# The Marriage Divide

HOW AND WHY WORKING-CLASS FAMILIES
ARE MORE FRAGILE TODAY

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RESEARCH BRIEF FOR OPPORTUNITY AMERICA-AEI-BROOKINGS WORKING CLASS GROUP





## **Executive Summary**

This research brief offers an updated portrait of the class divide in American family life. It finds:

- Less than half of poor Americans age 18 to 55 (just 26 percent) and 39 percent of working-class Americans are currently married, compared to more than half (56 percent) of middle- and upper-class Americans.
- Adolescents in poor and working-class homes are also significantly less likely to live with their biological parents than their peers from

- middle- and upper-class homes (55 percent versus 77 percent).
- The class divide would be even larger were it not for the presence of immigrants, who are disproportionately married and members of workingclass or poor families.

After describing the current features of this divide, we explore the key economic, cultural, policy, and civic forces that help explain why marriage and family life are now more fragile for poor and working-class Americans.

## The Marriage Divide

## HOW AND WHY WORKING-CLASS FAMILIES ARE MORE FRAGILE TODAY

#### W. Bradford Wilcox and Wendy Wang

When it comes to marriage and family life, America is increasingly divided. College-educated and more affluent Americans enjoy relatively strong and stable marriages and the economic and social benefits that flow from such marriages. By contrast, not just poor but also working-class Americans face rising rates of family instability, single parenthood, and lifelong singleness. Their families are increasingly fragile, and poor and working-class Americans pay a serious economic, social, and psychological price for the fragility of their families.<sup>1</sup>

This Opportunity America-AEI-Brookings research brief on working-class families maps out the current state of working-class marriages and family life. It proceeds in two parts. First, with new data analysis from the American Community Survey, the General Social Survey, the National Longitudinal Survey of Youth, and the National Survey of Family Growth, we summarize key demographic characteristics related to marriage and family life for middle- and upper-class, Americans, working-class Americans, and poor Americans. Second, we discuss some of the key economic, cultural, policy, and civic forces that help explain why marriage and family life are now more fragile for poor and working-class Americans than they are for more educated and affluent families. This brief, then, both describes and explains the growing marriage divide in America today.

### The Fragility of Working-Class Marriages and Families

Before the 1970s, there were not large class divides in American family life. The vast majority of Americans got and stayed married, and most children lived in stable, two-parent families.<sup>2</sup> But since the 1960s, the United States has witnessed an emerging substantial marriage divide by class. First, poor Americans became markedly less likely to get and stay married. Then, starting in the 1980s, working-class Americans became less likely to get and stay married.<sup>3</sup> The current state of marriage and family life and the class divisions that mark America's families can be seen by looking at contemporary trends in marriage, cohabitation, nonmarital childbearing, divorce, children's family structure, and marital quality.

In this section, which maps current family trends by class, in Figure 1 through Figure 8, "working class" generally refers to adults whose (adjusted) family income is between the 20th and the 50th income percentiles and who have a high school degree or some college education but do not have a bachelor's degree. Currently, this covers about 21 percent of the adult population age 18–55. "Poor" refers to men and women whose (adjusted) family income is below the 20th percentile or who are high school dropouts. This covers about 22 percent of the adult population age 18–55. "Middle and upper class" refers to men and women who have a college degree or whose (adjusted) income is greater than the 50th percentile.

Poor Working Class Middle and Upper Class

Figure 1. Share of Adults Age 18-55 Who Are Currently Married, by Class

Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

This includes about 57 percent of the adult population age 18–55. Income is adjusted for family size.

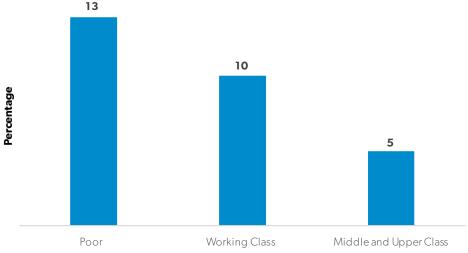
One of the most dramatic indicators of the marriage divide in America is the share of adults age 18–55 who are married. Figure 1 indicates that a majority of middle- and upper-class Americans are married, whereas only a minority of working-class Americans are married. This stands in marked contrast to the 1970s, when there were virtually no class divides in the share of adults married, and a majority of adults across the class spectrum were married.<sup>4</sup> At the same

time, Figure 1 indicates that working-class Americans fall almost halfway between poor and middle- and upper-class Americans when it comes to the share who are married.

When it comes to coupling, poor and working-class Americans are more likely to substitute cohabitation for marriage. Figure 2 shows that poor Americans are almost three times more likely to cohabit, and working-class Americans are twice as likely to cohabit, compared with their middle- and upper-class peers age 18–55.

Figure 2. Share of Adults Age 18–55 Who Are Currently Cohabitating, by Class

13



Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

2.4

1.8

1.7

Figure 3. Women's Total Fertility Rate, by Class

Note: Based on fertility rate of women age 15–44 in 2013–15. "Total Fertility Rate" refers to the number of children a woman can expect to have during her reproductive years.

Working Class

Source: National Survey of Family Growth, 2013–15, https://www.cdc.gov/nchs/nsfg/index.htm.

Taken together, these figures suggest that lower-income and less-educated Americans are more likely to be living outside of a partnership. Specifically, about six in 10 poor Americans are single, about five in 10 working-class Americans are single, and about four in 10 middle- and upper-class Americans are single.

Poor

However, when it comes to another fundamental feature of family life—childbearing—working-class and especially poor women are more likely to have children than their middle- and upper-class peers (see Figure 3). Estimates derived from the 2013–15 National Survey of Family Growth indicate that poor women currently have about 2.4 children, compared with 1.8

Middle and Upper Class

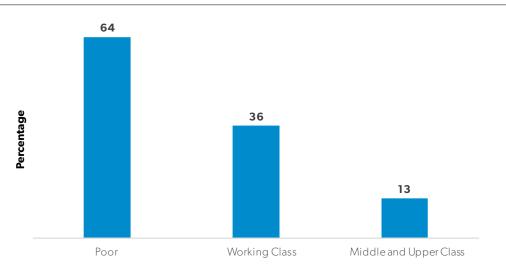


Figure 4. Share of Children Born out of Wedlock, by Mother's Class

Note: Based on children less than 1 year old living with at least one parent. Parents are age 18–55. In 97 percent of these households, a mother is present. In households where the mother is not present, the father's class is used for the tabulation. Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

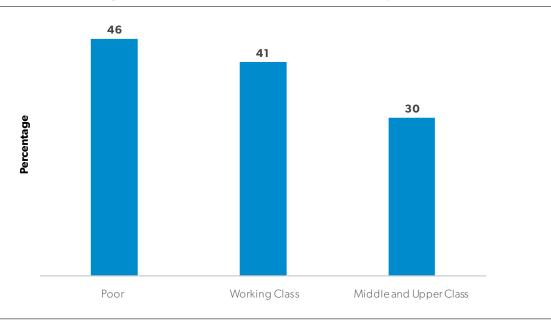


Figure 5. Share of Adults Age 18-55 Who Have Ever Been Divorced, by Class

Note: Based on adults who have ever been married.

Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

children for working-class women and 1.7 children for middle- and upper-class women. Poor women, in particular, start childbearing earlier and end up having markedly more children than more affluent women.

But that working-class and poor Americans are less likely to be married also means they are more likely to have these children outside of wedlock. In fact, as Figure 4 indicates, children born to working-class mothers are almost three times as likely to be born outside of wedlock, compared with children born to middle- and upper-class mothers. Children born to poor mothers are about five times as likely to be born out of wedlock.

Two points are particularly salient here. First, non-marital childbearing is comparatively rare among more affluent and educated women. Second, it is still the case that a *majority of babies born to working-class mothers are born in wedlock*. In other words, marriage is still connected to parenthood for most working-class parents having a baby.

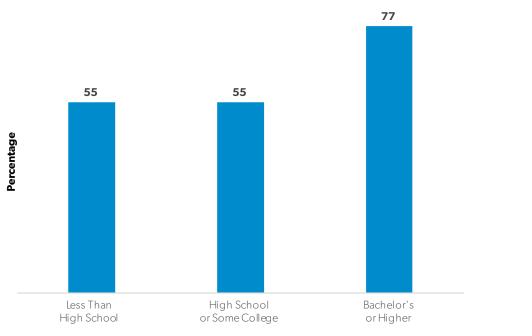
Divorce is also more common among working-class and poor adults age 18–55, provided that they have married in the first place. Figure 5 shows that less than

one-third of ever-married middle- and upper-class men and women have ever been divorced. Among working-class and poor men and women who have ever married, more than 40 percent have ever been divorced.

High rates of nonmarital childbearing and divorce among working-class and poor adults translate into more family instability and single parenthood for children in working-class and poor communities. Figure 6 indicates the vast majority of middle- and upper-class teenage girls grew up in an intact home headed by two biological parents, whereas 55 percent of working-class girls lived in such a home at age 14, as did 55 percent of poor girls.5 The bottom line: The greater fragility of marriage and family life in poor and working-class families means that fewer children in such homes live with two biological parents. Children are more likely to thrive educationally, socially, and professionally when they are raised by married, biological parents, compared with being raised by a single parent or a stepfamily.6

When we look at trends in marriage and parenthood for young adults in particular, we also see

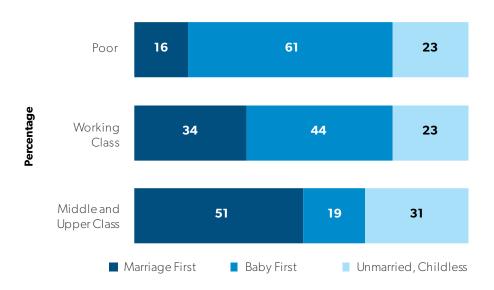
Figure 6. Share of Females Living with Both Biological Parents at Age 14, by Mother's Education



Note: Based on reports of young women age 15–20.

Source: National Survey of Family Growth, 2013–15, https://www.cdc.gov/nchs/nsfg/index.htm.

Figure 7. Millennials' Family Paths, by Class



Note: The data are based on adults surveyed in 2013–14. "Marriage first" includes those who had children after marriage, regardless of their current marital status or who are currently married but do not have children. "Baby first" refers to those who had children before marriage or outside marriage, regardless of their current marital status. Class is based on education and family income adjusted by family size. Source: National Longitudinal Survey of Youth, 1997, https://www.nlsinfo.org/content/cohorts/nlsy97.

Poor Working Class Middle and Upper Class

Figure 8. Share of Spouses Age 18-55 Who Are "Very Happy" in Marriage, by Class

Source: General Social Surveys, 2000–16, http://gss.norc.org/.

marked differences by class.<sup>7</sup> Figure 7 indicates that poor and working-class millennials age 28–34 are much more likely to have children before or outside marriage. In contrast, middle- and upper-class millennials are markedly more likely to marry before having any children or to have postponed or avoided marriage and parenthood altogether. For instance, 44 percent of working-class millennials have had a child before marriage, whereas 51 percent of middle-and upper-class millennials have married first.

Family structure is an important predictor of the economic, social, and psychological well-being of adults and children.<sup>8</sup> But the relationship quality of marriages also matters, both for adult outcomes and children's outcomes.<sup>9</sup> Is there also a class divide in marital quality? As Figure 8 indicates, there is indeed a difference in marital quality by class, but this difference is not as striking as most of the demographic differences previously noted. On the other hand, the share of working-class and poor Americans who are married is markedly lower, which means they are a more selective group.

Finally, as the figures in the appendix indicate, the class divide in marriage and family life is more marked when we exclude immigrants from our analysis. For instance, the share of working-class married adults is somewhat lower, and the share of divorced adults is

somewhat higher, when we exclude immigrants from our calculations. Figure A5 indicates that the share of working-class adults who are married falls from 39 percent to 35 percent when we focus only on native-born Americans. And the share of working-class adults who are divorced rises from 41 percent to 45 percent when we focus only on native-born Americans, as illustrated by Figure A8.

In other words, the class divide between middleand upper-class Americans and working-class Americans in family life would be bigger were it not for the presence of immigrants. That is because immigrants are disproportionately likely to be married, especially in the ranks of the working class and even more so the poor (see Figure A10). Still, the basic story this research brief tells about the differences between middle- and upper-class Americans and working-class Americans remains similar when we limit our analysis to native-born Americans.

In sum, when it comes to the structure and quality of marriage and family life, America is increasingly divided by class. Middle- and upper-class Americans are more likely to benefit from strong and stable marriages; by comparison, working-class and poor Americans increasingly face more fragile families. This family divide, in turn, often leaves poor and working-class men, women, and their children doubly

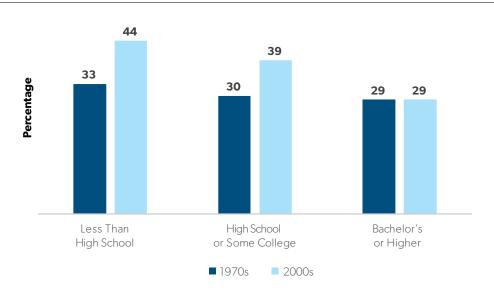


Figure 9. Share of Men Age 25–60 Unemployed at Some Point over the Past 10 Years, by Education and Decade

Source: W. Bradford Wilcox, "State of Our Unions 2010: When Marriage Disappears: The New Middle America," National Marriage Project and Institute for American Values, 2010, http://stateofourunions.org/2010/when-marriage-disappears.php; and General Social Surveys, 1973–78 and 2000–08, http://gss.norc.org/.

disadvantaged: They have more fragile families and fewer socioeconomic resources.<sup>10</sup>

### What Explains the Marriage Divide in America?

Given the class divide in marriage and family patterns, concluding that this divide is driven solely by economic factors is tempting. But as Brookings economist Isabel Sawhill has observed, a "purely economic theory falls short as an explanation of the dramatic transformation of family life in the U.S. in recent decades." Consider, for instance, that there was no marked increase in divorce, family instability, or single parenthood at the height of the Great Depression in the 1930s. A different policy, cultural, and civic context in that era meant that economic distress did not automatically lead to greater family instability.

By contrast, a series of interlocking economic, policy, civic, and cultural changes since the 1960s in America combined to create a perfect family storm for poor

and working-class Americans.<sup>12</sup> On the economic front, the move to a postindustrial economy in the 1970s made it more difficult for poor and working-class men to find and hold stable, decent-paying jobs.<sup>13</sup> See, for example, the increase in unemployment for less-educated but not college-educated men depicted in Figure 9.<sup>14</sup> The losses that less-educated men have experienced since the 1970s in job stability and real income have rendered them less "marriageable," that is, less attractive as husbands—and more vulnerable to divorce.<sup>15</sup>

But it is not only economics. For example, Cornell sociologist Daniel Lichter and colleagues have looked carefully at economic and family change in the 1980s and 1990s; they found that changes in state and national economic factors did play a role in fueling the retreat from marriage in this period. They note, however, that shifts in state-level employment trends and macroeconomic performance do not explain the majority of the decline of marriage in this period; indeed, the retreat from marriage continued in the 1990s even as the economy boomed across much of

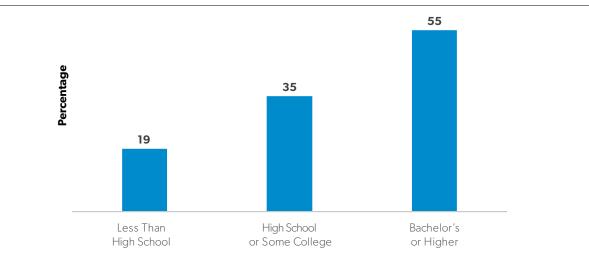


Figure 10. Share of Never-Married Young Adults Using Birth Control "All the Time" with Current or Last Sexual Partner, by Mother's Education

Source: W. Bradford Wilcox, "State of Our Unions 2010: When Marriage Disappears: The New Middle America," National Marriage Project and Institute for American Values, 2010, http://stateofourunions.org/2010/when-marriage-disappears.php; and National Longitudinal Survey of Adolescent Health, Wave 4, 2007–08, http://www.cpc.unc.edu/projects/addhealth.

the country in this decade. In their words: "Our results call into question the appropriateness of monocausal economic explanations of declining marriage." <sup>17</sup>

The decline of marriage and rise of single parenthood in the late 1960s *preceded* the economic changes that undercut men's wages and job stability in the 1970s. <sup>18</sup> Shifts in the culture weakened marriage before shifts in the economy directly affected working-class families. The counterculture, sexual revolution, and rise of expressive individualism in the 1960s and 1970s undercut the norms, values, and virtues that sustain strong and stable marriages and families. In other words, marriage-related culture shifted before the economic changes that often garner more attention. <sup>19</sup>

But why would these cultural changes disparately affect poor and working-class Americans? These shifts ended up disparately affecting poor and then working-class men, women, and their children for three reasons.

First, because working-class and poor Americans have less of a social and economic stake in stable marriage, they depend more on cultural supports for marriage than do their middle- and upper-class peers.<sup>20</sup> For example, middle- and upper-class Americans are

more likely to own a home, and home ownership stabilizes marriage apart from whether homeowners have a strong normative commitment to marital permanence. <sup>21</sup> By contrast, when marriage norms become weaker, working-class and poor couples—who are much less likely to own a home together—have fewer reasons to avoid divorce. So, the decline in normative support for marriage has affected working-class couples more because they have a smaller economic stake in marriage and have depended more on marriage-related norms to get and stay married.

Second, working-class and poor Americans have fewer cultural and educational resources to successfully navigate the increasingly deinstitutionalized character of dating, childbearing, and marriage. The legal scholar Amy Wax argues that the "moral deregulation" of matters related to sex, parenthood, marriage, and divorce proved more difficult for poor and working-class Americans to navigate than for more educated and affluent Americans because the latter group was and remains more likely to approach these matters with a disciplined, long-term perspective.<sup>22</sup> By contrast, poor and working-class Americans were more likely to take a short-term view of these matters

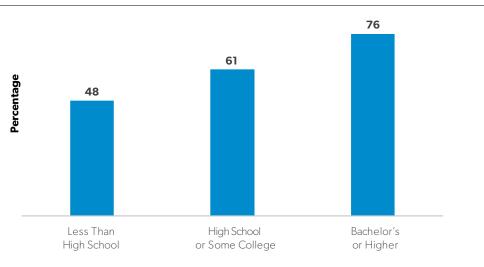


Figure 11. Share of Adolescents Who Would Be Embarrassed If They Got (or Got Someone) Pregnant, by Mother's Education

Source: W. Bradford Wilcox, "State of Our Unions 2010: When Marriage Disappears: The New Middle America," National Marriage Project and Institute for American Values, 2010, http://stateofourunions.org/2010/when-marriage-disappears.php; and National Longitudinal Survey of Adolescent Health, Wave 1, 1994–95, http://www.cpc.unc.edu/projects/addhealth.

and make decisions that were gratifying in the short term but hurt their long-term well-being, or that of their children and families.

Sociologists Sharon Sassler and Amanda Miller interpret this dynamic somewhat differently: They argue that the stresses facing poor and working-class young adults leave them with a diminished sense of efficacy, which in turn makes it more difficult for them to navigate today's choices related to sex, contraception, childbearing, and marriage than their better-educated and more affluent peers.<sup>23</sup> But the bottom line is similar: Today's ethos of freedom and choice when it comes to dating, childbearing, and marriage is more difficult for working-class and poor Americans to navigate. For instance, young adults from less-educated homes are less likely to consistently use contraception than are young adults from more educated homes, as Figure 10 indicates.

Third, in recent years, middle- and upper-class Americans have rejected the most permissive dimensions of the counterculture for themselves and their children, even as poor and working-class Americans have adapted a more permissive orientation toward matters such as divorce and premarital sex.<sup>24</sup> The end result has been that key norms, values, and virtues—from fidelity to attitudes about teen pregnancy—that sustain a strong marriage culture are now generally weaker in poor and working-class communities.<sup>25</sup>

Figure 11 is illustrative, for instance, of the ways in which norms against teenage childbearing are weaker in poor and working-class communities than they are in middle- and upper-class communities. It shows that adolescents from more educated and affluent homes are more likely to report they would be embarrassed by a teenage pregnancy than are their peers from less-educated homes. This figure is indicative of the ways in which class norms, ideals, and expectations are more marriage friendly in the middle and upper class.

Moreover, these cultural differences seem to matter in structuring current patterns of family formation. One analysis of nonmarital childbearing found that family income growing up explained about 15 percent of the difference in nonmarital childbearing between young women from college-educated homes and those from less-educated homes, whereas cultural

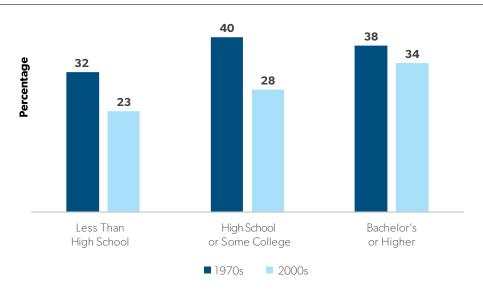


Figure 12. Share of Adults Age 25–60 Who Attend Church Nearly Every Week or More, by Education and Decade (Percentage)

Source: W. Bradford Wilcox, "State of Our Unions 2010: When Marriage Disappears: The New Middle America," National Marriage Project and Institute for American Values, 2010, http://stateofourunions.org/2010/when-marriage-disappears.php; and General Social Surveys, 1972–78 and 2000–08, http://gss.norc.org/.

factors—for example, an adolescent woman's orientation toward college, her history of sexual activity, and her attitudes to single parenthood—accounted for about 20 percent of the class difference in nonmarital childbearing. At least for this family outcome, then, economics and culture both appear to be important in explaining the class divide in nonmarital childbearing. Moreover, these economic and cultural dynamics reinforce one another in different, class-based social networks among today's young adults.

Starting in the 1960s, the policy context also changed in ways that have undercut marriage and stable family life, especially in poor and working-class communities. Authorizing no-fault divorce, eliminating man-in-the-house rules, and passing more generous welfare programs in the 1960s and 1970s all weakened the legal and economic importance of marriage and two-parent families.<sup>27</sup> Poor and working-class families were and continue today to be affected more by these changes because they have more contact with the state for material support and assistance. Now, because many means-tested programs have expanded, more than 40 percent of families with children receive

support from at least one transfer program—such as Medicaid, food stamps, and Pell Grants; many of these programs penalize marriage.<sup>28</sup>

Such penalties may currently play a modest role in discouraging marriage among poor and working-class couples.<sup>29</sup> In fact, one national survey found that 31 percent of Americans say they personally know someone who chose not to marry for fear of losing a means-tested benefit.<sup>30</sup> More broadly, shifts in family law and the expansion of the welfare state since the 1960s seem to have played a modest role in undercutting marriage among the poor starting in the late 1960s. In more recent decades, public policies may now be undercutting marriage among working-class families, insofar as marriage penalties related to programs such as Medicaid and food stamps are now more likely to affect working-class families than poor families.<sup>31</sup>

Finally, the civic fabric of America has frayed since the 1960s in ways that have disparately affected poor and working-class Americans—and their families. Membership and involvement in secular and religious organizations have declined across the board, but they have fallen more precipitously among poor and working-class Americans.<sup>32</sup> This matters because such organizations have tended to support families over the years. This is particularly true for religious institutions, which often offer psychic, social, and moral support to marriage and family life. Indeed, Americans who regularly attend religious service are more likely to marry, have children in wedlock, avoid divorce, and enjoy higher-quality relationships.<sup>33</sup> Nevertheless, as Figure 12 indicates, religious attendance has fallen most among Americans with less education.

Moreover, many of these religious institutions have been less likely to clearly and regularly address issues related to marriage and family life since the 1970s. Because of demographic changes in the pews and changes in the broader culture and the churches, pastors, priests, and lay leaders have become more reluctant to address topics related to sex, marriage, divorce, and nonmarital childbearing.<sup>34</sup> This means that all Americans, including working-class men and women, are less likely to receive direction and guidance about marriage and family life that might otherwise strengthen and stabilize their families.

In sum, the nation's marriage divide is rooted in economic, cultural, policy, and civic changes that all undercut the normative, financial, and communal bases of strong and stable marriages and families in poor and working-class communities across America.

#### **Conclusion**

This Opportunity America-AEI-Brookings research brief documents major differences in marriage and family life between working-class and middle- and upper-class Americans. Moreover, the roots of the marriage divide between the middle and upper class and the working class in America are clearly varied. No single panacea will bridge this divide. Policymakers, business leaders, and educators need to pursue a range of educational and work-related policies to shore up the economic foundations of working-class and poor families. They also need to eliminate or minimize the marriage penalties embedded in many of our means-tested policies. And the country's secular and religious civic leaders should do more to engage

and involve working-class and poor Americans—especially poor and working-class men who tend to have the weakest ties to our civic institutions.

Finally, leaders need to pursue a strategy to extend norms around marriage and childbearing—which remain strong among the middle and upper class—to working-class and poor women *and* men. The alternative to taking steps like these is to accept a world where middle- and upper-class Americans benefit from strong, stable families while everyone else faces increasingly fragile families, and where high rates of economic inequality and child poverty are locked in by a marriage divide that puts working-class and poor Americans—and their children—at a stark disadvantage.

#### **About the Authors**

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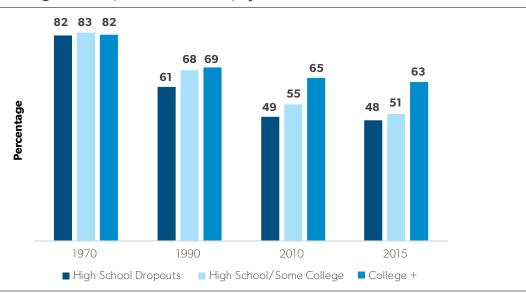
#### **Acknowledgments**

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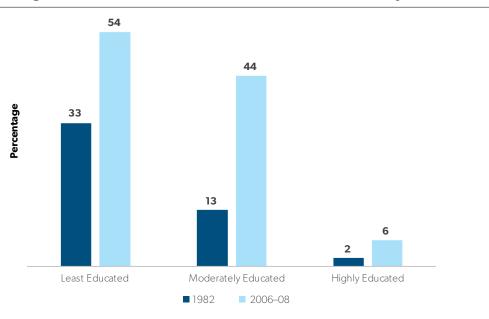
## **Appendix**

Figure A1. Percentage Married, 25-55-Year-Olds, by Education and Year



Source: US Census, 1970, 1990, and 2010; and American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

Figure A2. Percentage of Births to Never-Married Women 15-44-Years-Old, by Education and Year



Source: W. Bradford Wilcox, "State of Our Unions 2010: When Marriage Disappears: The New Middle America," National Marriage Project and Institute for American Values, 2010, http://stateofourunions.org/2010/when-marriage-disappears.php.

2.62 2.42 2.34 2.15 2.07 1.88 1.99 1.98 1.82 1.82 1.74 1.59 1.47 1.41 Overall **LTHS** HS/SC College Low Medium Mother's Education Socioeconomic Status 2013-15 **1**988

Figure A3. Women's Total Fertility Rate, by Education, Socioeconomic Status, and Decade

Note: Based on fertility rate of women age 15–44 in 2013–15. "Total Fertility Rate" refers to the number of children a woman can expect to have during her reproductive years. Socioeconomic status measures did not adjust by family size.

Source: National Survey of Family Growth, 1988 and 2013–15, https://www.cdc.gov/nchs/nsfg/index.htm.

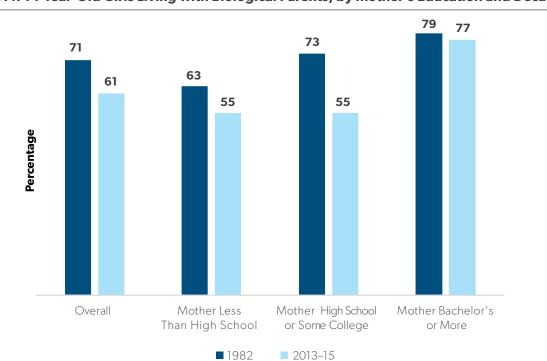
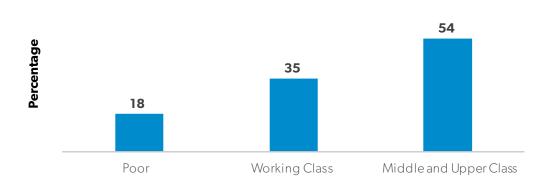


Figure A4. 14-Year-Old Girls Living with Biological Parents, by Mother's Education and Decade

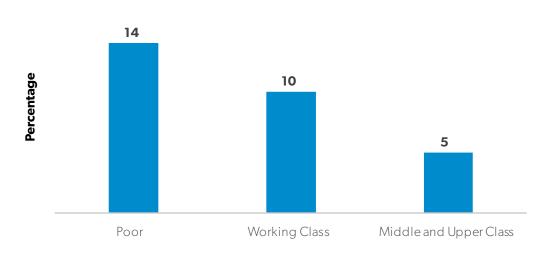
Source: National Survey of Family Growth, 1982 and 2013-15, https://www.cdc.gov/nchs/nsfg/index.htm.

Figure A5. Share of Native-Born Adults Age 18-55 Who Are Currently Married, by Class



Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

Figure A6. Share of Native-Born Adults Age 18-55 Who Are Currently Cohabitating, by Class



Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

Poor Working Class Middle and Upper Class

Figure A7. Share of Native-Born Children Born Out of Wedlock, by Mother's Class

Note: Based on children less than 1 year old living with at least one parent. Parents are age 18–55. In 97 percent of these households, a mother is present. In households where the mother is not present, the father's class is used for the tabulation. Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

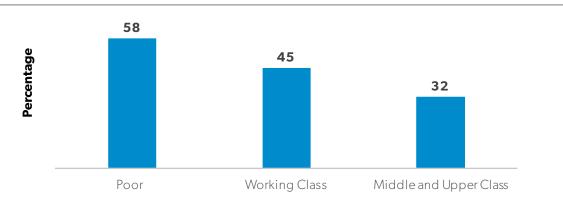
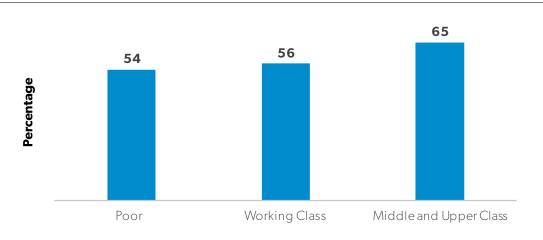


Figure A8. Share of Native-Born Adults Age 18-55 Who Have Ever Been Divorced, by Class

Note: Based on adults who have ever been married.

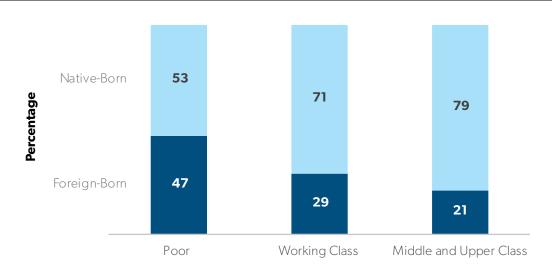
Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

Figure A9. Share of Native-Born Spouses Age 18–55 Who Are "Very Happy" in Marriage by Class



Source: General Social Survey, 2000–16, http://gss.norc.org/.

Figure A10. A Breakdown of Married Adults Age 18-55 by Nativity



Source: American Community Survey, 2015, https://www.census.gov/programs-surveys/acs/.

#### **Notes**

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