrated among working-class and poor Americans, thereby depleting these families of the social support they need to thrive and endure.<sup>51</sup> Taken together, these shifts have weakened the strength and stability of family life in poor and working-class communities across the United States.

The tragedy in all this, of course, is that many of these changes came at the behest of, or to the benefit of, our elites. This is particularly troubling because the marriage divide renders millions of children in working-class and poor families “doubly disadvantaged”—navigating life with not only fewer socioeconomic resources but also an absent parent.<sup>52</sup>

The portrait painted by this research is one of a country with rapidly developing fault lines along family formation. Increasingly, wealthier Americans find growth, stability, and purpose by anchoring their lives on strong and stable families. Meanwhile, the numerous benefits of marriage increasingly elude working-class and poor Americans. The disparity has significant implications for the healthy development of our nation’s children, and policy reform should focus on empowering more lower-income Americans to fulfill their aspirations to build strong, stable families.

## 2. A MARRIAGEABILITY CRISIS AMONG MEN

The vast majority of women desiring marriage still consider important a man’s ability to provide financially for a family.<sup>53</sup> Four out of five women say it is very important for a potential spouse to have a “steady job.”<sup>54</sup>

New research by Rosemary Hopcraft suggests that a man’s probability of ever marrying is highly correlated with his income, whereas the likelihood a female will marry is not related to her earning potential.<sup>55</sup>

## FIVE PROBLEMS

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Unfortunately, a growing share of men without college degrees no longer have access to jobs open to men and women with only a high school diploma that provide the kind of stable income that may be necessary for potential spouses to consider them marriage-ready.<sup>56</sup> In the late 1960s, nearly all prime-age (25–54) men with only a high-school diploma participated in the labor force, but by 2015, only 85.3 percent of these men were working or looking for work.<sup>57</sup> Men who have left the labor market tend to spend most of the time they would otherwise invest in work on “socialization, relaxing, and leisure,” which includes eating out with friends, watching television, and playing video games.<sup>58</sup> Few of these activities meaningfully prepare men to build strong and stable families.

One important employment challenge possibly contributing to declining labor-force participation for men with less than a college degree is that many jobs accessible to them may not pay enough to sustain a stable family life. Technological change, de-unionization, and globalization have dramatically altered the job market.<sup>59</sup> When looking at hourly wages in the United States in 2018, Pew researchers found that “today’s average hourly wage has just about the same purchasing power it did in 1978.”<sup>60</sup> But the overall stagnation in hourly wages has not been felt equally by all U.S. workers. Between 1973 and 2015, real hourly earnings for the typical high-school-educated man in his prime working years declined by 18.2 percent, while hourly earnings for college-educated men increased substantially.<sup>61</sup> Further, in the 1980s, two thirds of jobs were open to men and women with only a diploma. Today, only one-third of jobs are.<sup>62</sup> With a wave of new service-sector jobs replacing a shrinking manufacturing sector, many find themselves with less representation and fewer rights in the workplace, reducing their access to dignified, supportive work environments.<sup>63</sup>

In short, marriage could be slipping out of reach for many poor and working-class men as they lose critical opportunities to gain a career footing early in life and build families from a place of financial stability. Recent research has identified a large gap in the share of men who are good financial matches for a growing class of educated women earning good wages.<sup>64</sup> The worsening economic conditions of lower-wage men are strongly correlated with declining rates of marriage among this group.<sup>65</sup>

Men with low skills and low income will find themselves increasingly unable to realize aspirations for stable, married family life—or to model this kind of life to their children.

## FIVE PROBLEMS

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### 3. RISE OF YOUNG, LOW-INCOME AMERICANS HAVING CHILDREN OUTSIDE OF MARRIAGE

The rise of unmarriageable men explains in part another important thread of fraying family life, especially for lower-income Americans: the rising share of young men and women having children outside of marriage.

In 2019, 40 percent of new infants were born to unwed mothers.<sup>66</sup> This crisis of nonmarital births is especially concentrated among poor and working-class mothers. Women giving birth in 2016 were nearly six times as likely to be unmarried if they just had a high-school diploma, compared to those with at least a bachelor's degree.<sup>67</sup>

This experience runs contrary to most young adults' desire to marry. As noted earlier, three in four high school seniors say having a strong marriage is “extremely important” to them.<sup>68</sup> It is, therefore, perhaps apparent that impediments exist to realizing aspirations for stable family life, especially among low-income individuals. This is a perpetuating problem. If individuals do not have a stable family life modeled to them, they are less well equipped to navigate establishing their own. Many young adults are moving quickly into sex and parenthood without the skills and wisdom to make good decisions about marriage and family formation.<sup>69</sup>

### 4. FEDERAL POLICY PENALIZES MARRIAGE

The way Congress has constructed the federal safety net over the last six decades has helped to shape the increasing marriage divide. While legislators tackled many of the marriage penalties hitting upper-income families in 2017, they did not address the perverse incentives against marriage included within many means-tested programs (such as Medicaid and childcare subsidies). These disincentives are hitting working-class couples especially hard today.<sup>70</sup>

Despite decades of social science research confirming the importance of marriage for childhood development, means-tested benefit programs like Medicaid and the childcare subsidies often penalize marriage among lower-income families.<sup>71</sup> These “marriage penalties” arise when two lower-income single adults—one or both of whom might qualify for public benefits when they file taxes separately—become ineligible for federal benefits when they marry because their combined income pushes them above the benefit threshold.<sup>72</sup>

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As a result, many unmarried couples today face losing thousands of dollars in government support if they choose to marry. For instance, a single pregnant woman earning \$21,000 per year would normally be eligible for Medicaid/CHIP coverage for her own care and the cost of childbirth. But if this very same pregnant woman married the father of her child, who makes \$29,000 per year, their combined income of \$50,000 would disqualify her from Medicaid/CHIP coverage for childbirth and associated perinatal care, which costs an average of \$12,000.<sup>73</sup>

And these penalties make a difference in the family landscape. Researchers have generally found them to be associated with slightly less marriage and more cohabitation.<sup>74</sup> One study found that every \$1,000 of marriage penalties was associated with a 1.7 percentage point decrease in the probability a couple would marry; the decrease was worse—2.7 percentage points—for those without a college degree.<sup>75</sup> Another study found that among mothers who were eligible for EITC (the earned income tax credit), those who were facing a marriage penalty were 2.5 percentage points more likely to cohabit and 2.7 percentage points less likely to marry when compared to the ones who did not face a marriage penalty.<sup>76</sup>

The evidence suggests that the greater burden of marriage penalties now falls on couples whose income is between 100 percent and 250 percent of the poverty line—that is, working-class Americans.<sup>77</sup> The financial burden of marriage penalties can be large. Research suggests that marriage penalties can exceed 30 percent of income for some couples.<sup>78</sup> And nearly 40 percent of cohabiting parents with young children may face marriage penalties in programs such as SNAP, Medicaid, and TANF.<sup>79</sup>

This means federal policy is forcing many with both low capital and low social capital to remain locked out of one of the biggest means to accumulate social capital—marriage—to the detriment of the whole of society.

## 5. CULTURE DOWNPLAYS THE BENEFITS OF MARRIAGE

Since the 1960s, American culture has de-emphasized many of the values and virtues that sustain strong and stable marriages, all in the name of “expressive individualism.”<sup>80</sup>

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What is interesting about this well-known cultural trend is the countercurrent that has quietly emerged in recent years among the upper classes. While America's educated elite overwhelmingly reject a marriage-centered ethos in public, they embrace it privately for themselves and their children. In this way, they afford their families a significant cultural advantage when it comes to forging a strong and stable family life.<sup>81</sup> A recent study of California found, for instance, that college-educated Californians were much more likely than less-educated Golden Staters to embrace a public ethic celebrating "family diversity" while at the same time valuing the raising of their own children within marriage. This suggests an *inverted hypocrisy* among the elites who control the commanding heights of our culture in California—successful showrunners, Silicon Valley titans, and media executives. When people in these positions of influence embrace a more virtuous family-centered way of life in private than they do in public, children and adults from less-advantaged communities are less likely to be exposed to the values that sustain strong and stable marriages—in their schools or on their screens.<sup>82</sup>

# Five Policy Solutions

America's marriage divide is driven by a range of cultural, economic, and legal factors; the government can only do so much to mitigate these causes. But it *can* play a role in strengthening and stabilizing family life. The following five policy solutions, in particular, would be helpful to bridge the divide:

## 1. REMOVING PERVERSE MARRIAGE PENALTIES FROM GOVERNMENT BENEFIT PROGRAMS

Public policy should not penalize the very institution proven to help house and protect the public good. Several policy solutions have therefore been offered toward eliminating marriage penalties. Many have suggested starting with the Earned Income Tax Credit (EITC), a crucial vehicle offering cash support to low-income working families.<sup>83</sup> The challenge with removing marriage penalties from this program is that doing so would require either extending benefits to more working-class married couples or cutting benefits for lower-income single parents.

The best way to address this challenge is to convert the EITC into an hourly-wage subsidy (see more about this in number 5, below). Since a wage subsidy is based on the hourly income of an individual—rather than the person's family structure or household income (the current bases for EITC calculations)—it would not include marriage penalties. Such a wage subsidy might also reinforce the appeal of work among less-educated men, which in itself would help bridge the marriage divide by addressing the current marriageability crisis.

Many other programs besides the EITC also penalize marriage—including Medicaid, SNAP, and Section 8 housing. The best way to address the penalty in these programs is to double the income threshold for married families seeking to qualify for their benefits. To limit the cost of such an approach, threshold extensions should be limited to married-parent families with children under age 5.

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### 2. PUBLIC CAMPAIGNS PROMOTING THE SUCCESS SEQUENCE

To respond to a culture that is too often indifferent or hostile to marriage (and rather champions young adults having children outside of it), we recommend launching campaigns that empower young adults to make informed decisions—about marriage, childbearing, and other life-defining events. One framework, described as the “success sequence” by Brookings Institution scholars Ron Haskins and Isabel Sawhill, is especially appealing. This framework describes a series of decisions surrounding education, work, marriage, and childrearing that are powerfully linked to a person’s chance of ending up poor.<sup>84</sup> In fact, only 3 percent of millennials who earned a high-school diploma, worked full-time, and waited until marriage to have children were in poverty by the time they reached adulthood.<sup>85</sup>

One randomized, controlled study found a 46 percent reduction in teen pregnancy just twelve months after a group of vulnerable students participated in a healthy-relationships course teaching the success sequence.<sup>86</sup> Teens who participated in the course were also less likely to have had sex six months after the course—and they reported fewer sex partners—compared to control-group youth.<sup>87</sup>

Previous nation-wide campaigns against teenage pregnancy have yielded promising results. The National Campaign to Prevent Teen and Unplanned Pregnancy has received widespread support from educational, civic, media, pop cultural, and religious institutions, and it appears to have helped drive down the teen pregnancy rate by more than 65 percent since the 1990s.<sup>88</sup> Policymakers can draw valuable lessons from these successful efforts about what an impactful success-sequence campaign might look like.

### 3. VOCATIONAL EDUCATION TO OFFER MORE WORKING-CLASS MEN PATHWAYS TO STABLE CAREERS AND INCREASED MARRIAGEABILITY

Researchers and policymakers should explore the potential of expanding workforce-education opportunities. Studies should identify the characteristics of careers pursued by graduates of career and technical education (CTE), as well as which factors contribute to an increased likelihood of interpersonal success. Take, for example, Career Academies, high-school programs that offer students who are not on the college track

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rigorous, career-oriented courses paired with internships.<sup>89</sup> Young men participating in these programs earned more than similar peers who did not.<sup>90</sup> These programs may also prepare young men for more successful relationships: young men who attended a Career Academy were more likely to marry than similar peers who did not.<sup>91</sup>

Research should further explore ways to replicate the marriage-boosting effects of programs like Career Academies in other contexts, including community organizations and nonprofit services. Public funds could be dedicated toward pilot programs that explore the scalability of programs like Career Academies as viable alternatives to the four-year-college pathway.

One could ultimately envision a national workforce-education system that prepares one third of adults for the middle-skills market—offering skill-based certificates and job trainings with real value in the workplace. Such an approach would demand that schools develop integrated networks with local employers and continually update their educational models and resource allocation to match the needs of local labor markets. This approach would also address the marriageability problem among men, since they make up a disproportionate share of the young adults who today do not attend and graduate from college.

### 4. SCHOOL CHOICE AND EDUCATION SAVINGS ACCOUNTS (ESAs) TO IMPROVE RELATIONSHIP SUCCESS

It is no secret that U.S. public schools often fail to prepare children from poor and working-class backgrounds for academic success in life. What is less well known is that many of these schools are failing to prepare their students to build strong and stable families. Admittedly, the issue of family life is fraught with controversy when it comes to education—and not without good reason. Educators have to be sensitive to the variety of different family environments in which their students are being raised. But many schools respond to the challenges of contemporary family life by avoiding conversations about marriage and family formation entirely.

This is unfortunate, because schools hold tremendous influence over a child's moral development. In the words of James Hunter and Ryan Olson, schools have “distinctive ideals, beliefs, obligations, prohibitions, and commitments—many implicit and some

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explicit,” which “form a moral ecology.”<sup>92</sup> Different kinds of schools, with different moral ecologies, set our children up for success or failure in many areas of life outside of the classroom.

Our research suggests the moral ecologies of different school types influence the approach students take toward building families later in life. Students who attend private schools are more likely to forge strong and stable marriages, and to have their own children within marriage.<sup>93</sup> For example, one study found that only 11 percent of Protestant-school attendees ever had a child out of wedlock, compared with more than a quarter of those who attended public school. And only 42 percent of public-school attendees said they had gotten married, compared with 53 percent of secular-private-school attendees and 63 percent of Protestant-school attendees.

When it comes to family life, private schools—especially Protestant ones—seem to offer a clear advantage to children. But our educational system places most poor and working-class students into public schools they may or may not prefer to attend, schools less likely to address family formation in their activities and curricula. Thus, one option to address the marriage divide at a younger stage in life is to expand pathways for students with fewer socioeconomic resources to attend schools that will prepare them for success in relationships.

When it comes to expanding school choice, one policy that deserves greater attention is educational savings accounts (ESAs).<sup>94</sup> Arizona was the first state to put ESAs into policy. When parents remove their child from public school, they are given a restricted-use debit card with a percentage (usually 90 percent) of the money a state would otherwise spend on their child’s education at a district-run public school. Parents can then use these funds for any number of private educational ends—such as paying tuition at a local private school, paying for music lessons, or purchasing textbooks to homeschool their child. In Arizona, participation in the ESA program has increased dramatically since it was launched in 2011.<sup>95</sup> Its cash value—averaging more than \$6,000 per Arizona child in the 2018–2019 school year—can go a long way in helping families realize a better education for their children they might not otherwise be able to afford.

ESAs, and other popular school-choice policies, deserve greater research and attention, particularly when it comes to their potential effects on the family-formation decisions

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of lower-income young adults. One could imagine a system where federal policymakers incentivize ESA policies at the state levels by implementing a similar policy nationally, adding the federal government's per-pupil spending (currently about \$1,140 per student) on top of state dollars for families in any state that chooses to implement an ESA policy.<sup>96</sup>

### 5. MAKE WORK PAY, THROUGH WAGE SUBSIDY PROGRAMS

One obstacle to marriage is the relatively stagnant character of wage growth since the 1970s for less-educated men. To address this, and to help make working-class women and especially men more marriageable, the federal government should implement a federal wage subsidy. Such a subsidy would increase the appeal of work and strengthen the financial foundations of low-income families. One idea, mentioned above, is to convert the Earned Income Tax Credit to an hourly-wage subsidy, which could be paid out monthly through the Social Security Administration. The program would function by setting a target hourly wage—which could be set nationally or regionally adjusted based on local labor-market conditions. This target wage would be anchored to the median wage in the nation or region. The federal government would make up half (or some other percentage) of the difference between a worker's hourly pay and the target hourly wage.<sup>97</sup> So, if the target wage were set at \$16 per hour, a worker earning \$10 per hour would receive a \$3 boost on their monthly paycheck for every hour they worked that month.

A wage subsidy like this would not phase out as workers increase their hours, since it is calculated from hourly wages and not total income. So, the program could incentivize more work hours for men on the lower end of the wage scale. For these reasons, a wage subsidy is a policy that lawmakers interested in shoring up income and work among lower-income families—especially working-class men—should consider. Such a policy step could go a long way in making these men more attractive as marriage partners.

## Conclusion

The social capital of strong and stable families translates into a better shot at realizing the American Dream. Consider, for instance, a finding noted above: four out of five children born into the bottom income quintile who were raised by married parents had risen out of the bottom quintile by adulthood. In contrast, those raised by a single parent had only a one-in-two chance of rising out of the bottom quintile. This is but one example of the power of stable marriages in sustaining the American Dream. As we consider the institutions that promote social capital within American society, the evidence is clear that family stability is a prized asset—for the benefits it confers upon children, adults, society, and the economy.

But there is a widening divide between the family experiences of elites (who generally get and stay married) and the working-class (who generally do not). The educated and affluent in our society are much more likely to anchor their lives on marriage. They privately enjoy (and pass on to their children) the social capital and financial benefits of stable family life. Meanwhile, marriage is in retreat among working-class families—those headed by parents with no college degree and falling between the twentieth and fiftieth percentiles of income.<sup>98</sup> For these families, the story of the past five decades has been one of increasing family disruption and disillusionment. This should be of concern to policy makers and opinion formers alike.

Two possible paths lie before America's families. On one, the affluent continue to reap the vast benefits of marriage while the working class become increasingly isolated and alienated from this crucial social-capital-creating institution. The other is a future where all Americans, regardless of background, are empowered to build the strong families they aspire to create for their children. The policies outlined in this paper would help usher American children, adults, society, and the economy toward a more equal, flourishing future.

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