

## **The Public Benefits of marriage: not just a “selection” effect**

***Across the world, an array of studies show comprehensively that, compared to the unmarried, married people:***

- *are happier;*
- *are healthier and live longer;*
- *earn more, work harder, and save more.*

According to Waite & Gallagher (2000), the benefits and protections accruing to marriage are largely due to “commitment”. The long-term nature of commitment allows couples to risk either “specialising” or letting go of domestic roles. This is an efficient arrangement in terms of time, stress and money. Commitment also motivates couples to look out for one another. These two factors largely explain the gains in health and wealth. Married couples also receive more social and financial support from both extended families.

Recent long-term studies have tested the presumption that married people are simply happier, healthier and wealthier in the first place – a “selection effect”. Although selection is sometimes evident, it is sometimes not. It is clear that marriage contributes causally to both benefits and protections. Many studies, such as the ones below, start with a large group of people from whom baseline information is gathered. Years later, initial differences - such as education, race, gender, socio-economic status, health and happiness - can be discounted to show that marriage itself contributes to making people better off.

### **Marriage, happiness and mental health**

- *In spite of the bad press marriage often receives, married people are far more likely to be happy and far less likely to be unhappy than any other group of people.*
- A 10-year US survey of 14,000 adults found that marital status was one of the most important predictors of happiness (Davis, 1984). This group was surveyed more recently. 40% of the married said they were “happy” with life, compared to only 15-22% of any of the non-married groups – whether separated, divorced, cohabitants, widows, or singles. Likewise only 7% of the married said they were “not too happy” compared to 13-27% of other non-married groups (Waite, 2000).
- A long-term study of psychological well-being found that mental health improved consistently and substantially upon getting married. Similarly, divorce or separation produced substantial deterioration in well-being, especially to women. The study design ruled out selection effects (Marks & Lambert, 1998). A similar 7-year study ruled out the possibility that the lower rates they found of both alcoholism in married women and depression in married men was due to selection (Horwitz et al, 1996).

### **Marriage, health and mortality**

- *Marriage is good for your health.* Married people are less likely to suffer from long-term illnesses (Murphy et al., 1997) and far less likely to die in hospital as surgical patients (Goodwin et al., 1987).
- *Marriage helps you live longer.* A typical long term study of 6,000 families, that took socio-economic variables such as race, education, location, children and income into account, found that a 48 year-old married woman has an 8% risk of dying before age 65, vs. a divorced woman’s risk of 18%. A 48 year-old married man has a 12% risk of dying before age 65, vs. a divorced man’s risk of 35%. The big difference was between married people and non-married, and not between people who live alone and those who don’t (Lillard & Waite, 1995).
- Social support is one reason for the health gain of marriage, improving psychological well-being and immune function (Ross et al., 1990; Kiecolt-Glaser et al., 1993). But the gain is bigger for men because single men are more likely to engage in risky behaviours, such as smoking or drinking. Both men and women still benefit from reducing these risky behaviours in marriage (Bachman et al., 1997).

### **Marriage and wealth**

- *Marriage makes men more successful.* The 10-40% “wage premium” married men receive compared to the unmarried is “one of the most well-documented phenomena in social science” (Waite & Gallagher, 2000). It is common to almost all developed countries (Schoeni, 1995), averaging 30% in the US, a salary gain equivalent to a university degree! Wage premium begins in the year before marriage, increases during marriage, and erodes with divorce, even controlling for other factors (Daniel, 1995).
- *Married people save more.* US married couples in their 50s and 60s had net worth per person roughly double that of divorcees, widows or other unmarried people. Over a 5 year period, married people saved faster, even accounting for education and health. Higher earnings accounted for less than a third of the disparity in wealth (Smith, 1995).
- *Marriage takes people out of poverty.* Of US families without “A-level” equivalents, 40% of single mothers are poor compared to 12% of married mothers. Of those with “A-level” equivalents, 12% of single mothers were poor compared to 3% of married mothers (McLanahan & Sandefur, 1994).

## **Marriage and cohabitation: not the same thing**

The recently launched magazine for couples marrying in the UK, "marriedLIFE", published research findings on the benefits of marriage to health. However the studies cited mixed the categories of "marriage" and "cohabitation" together, the implication being that they are the same thing. They are not.

*In the UK, an estimated 70-90% of couples who marry have also cohabited beforehand.* Received wisdom is that living together before marriage is a good way to test a relationship. Many have concluded that there is no longer any need or point in marrying at all. The evidence suggests precisely the opposite is true.

### **Longevity and break-up**

- *Cohabitees are far more likely to break-up than marriages.* The median length of UK cohabitations is under 2 years. Just 4% of these last more than 10 years (Ermisch & Francesconi, 1998). 84% of UK cohabiting couples dissolve within 5 years (Kiernan & Estaugh, 1993). Unmarried parents are still 4-5 times more likely to break up than married parents (Boheim & Ermisch, 1999; Lindgren, 1997). Within 5 years of the birth of a child, 8% of UK married couples have split up, compared to 52% of cohabitees, and 25% of those who marry after the birth (Kiernan, 1999)
- *Prior cohabitation raises divorce risks.* Many studies across the world find that prior cohabitation raises the risk of subsequent divorce by around 40-85% (Bumpass & Sweet 1995; Kahn & London, 1991; Haskey 1992). This is especially true of multiple cohabitees. Some studies, but not all, found that cohabiting with plans to marry had no effect on subsequent marriage (Teachman & Polonko, 1990).

### **Abuse and violence**

- *Marriage protects children from abuse.* Cohabitation increases the risk. One UK study found that rates of serious child abuse were 6 times higher in stepfamilies, 14 times higher with mother alone, 20 times higher with biological parents cohabiting, 20 times higher with father alone, and 33 times higher with mother cohabiting, all compared to living with both biological parents married (Whelan, 1993). Other US studies confirm this greater risk of abuse from a live-in non-parent at 6-40 times (Daly & Wilson 1985). The greater risk of an under two-year-old child being killed by a live-in non-parent is 3-100 times (Daly & Wilson, 1998). The wide spread of risk occurs due to different study methodologies.
- *Marriage, not cohabitation, protects partners from violence.* In a review of US national family and household survey data, violence between unmarried partners was 4 times greater than between married partners, even after controlling for education, race, age and gender (Waite, 2000)

### **Health, wealth & outcomes for children**

- *Cohabitation does not protect against the health risks faced by singles.* Mortality rates are little different (Lillard & Waite, 1995). In a long term study of mental health, cohabitee well-being did not differ at all from that of singles. But after taking medical history and lifestyle attitudes into account, cohabitation was a strong predictor of male alcoholism. The study concluded that reductions in risky behaviour appear to occur "only following marriage and not during cohabitation" (Horwitz & White, 1998).
- *The wage premium accruing to cohabiting couples is roughly half that of married couples* (Daniel, 1995). But because marriages tend to last longer, so the relative returns to marriage increase with time. Oddly, for cohabiting couples, length of relationship has no effect on wealth accumulation (Hao, 1996).
- *Children of married couples do better at school.* In an Australian study matching married and cohabiting couples for age, education, socio-economic status, personal attributes and relationship length, children of married couples were significantly more likely to do well at school (Sarantakos, 1996). US research concurs that children of cohabiting parents do less well – reduced academic performance, more school problems – after controlling for social, economic and parental factors Cohabiting parents spend less time engaged with their children (McLanahan & Sandefur, 1994).
- *Children of married parents are healthier.* In the UK, rates of infant mortality are 30-40% higher amongst cohabiting couples and 40-70% higher amongst single mothers, compared to children born to married couples. Rates of SIDS are 3 times and 5-9 times higher respectively (ONS, 1999).

### **Both selection and cause**

- *Some selection is clear.* In the UK, both poor and affluent are likely to cohabit. But the poor are more likely to have a baby, which then reduces the likelihood of later marriage (Ermisch & Francesconi, 1998). Attitudes also influence the choice between marriage and cohabitation. Women who value their career highly and men who value their leisure time highly are much more likely to cohabit. (Clarkberg et al., 1995). But so do parents attitudes and choices. Parental divorce and attitude to divorce both predict greater likelihood that their children will cohabit (Axinn & Thornton, 1992; Kiernan, 1999).
- *But there are behavioural differences.* Without commitment and the long-term view that goes with it, cohabitees tend not to risk specialising their roles as married couples do. The splitting or duplicating of all roles is inefficient, helping to explain for example the lack of time available for children's homework.

## **Divorce and separation – things are getting worse**

In the UK, it is estimated that at least 1 in 3 marriages end in divorce. Cohabitees separate with far higher frequency. The consequences of such relationship breakdown are high. Adults face greatly increased risks to their well-being, health and wealth following divorce or separation. Marriage tends to take people out of poverty whereas divorce tends to take them into it. Their children also face consequences that can affect them profoundly throughout their life.

*The direct costs of relationship breakdown to the UK taxpayer exceed £15bn p.a., equivalent to one quarter of the entire NHS bill. In stark contrast, a puny £5m p.a. is spent on promotion of marriage and prevention of relationship breakdown. In other words, for every £3,000 the government spends on the costs of divorce, it spends just £1 trying to prevent things getting worse. Things are getting worse.*

### **The rising rate of relationship breakdown**

- *With cohabitation increasingly the norm, 40% of babies born in the UK are now born to unmarried parents. Yet cohabiting parents are also 4-5 times more likely than married parents to separate, leaving far more children than ever before to face the many increased risks to health and wealth outlined below.*
- *This is a major public health and wealth issue. Unless the rates of both divorce and cohabitation are stabilised and reversed, and marriage reinforced, the associated costs are guaranteed to skyrocket.*

### **Consequences of divorce for children**

- *Poverty & stress.* In the US, almost half the children of single black parents are poor, compared to less than a fifth in two parent black families; for whites the gap is as large though the rates are lower. Lack of money, parental time and attention, increase levels of ill-health and stress in poor children (McLanahan & Sandefur, 1994). A recent analysis found that these differences in poverty rates are not driven by race but by marital status and welfare dependency (Rector et al., 2001).
- *Well-being & relationships.* Although a child's emotional well-being can improve following divorce from a "high-conflict" marriage, the majority of divorces follow "low-conflict" marriages: these have the most damaging immediate effects on children (Amato & Booth, 2001). A UK study of those born in 1958 found that children of divorce experienced a 39% greater risk of mental health problems (Cherlin et al., 1998). A landmark 25-year US study of 93 children of divorce found that the immediate trauma of divorce is less important than during the first ten years of adult life, when man-woman relationships come to centre stage (Wallerstein, 2000). Adult children of divorce are 2-3 times more likely to cohabit and, if they do marry, are far more vulnerable to divorce, especially early in their marriage and the younger they were when their own parents divorced (Amato & Booth, 1997).
- *Crime.* A UK long-term study of 8-32 year old males found that parental divorce before age 10 was a major predictor of later adolescent delinquency and adult criminality (Farrington, 1990). In the US, divorce rates in any area of any city predicted robbery rates, regardless of economic and racial composition (Sampson, 1992).

### **Consequences of divorce for adults**

- *Health risks.* Compared to the married, incidences of alcoholism, depression, any psychiatric disorder, and suicide are all about twice as likely amongst most or all categories of unmarried people (Robins & Reiger, 1991; Smith et al., 1988). A long term study of 1,500 high IQ middle class found significantly higher mortality rates for those whose parents divorced (Tucker et al., 1997) especially when the divorce occurred before the child's fourth birthday (Singh & Yu, 1996).
- *Wealth risks.* It costs more to live separately than together. Divorce therefore drains savings. Divorced men also earn less than when they were married and divorced women are disadvantaged in the labour market by previously specialising as mothers. For example, US household income falls by an average of 42% following divorce (Corcoran, 1994). Almost 50% of US households move into poverty following divorce (Heath, 1992). Single mothers are 3-4 times more likely to live in poverty than married mothers (McLanahan & Sandefur, 1994).

### **The financial cost of relationship breakdown**

- A report by Family Matters (Lindsay, 2000) estimated the direct cost to the UK taxpayer conservatively at £15bn p.a. Over £8bn is for single parent welfare. The remainder divides amongst costs directly attributable to divorce – e.g. legal aid, protection against domestic violence, impact on health, etc.
- The cost to the economy in lost working hours was also estimated at a further £15bn. The effects of the reduction in productivity of divorced workers and reduced spending power of a home divided has not been calculated.
- *Until society recognises the differences in family structure found by research, and acts to reduce their negative consequences, demands on government and taxpayer are virtually certain to rise inexorably.*

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