

**THE LIMITS OF MARRIAGE:
WHY WE CAN'T SOLVE ALL OUR PROBLEMS BY GETTING EVERYONE MARRIED**

Gary R. Lee

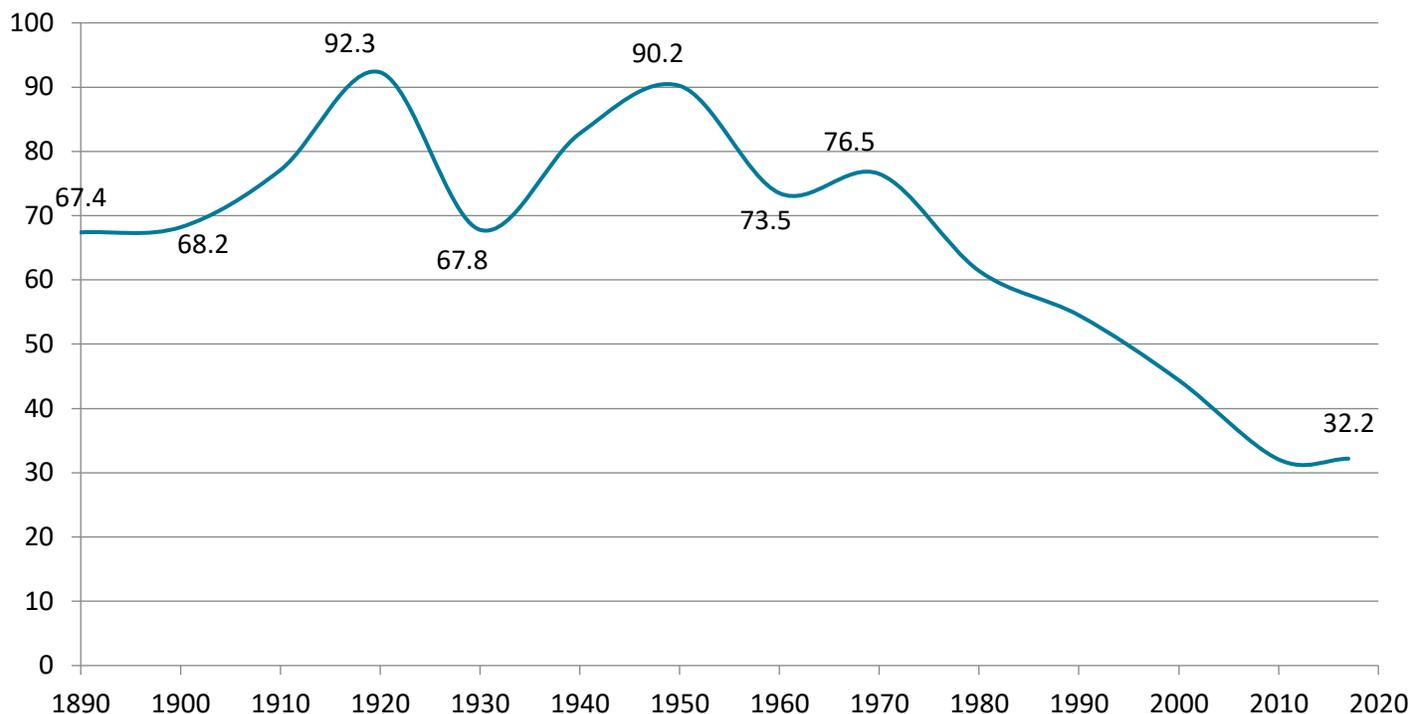
Bowling Green State University

9/15/19

Marriage has been in the news a lot lately. We had a huge controversy over the legalization of same-sex marriage for several decades, finally resolved by the Supreme Court in 2015 in favor of gay marriage. Contrary to many predictions, the world didn't end and the institution of marriage still seems to be fairly intact. Marriages between same-sex couples have added marginally to the overall marriage rate in the few years since this decision.

But that overall marriage rate has been declining quite dramatically for roughly five decades. In 1950 it was 90.2 per 1000 unmarried women. This was admittedly artificially high because of the ending of World War II, but the rate was 76.5 as late as 1970. Now (2017) it's 32.2; it was 31.1 in 2010. The latter figure represents a decrease of well over 50 percent in forty years. That's a precipitous drop. In addition, average ages at marriage have been increasing steadily, reaching 29.9 for men and 28.1 for women in 2017 (Payne, 2017). This, of course, is part of the reason for the declining marriage rate; as people delay marriage, more people remain unmarried for longer. In consequence, as shown in Table 1, increasing proportions of our population are unmarried, and decreasing proportions of both men and women are or have been married. In 1950, 67.5 percent of men and 65.8 percent of women were married; by 2018 those percentages had dropped to 51.6 and 48.8, respectively. Some of the decrease in the percentage married is attributable to a substantial increase in the percentage divorced (from 2.0 to 9.6 for men, 2.4 to 12.2 for women). But in 1950, only 26.4 percent of adult men and 20 percent of

Women's Marriage Rate, 1890-2017



Note: Data for Alaska don't begin until 1959. Data for Hawaii don't begin until 1960.

Sources: The 1890-1960 data come from National Vital Statistics "100 Years of Marriage and Divorce Statistics United States, 1867-1967" Report. The 1970-1990 data come from the Centers for Disease Control and Prevention/National Center for Health Statistics. The 2000 data come from the National Center for Health Statistics, CDC and the Census Bureau 2000. The 2010 and 2017 data come from the U.S. Census Bureau, American

Figure Sources:

Allred, C. A. (2018). Marriage: More than a century of change, 1900-2016. *Family Profiles*, FP-18-17. Bowling Green, OH: National Center for Family & Marriage Research. <https://doi.org/10.25035/ncfmr/fp-18-17>.

Cruz, J. (2013). Marriage: More than a century of change *Family Profiles*, FP-13-13. Bowling Green, OH: National Center for Family & Marriage Research. http://ncfmr.bgsu.edu/pdf/family_profiles/file131529.pdf

Schweizer, V. (2018). Marriage rate in the U.S.: Geographic variation, 2017. *Family Profiles*, FP-18-20. Bowling Green, OH: National Center for Family & Marriage Research. <https://doi.org/10.25035/ncfmr/fp-18-20>.

Table 1: Marital Status of the Population Age 15 and Over, by Sex, 1950-2018.

MALES

<u>Year</u>	<u>N(1000s)</u>	<u>Married</u>	<u>Single^a</u>	<u>Widowed</u>	<u>Divorced</u>
1950	54,601	67.5	26.4	4.1	2.0
1960	60,273	69.3	25.3	3.5	1.8
1970	70,559	66.8	28.1	2.9	2.2
1980	81,947	63.2	29.6	2.4	4.8
1990	91,955	60.7	29.9	2.5	6.8
2000	103,114	57.9	31.3	2.5	8.3
2010	117,686	54.8	34.2	2.5	8.5
2018	125,631	51.6	36.2	2.6	9.6

FEMALES

<u>Year</u>	<u>N(1000s)</u>	<u>Married</u>	<u>Single^a</u>	<u>Widowed</u>	<u>Divorced</u>
1950	57,102	65.8	20.0	11.8	2.4
1960	64,607	65.9	19.0	12.5	2.6
1970	77,766	61.9	22.1	12.5	3.5
1980	89,914	58.9	22.5	12.0	6.6
1990	99,838	56.9	22.8	11.5	8.9
2000	110,660	54.7	25.1	10.0	10.2
2010	124,364	52.5	27.4	9.1	11.1
2018	131,952	48.8	30.0	9.0	12.2

a. "Single" refers to never-married individuals

women had never married. In 2018 the never-married constituted 36.2 percent of the male and 30.0 percent of the female population. This is the statistical representation of what many scholars have called the “retreat from marriage.”

Why should we care about this? There are at least two broad categories of reasons: (1) the well-documented advantages of married persons on multiple dimensions; and (2) the equally well-documented advantages of the children of married couples.

Literally thousands of studies have shown, over an extended period of time, that married adults are happier, healthier, and wealthier than unmarried adults, including the never-married as well as the formerly married. I won’t review all that research here; I covered it fairly extensively in my 2015 book, and many others have reviewed it as well. Compared to the never-married, married people are less depressed, less anxious, have higher self-esteem, score higher on measures of life satisfaction and happiness, and generally have higher levels of psychological well-being. They are healthier on just about every dimension of physical health, and they live longer. They are also substantially better off economically. The children of married couples are better-adjusted psychologically, do better in school, are less likely to be delinquent, get more education and better jobs, and are more likely to marry themselves than are the children of single parents. The magnitude and consistency of these advantages are often overestimated, but they are nonetheless real. Overall, the evidence is quite overwhelming that married people and their children have better lives in almost all respects than do unmarried persons and their children.

This raises the question of why, if the advantages of marriage are so clear and widespread, the “popularity” of marriage has declined so precipitously. Many scholars have proposed answers to this question, most of which rely on some type of culture change as the ultimate cause. In the following section I’ll elucidate a few examples.

Cultural Explanations of the Retreat from Marriage

Why, if the advantages of marriage are so extensive and so obvious, are we marrying less today than ever before? This is a question that has been addressed more and more frequently in both the scientific literature and the popular press. There has been a spate of books in the past couple of decades that examine this issue (e.g, Blankenhorn 1995; Carlson 2005, 2007; Carlson and Mero 2007; Cherlin 2009; Edin and Kefalas 2005; Institute for American Values 2005; Sawhill 2014; Waite and Gallagher 2000; Whitehead 1996; J. Wilson 2002). So why did we need another one?

At the risk of some overgeneralization, it's reasonably fair to say that most of the books that have tackled this question have posed an answer in terms of a change (some say "decline") in our value system. Americans, in brief, don't value marriage as much as they formerly did. We're not marrying because we don't think it's important; because we believe we can have satisfactory lives without marrying; because we've become too selfish to share our time and resources with others; because the cult of personal fulfillment tells us to do whatever makes us happy as individuals; because we have lost the sense of responsibility and obligation to others, including spouses and children.

One of the most comprehensive, best-documented, and in some respects best-reasoned of these books is Linda Waite and Maggie Gallagher's (2000) *The Case for Marriage: Why Married People Are Happier, Healthier, and Better off Financially*. It has also been the most influential, at least in the social science community. Waite and Gallagher do a masterful job of reviewing the research showing statistical associations between marriage and mental health, physical health, longevity, income and wealth, and the well-being of children. They conclude that married people and their families are advantaged in almost every way that matters, and they

are quite correct. Their causal attributions are much more suspect. They see the decline in the prevalence of marriage as primarily a matter of a changing culture; we marry less because we value marriage less.

“Our fragile families are at least partly the consequence of a certain set of interrelated cultural ideas—about the importance of fathers, the nature of sex and commitment, the obligations of parents to each other and to their children—that are relatively recent and hardly inevitable. We can change our minds if we choose.” (Waite and Gallagher, 2000, 187)

The first solution they recommend to the problem of marital decline is to “get the message out” (p. 188). Make sure people know how important marriage is to their well-being and that of their children. If people only realized the many benefits of marriage, the assumption seems to be, they would certainly get married and stay married. As they said (p. 187), “We can change our minds if we choose.”

Have Americans really *chosen* not to marry? In a sense, of course, they have – although many people face a very restricted range of choices. But the presumption behind the question, as Waite and Gallagher ask it, is that we have chosen not to marry *for reasons contrary to our own self-interests*. After all, if people are choosing not to marry even though marriage would greatly improve their lives, they must not know how beneficial marriage is. We must tell them. Waite and Gallagher (p. 191) urge readers to buy a copy of their book and give it to unmarried children, siblings, and friends. Their motive here, I’m sure, really isn’t to increase their royalty income, but to convey their message that marriage is a very good thing and that people who marry will be better off because of it. If people find this out, Waite and Gallagher believe they will behave accordingly and get married.

A similar approach to the problems posed by the declining marriage rate is taken by David Popenoe and his colleagues in the National Marriage Project, formerly based at Rutgers University and more recently at the University of Virginia (National Marriage Project 2006, 2007; Institute for American Values 2012). Among other publications, they produce a report each year on “The State of our Unions: Marriage in America.” They do an excellent job of assembling and reporting data on marriage behavior, which are becoming increasingly difficult to find due to cutbacks at the Bureau of the Census. Some of the best and most accurate recent statistics on marriage, cohabitation, divorce, and attitudes toward these phenomena are found in their reports. But again, their causal analyses and explanations are worthy of some debate.

Popenoe (2007) attributes falling marriage rates to the rise and spread of an ideology he terms “secular individualism.” He defines this in a number of ways, including “the gradual abandonment of religious attendance and beliefs, a strong leaning toward ‘expressive’ values that are preoccupied with personal autonomy and self-fulfillment, and a political emphasis on egalitarianism and tolerance of diverse lifestyles” (p. 9). At another point he refers to the “dominant thrust” of secular individualism as “the excessive pursuit of personal autonomy, immediate gratification, and short-term personal gain” (p. 12). These are the changes in values that Waite and Gallagher (2000) also implicated, without giving them a distinctive name. The ideology of secular individualism, in Popenoe’s analysis, has caused people to choose not to marry, to bring children into the world without the aid and assistance of a spouse, and in general to turn away from traditional families. “An established empirical generalization is that the greater the dominance of secular individualism in a culture, the more fragmented the families” (Popenoe 2007, 9). Unfortunately, he provides no citations to any evidence documenting this established generalization, but he assures us that it is established.

Again without documentation, Popenoe identifies the causes of secular individualism: “So far in the Western experience, at least, the dominant sociological factors associated with secular individualism are that the higher the educational and income levels of a population, and the more urbanized it is, the greater the degree of secular individualism” (Popenoe 2007, 11). It’s not clear what it is about education, income, or urban life that leads to secular individualism, but Popenoe is quite emphatic about the connection. There’s a pretty direct implication here that, if we were only less educated and less wealthy, we’d be better off because we wouldn’t be afflicted with secular individualism, which is antithetical to marriage. We would then be more likely to marry, which would make us wealthier because marriage is associated with greater income and wealth. So, by this logic, decreases in education, income, and wealth will lead to increases in income and wealth, through the magic of increased rates and prevalence of marriage.

Confused? Me too. But wait, there’s more! Popenoe (2007, 6) has previously noted, quite correctly, that marriage rates have been declining and divorce rates increasing almost entirely among the *less-educated* segments of our population. There is a growing “marriage gap” between college-educated people, who are marrying quite regularly (although at later ages, we should note) and divorcing less often, and those without a college education, who are marrying less and divorcing more (see Goldstein and Kenney 2001; Pew Research Center 2011b; Schoen and Cheng 2006). It is people on the lower ends of the education and income distributions who are spending more and more of their lives unmarried, and who are also more likely to have children outside of marriage.

So, to recap the logic: The declining rate of marriage is caused by the rise of secular individualism, which in turn is caused by increasing levels of education and income. But the marriage rate is actually declining primarily among people with lower levels of education and

income; the better-educated and wealthier are much more likely to marry and less likely to divorce. Unless we want to argue that some people's education and income cause other people to avoid marriage (an argument that, to my knowledge, no one has made), there's a direct contradiction here that Popenoe appears not to see. He does not explain how a phenomenon allegedly caused by education and income occurs most often in their absence. This conundrum is endemic to cultural explanations of the retreat from marriage. Although many cultural arguments are more nuanced than Popenoe's, they all bump up against the problem of predicting that marriage should be declining among the wealthy, when the clear reality is that it is declining among the poor.

Nonetheless, Popenoe offers a solution that is very similar to Waite and Gallagher's (2000). We need to promote marriage in families, schools, churches, and government. We need to make young people aware of the benefits of marriage. "The empirical evidence is now strong and persuasive that a good marriage enhances personal happiness, economic success, health and longevity. This evidence should become a regular part of our educational programs and our public discourse" (Popenoe 2007, 11).

Andrew Cherlin (2009), one of our leading family demographers, attributes the changes in marriage behavior to the rise of what he calls "expressive individualism," a concept similar to Popenoe's secular individualism. The ideology of expressive individualism gives primacy to self-development. Marriages are no longer evaluated according to whether they contribute to the production and support of children ("institutional marriage"), or to the sharing of life experiences with one special person ("companionate marriage"), but instead in terms of their contributions to the development of the self, individual growth, and personal fulfillment ("individualized marriage"). Cherlin focuses much of his explanatory efforts on how expressive individualism

has contributed to the increasing fragility of marriages and high rates of switching partners, but the concept applies equally well to the issue of declining marriage rates: People who value personal growth and fulfillment above all else will be motivated to marry only if they see marriage as contributing to these objectives, which may be attained in many ways other than marriage.

Cherlin dates the emergence of expressive individualism to the 1960s, and connects it clearly to other cultural changes of the time such as the sexual revolution, the anti-war movement, and the feminist movement (Cherlin 2009, 88-90). In turn, he sees the emergence of these cultural changes at this particular time as consequences of the rapidly increasing prosperity of the 1950s; when people didn't need to worry so much about their economic subsistence, they could turn their attentions to issues of social justice and personal fulfillment. In this sense, Cherlin's causal attributions are similar to Popenoe's: Widespread prosperity leads to rampant individualism (secular or expressive; either will do), which in turn causes people to devalue marriage. They share a similar problem: If people turn away from marriage because they can afford to focus on personal fulfillment, we should expect marriage rates to decrease most rapidly among the most prosperous. But precisely the opposite has occurred; it is people who have to worry about where their next meal is coming from who are least likely to marry.

The Economics of Marriage

My argument (not unique to me, by any means) is that the retreat from marriage has to do with economics, and particularly the changing economic situation of a large segment of the

American male population. First, let's examine marital status distributions according to two key indicators of economic status, education and income. Table 2 shows marital status by sex, age, and educational levels for adults in 2013 according to Current Population Survey data (sorry I wasn't able to update this table, but the patterns are unlikely to have changed in the past few years).

In the late 19th century in the United States, almost half of all women with college degrees (admittedly there weren't many) never married (Coontz 2005). In the census of 1960, nearly thirty percent of all women in their sixties with college degrees had never married (Stevenson and Wolfers 2007). In fact, it has been a long-term historical pattern in the United States, and probably elsewhere, that highly-educated women have been less likely to marry than their less-educated counterparts (Bloom and Bennett 1990; Sweet and Bumpass 1987).

But there is some very good evidence that this has changed in recent years. Cherlin (2005) and McLanahan (2004) review evidence showing that the increase in non-marriage among women has occurred almost exclusively among the less-educated. McLanahan's (2004) analysis comparing 1960 to 2000 shows that the percentage of mothers who were unmarried increased from 4.5 percent to 7 percent for those in the top quartile of the educational distribution, but from 14 percent to 43 percent among those in the bottom quartile on education. Ellwood and Jencks (2004a, 2004b) find that the increase since 1960 in non-marriage (and the associated increase in single parenthood) among women has been confined to the lower two-thirds of the educational distribution. Today, marriage is more common among the most highly-

Table 2: Marital Status by Age, Sex, and Education, 2013.

Ages 25-29

<u>Educ</u>	<u>Males</u>				<u>Females</u>			
	Number	Formerly	Never	Number	Formerly	Never		
	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>		
<12	1244	32.3	4.9	62.8	896	40.0	11.0	49.0
12	3183	29.5	5.8	64.7	2484	41.4	8.9	49.7
13-15	2994	29.8	6.0	64.2	3237	39.9	10.0	50.1
16+	3208	28.1	2.7	69.2	3894	42.7	2.9	54.4

Ages 30-34

<u>Educ</u>	<u>Males</u>				<u>Females</u>			
	Number	Formerly	Never	Number	Formerly	Never		
	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>		
<12	1246	46.0	7.8	46.2	1026	52.3	15.6	32.1
12	2875	48.3	11.2	35.4	2408	52.3	13.9	33.8
13-15	2756	53.2	11.5	35.4	2968	52.4	15.6	32.0
16+	3311	59.9	4.6	35.5	4068	66.5	6.3	27.2

Table 2 (continued)

Ages 35-39

<u>Educ</u>	<u>Males</u>				<u>Females</u>			
	Number	Formerly	Never	Number	Formerly	Never		
	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>		
<12	1173	56.4	11.6	32.1	995	57.4	14.0	28.6
12	2696	55.7	15.0	29.3	2181	54.9	19.1	26.0
13-15	2449	58.9	13.5	27.6	2801	58.6	19.9	21.5
16+	3143	73.0	7.7	19.3	3782	72.8	11.1	16.2

Ages 40-44

<u>Educ</u>	<u>Males</u>				<u>Females</u>			
	Number	Formerly	Never	Number	Formerly	Never		
	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>		
<12	1141	57.0	16.2	26.8	918	58.1	21.9	20.1
12	2927	58.3	17.8	23.9	2649	59.4	20.6	20.1
13-15	2735	62.6	18.4	19.1	3055	62.9	22.6	14.5
16+	3359	76.6	9.6	13.8	3872	74.1	14.2	11.7

Source: U.S. Bureau of the Census, Current Population Survey data 2013, analyzed by Krista Payne, National Center for Family and Marriage Research, Bowling Green State University.

educated women than among those with less education (Burstein 2007; Sassler and Schoen 1999; Stevenson and Wolfers 2007).

Goldstein and Kenney (2001) conducted an intriguing analysis of data from the 1995 Current Population Survey, in which they looked at cohorts of women born between 1945 and 1965, roughly encompassing the “baby boom.” They found that among women born in the early years of this time period, the effect of education on marriage was negative – that is, the more-educated women were less likely to marry. But among those born toward the end of this period, the effect of education on marriage had become positive. This is solid evidence that the world has changed, and it helps pinpoint the timing of the change to women born in the latter half of the baby boom.

Among men, education and marriage have probably always been positively related. Many recent studies show that more-educated men are more likely to have married than less-educated men (see Smock and Manning 2004; Smock, Manning, and Porter 2005; Stevenson and Wolfers 2007 for reviews). Sweeney (2002) presents evidence that this tendency may be strengthening in recent years. In any event, there is no controversy in the research literature on this issue; education and marriage are, and have been, positively related among men.

Table 2 shows the distribution of marital status by age, sex, and educational attainment according to data from the Current Population Survey. Although there are certainly some cases in this table that involve people who are still in college or graduate/professional school, for the most part we have minimized confounding the effects of educational attainment with those of current school enrollment by looking only at people age 25 or older.

For those between the ages of 25 and 29, there are very few differences in marital status according to education. Virtually identical percentages of each educational category are currently married – around thirty percent for men, and forty percent for women. The only real differences we see (and they aren't terribly large) involve college graduates; they are less likely to be formerly-married than others, and more likely to be never-married. This is showing that college graduates marry later than others, because they are in school until later ages. Partly because they have married more recently, their marriages are less likely to have ended.

By the time we reach ages 30-34, though, we're beginning to see some real differences in marriage behavior by education. For men, around 46 percent of those with a high school education or less are married, compared to nearly 60 percent of college graduates. The patterns for women are similar but the percentages are higher; just over half of those with a high school diploma or less are married, but over 66 percent of college graduates are married. There are two components to the increase in the proportion married with rising education. First, the less-educated are less likely to have ever married. Second, their marriages are more fragile, particularly in comparison to the college graduates; for both men and women, college graduates are less than half as likely as any other educational category to be divorced or widowed.

These patterns are maintained in the two oldest age categories, 35-39 and 40-44. By this point in the life cycle the proportions currently married have leveled off, and men have caught up to women; around 64 percent of all adults between the ages of 35 and 44 are married for both sexes. But the differences by education are dramatic. Around 57 percent of the least-educated are married, whereas for college graduates the percentages married range from 73 to 77. Again there are two components underlying this pattern. Less-educated people are substantially less

likely to have ever married, and college graduates who have married are distinctively less likely to be divorced or widowed.

So these current data show that people with more education are more likely to marry (and to stay married) than their less-educated counterparts. For both men and women, the proportions who have never married decrease much more rapidly with age for the best-educated. The simplest generalization here is that college graduates are the most likely to get married and stay married (or remarry if their marriages end), while those with a high school education or less are the most likely to remain unmarried or to experience marital termination through divorce or widowhood. It is important to control for age here because college-educated people tend to delay marriage until they are out of school and perhaps embarked on their careers; if we looked only at people under thirty we would think that education makes almost no difference in the likelihood of marriage. But this is only a delay. By middle age, marriage is substantially more common, and marital termination substantially less common, among the best-educated. By their early forties, nearly 42 percent of those with a high school education or less are without spouses, compared to only about 24 percent of college graduates.

The fact that education is positively related to marriage for men is no surprise. The fact that the same thing is now true of women is a surprise to many. Across the four age categories shown in table 2, the positive relationship between education and marriage is virtually as strong for women as it is for men. And, as we said earlier, this is a recent development (Goldstein and Kenney 2001; Sweeney 2002). Education used to allow women to support themselves without marrying, by giving them some access (although more limited than men's) to careers and professions that paid a living wage. And conventional wisdom says that men didn't want to marry women with more education than they had themselves, partly because they might be

threatened by wives whose potential or actual earnings were greater than their own. This, in turn, meant that well-educated women would have trouble finding husbands if they were motivated to marry. So while education made men more attractive to potential spouses, it was seen as an alternative to marriage for women. Obviously this is no longer the case.

Table 3 shows men's marital status by personal income in 2013. I've left women out of this table primarily because their incomes tend to vary according to whether or not they are married; they make very different labor force decisions according to their marital status. I have also chosen to show men in two income categories; less than or equal to \$15,000, and greater than or equal to \$75,000; this minimizes unnecessary clutter. I performed parallel analyses using a variety of other cutting points, and the patterns remained the same. In each case, intermediate income categories were intermediate on marital status.

Table 3: Marital Status of Men, by Age, Race/Ethnicity, and Income, 2013.

ALL RACES								
		<u>< \$15,000</u>			<u>> \$75,000</u>			
	Number		Formerly	Never	Number		Formerly	Never
<u>Age</u>	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>	<u>Married</u>	<u>(1000s)</u>	<u>Married</u>	<u>Married</u>	<u>Married</u>
20-24	6910	4.0	2.1	93.9	138	18.1	5.8	76.1
25-29	3270	17.5	6.1	76.4	741	36.9	4.7	58.4
30-34	2182	32.8	9.1	58.2	1565	67.9	7.0	25.1
35-39	1934	42.2	14.4	43.3	2029	78.6	7.7	13.8
40-44	1936	42.2	19.1	38.6	2590	82.3	9.1	8.6

In all age categories, men with lower incomes are much less likely to be married than those with higher incomes. The lower-income men are also more likely to be formerly married (divorced or widowed) except, interestingly, among the youngest age category (20-24); there may be fewer formerly unmarried low-income young men because they are so unlikely to marry. Income differences in the never-married column are substantial and consistent; low-income men are much less likely to marry than high-income men. By ages 40-44, when the vast majority of men who will ever marry have done so, nearly five times as many low-income as high-income men (38.6% vs. 8.6%) remain unmarried.

In summary, there is no doubt that it is the less-educated, low-income segments of the American population who are remaining unmarried. It is their marital behavior that accounts for the vast majority of the “retreat from marriage” we have seen since approximately 1970. The question that needs to be addressed is not why Americans are marrying less, but why poor and less-educated Americans are marrying less.

Earlier I discussed a number of theories that trace the cause of the decline in marriage to changes in American culture. In general I took a pretty dim view of these explanations, for a variety of reasons. One of them, frankly, is that as a sociologist I’m not a big fan of explanations that take culture change as an ultimate cause. I readily grant that cultures do change, and that culture has a huge effect on the behaviors of individuals. We behave the way we do largely because our culture directs and justifies our behavior according to commonly shared norms, expectations, and values. But I don’t believe that cultures differ or change capriciously or randomly. Culture has causes. To say that we behave as we do because our culture directs us to doesn’t answer the question; it simply shifts the level of the question from the individual to the cultural (Lee, 1982). Why does our culture direct us to behave in some ways and not others? If our culture has come to devalue marriage, how and why did that happen?

Some of the authors of cultural arguments do offer ideas about the causes of cultural change, but these ideas don't always fit the facts very well. Popenoe (2007) and Cherlin (2009) both argue that the cause of the cultural change leading to the retreat from marriage traces back to increasing prosperity. Neither of them successfully explains why this retreat from marriage has occurred almost entirely among the least prosperous, although both acknowledge that it has. Their arguments imply that marriage should have declined the most among the most advantaged segments of the population; we know by now that the exact opposite has occurred. Poverty, not prosperity, is the driving force behind decreasing marriage rates.

But the explanation isn't as simple as saying that the decrease in the marriage rate is driven by an increase in the poverty rate, because the poverty rate hasn't increased in linear fashion over the past half-century. According to the U.S. Bureau of the Census, there has been an increase in the percentage of the population in poverty in the first decade of the twenty-first century, from 11.3 percent in 2000 to 15.1 percent in 2010 (U.S. Bureau of the Census 2012a, table 2). But the poverty rate was 12.6 percent in 1970, rose to 15.2 percent in 1983, then declined gradually and unsteadily (with another small spike to 15.1% in 1993) until the turn of the century before it began to increase again. Meanwhile, the marriage rate was dropping steadily and quite rapidly. These patterns don't match well. We know that poor people now marry at substantially lower rates than others, but this by itself would cause a decrease in the marriage rate only if the proportion of poor people in the population has increased, which it hasn't – at least not in a way that corresponds well with the linear decrease in the marriage rate.

The argument that marriage has come to be culturally devalued specifically and only among poor people seems to be widely accepted in the political realm (Small et al. 2010). For some unspecified reasons, it may be that poor people today don't value marriage, don't

accurately perceive its benefits, and consequently have decided not to marry. This would be consistent with the fact that they are now marrying less frequently than their more well-to-do counterparts. If this is the case, then perhaps their attitudes toward marriage can be changed by educational programs and efforts to “spread the word” about the real benefits of marriage.

Unfortunately the evidence once again fails to cooperate. A recent study by Trail and Karney (2012) examined how attitudes toward marriage vary by income. According to their findings, people with incomes below the poverty level have values regarding marriage that are similar to, or in some cases even more traditional than, those of higher-income respondents. Low-income people are just as likely as those with higher incomes to believe that marriage is an important part of life, that children do better when their parents are married, and that people who have children should be married. Paradoxically (in relation to their behavior), low-income respondents are *more* likely than others to believe people should wait until they’re married to have sex, and *less* likely to approve of cohabitation. (For similar findings see Cherlin et al. 2008; Lichter, Batson, and Brown 2004; and Mauldon et al. 2005.)

So the evidence is quite clear that poorer people are marrying at much lower rates than others not because they value marriage less, but *in spite of* the fact that they value marriage as much or more than others do. In the middle of the last century poor people married at rates comparable to others (Cherlin 2005; Ellwood and Jencks 2004a, 2004b; Stevenson and Wolfers 2007). Now they don’t. Poverty has a strong negative effect on marriage today that it didn’t have fifty or sixty years ago. Something *about* being in poverty has changed, such that it has different consequences now than formerly. It apparently isn’t the culture of marriage that has changed among the poor; we can’t explain a difference (marriage behavior) with a similarity (values). To understand what has happened, we need to look carefully at the role of economic

factors in the etiology of marriage, and particularly how the changing economic circumstances of men and women have altered the marital landscape. There are, in addition, some critical demographic factors to consider.

Becker's Specialization-and-Trading Model

One of the most widely cited theories of the declining marriage rate is reflected in the work of the economist Gary Becker (1991), heavily informed by the earlier functionalist theory of Talcott Parsons (Parsons and Bales 1955). Becker's argument, in brief, is that marriage is economically attractive to the extent that spouses play different, complementary roles. Traditionally men have focused heavily on their roles in the productive economy. Adult men participated in the labor force almost universally, they were more likely than women to predominate in the best-paid occupations and professions, and even within the same occupational categories men made more money than women. But historically most women, particularly mothers, didn't work outside the home. Instead they bore children, raised the children, and handled domestic tasks such as cooking and cleaning. All families need to earn a living, and all families need to accomplish essential domestic tasks. What made marriage attractive, according to Becker, is that each spouse specialized in his or her domain, trading his/her abilities in that domain for the spouse's efforts in the other. So wives benefit economically from marriage because of their husbands' superior earning power, while husbands can leave much of the rearing of children and domestic labor to their wives, who are more inclined toward it and better at it. This bargain is, in Becker's logic, beneficial for both, and makes marriage desirable for both men and women.

However, as gender roles change and the behavior of the sexes becomes more similar, the benefit of role complementarity is lost. As women acquire more education, enter the labor force, and pursue more rewarding and remunerative careers, they become capable of earning their own living; they don't need the income men can provide because they can earn it themselves. For their part, men can now take advantage of modern technology to purchase many services for which they formerly depended on wives. Clothes are washed and dried in easy-to-use machines, frozen dinners can be heated in microwave ovens, relatively inexpensive meals are available in an ever-increasing number of restaurants, and even housecleaning services can be purchased on the private market. And, of course, many men have learned how to accomplish domestic tasks themselves. As gender roles become more similar, men and women don't need each other (at least in their traditional spousal roles) to do things they can now do for themselves. This doesn't mean that marriage loses its value entirely, of course. Two people with full-time jobs may combine their incomes through marriage, purchase the domestic services they require, and enjoy a higher standard of living as a married couple than they could possibly achieve separately. But marriage is less *necessary*; it is possible for both sexes to survive, sometimes quite nicely, without it. This, according to Becker, eventuates in a decreasing marriage rate.

The premises of Becker's argument are undeniably true. Women's participation in the labor force has risen rapidly over the past four or five decades, their wages and salaries have improved both absolutely and as a proportion of men's, and it is indeed entirely possible for most women to make a living without relying on a husband. On the other side of the coin, the hours spent by married women in housework and child care have decreased substantially, allowing women to devote more time and energy to labor market activities (Greenwood, Seshadri, and Yorukoglu 2005; Stevenson and Wolfers 2007), while men's efforts in these areas have

increased somewhat (Bianchi and Milkie 2010). Plus the fertility rate has fallen, so families have fewer children and thus less need for child care and domestic labor. Gender roles have become more similar, both outside of families and within them. It makes sense, then, that marriage has become less necessary and more optional, and thus that more people will opt not to marry.

The main problem with Becker's specialization-and-trading theory is that it predicts who will opt out of marriage incorrectly (Burstein 2007; Cherlin 2004; Goldstein and Kenney 2001; Oppenheimer 2003; Stevenson and Wolfers 2007). Specifically, women who are most capable of self-support, because of their earnings or earning potential, would be least likely to marry under Becker's theory. But as we've shown repeatedly, the retreat from marriage is occurring almost entirely among the least-educated and poorest women; according to Becker, they should be the ones who need marriage the most. This is, of course, the same problem that the cultural theories bumped up against: They all predict that economically *advantaged* people should opt out of marriage, while the reality is that it's the economically *disadvantaged* who aren't marrying. The paradox is that those women most capable of supporting themselves without husbands – the well-educated, those with high earning potential and/or good jobs already – may also be the most attractive spouses for similarly attractive men (Aasve 2003; Burstein 2007).

Instead of a specialization model in which women select men for their economic potential and men select women for their physical attractiveness, personalities, and domestic and child-rearing abilities, there is increasing evidence that both men and women consider economic potential in their search for spouses. Nearly thirty years ago, Scott South (1991) published a fascinating study based on the first wave of the National Survey of Families and Households, collected in 1987, in which he analyzed data on characteristics valued by men and women in the

mate selection process. He studied the responses of unmarried, non-cohabiting people between the ages of 19 and 35 to questions involving the traits they value (or devalue) in prospective spouses. They rated how willing they would be to marry someone with twelve different characteristics (e.g., much older or younger than themselves, of a different race or religion, with more or less education than themselves, physically unattractive, who had been married before, etc.) on a scale ranging from 1 (“not at all willing”) to 7 (“very willing”).

Of the twelve characteristics presented, women on average were least willing to marry a man who was “unlikely to hold a steady job.” On the scale ranging from one to seven, the mean score on this characteristic was 1.99 for black women and 1.47 for white women. By way of comparison, the means for willingness to marry a person of a different race were 3.53 and 2.50 for black and white women, respectively. It is certainly not surprising that women don’t want to marry men who are unlikely to work; this has probably always been true. The interesting aspect of South’s findings, however, was that a person “unlikely to hold a steady job” was also the least appealing type of spouse for both black and white *men* as well as women. The mean scores were not quite as low (2.39 for black men, 2.79 for white men), but these men were more willing to marry women of a different race or religion, and women who were “not good-looking” (3.41 for black men, 3.40 for white men), than they were to marry women who would not hold a steady job. Hispanic men were less interested in prospective wives’ employability; they were less willing to marry women who had been married before or who had children than they were to marry women who would be unlikely to work. But men of all three race/ethnic categories were more willing to marry women who earned much more than they did than they were to marry women who earned much less than themselves.

This helps make sense of the evidence that, today, women with more education and higher incomes are more likely to marry. Women, of course, want to marry men who will earn a good living, and they probably always have. But men now also look for earning potential in the women they choose to marry. While there is good evidence that women's economic potential has become more important to men's marriage decisions in recent years than it was in the past (e.g., Goldstein and Kenney 2001; Qian 2013; Sweeney 2002), remember that the data South (1991) used for his analysis were collected in 1987. This didn't just happen yesterday.

This line of research, along with others we'll review shortly, suggests that women are not avoiding marriage because they can now earn a living on their own. Those who are most capable of earning a living are also the most likely to marry. It also suggests that men are not trading their own economic potential for non-economic benefits that women can provide, as Becker's (1991) theory implies, but rather that men and women both select spouses based to some varying but considerable degree on prospective spouses' economic potential. Becker may have been right about the marriage market of the middle of the twentieth century, but circumstances have changed; predictions based on his theory no longer appear to be accurate. (For more detailed critiques of Becker's theory, see Burstein [2007] and Oppenheimer [2003].)

A study by Raymo and Iwasawa (2005) in Japan may shed some light on why things changed in the United States. As we noted earlier, marriage rates have been falling in Japan just as they have in the U. S. (Lee and Payne 2010). But unlike the situation in the United States, where the decline in marriage has occurred among the less-educated of both sexes, Raymo and Iwasawa found that in Japan it is the least-educated men and the *most*-educated women among whom marriage rates have declined most precipitously. This, not incidentally, is what Becker's theory would predict; it seems to work much better in contemporary Japan than in the United

States. Raymo and Iwasawa suggest that the cause of the difference lies in the relative rigidity of Japanese gender roles. In Japan, regardless of employment, women/wives do the vast majority of the housework and child care. It is very difficult for women to combine families with careers, particularly in the more rewarding occupations that demand high commitments of time and energy. Women with high earning potential thus face a choice between marriage and family, on one hand, and rewarding careers on the other, and more of them are choosing careers.

Contributing to this is the fact that educational levels in Japan, as in the United States, have been increasing more rapidly among women than men; women have always preferred to marry men with more education than themselves, and women with high levels of education find that they have few choices. Less-educated men, meanwhile, lose in the competition for spouses because they can offer less in the way of economic security, and if their wives work they (the wives) will still have to take care of the home and children. In the United States, with more flexible gender roles, well-educated men and women can marry each other, both contribute to making a living through their efforts in the labor market, help each other out with housework and child care, and purchase the domestic services they cannot or choose not to provide themselves.

The idea that women are electing not to marry because they have gained greater access to higher education and prestigious occupations is appealing in part because it is simple and straightforward: Women who can support themselves don't have to rely on a man if they don't want to. The caption of a cartoon on the office door of one of my colleagues reads, "A woman needs a man like a fish needs a bicycle." The problem with this logic is that, as we have demonstrated repeatedly, American women who are most capable of supporting themselves are marrying at rates that differ little from their historical averages. Women who have offices with doors on them may not *need* men, but they're marrying them anyhow. Once again, any

explanation of the decline in the marriage rate must explain why it is declining among the least educated, the poor, and the minority population. Becker's (1991) theory doesn't do this because it implies the opposite.

Oppenheimer's Theory of Marital Timing

Women's economic resources now appear, from all the research cited above, to increase their odds of ultimately marrying. But women's economic resources and potential do appear to discourage *early* marriage. Some of this is simply because women (and men, too) tend to delay marriage until after they complete their educations, so people who go to college marry later than people who don't. But college graduates don't necessarily marry immediately after college. According to the 2010 American Community Survey (Payne 2012), women who have graduated from college marry for the first time at a median age of 28.4; this compares to 25.3 for high school graduates and 24.3 for women who did not graduate from high school. For men, the range is narrower but the pattern is similar: 29.9 for college graduates, 28.0 for high school graduates, and 27.5 for those who didn't complete high school.

Oppenheimer (1988, 1997, 2003; Oppenheimer and Lew 1995; Oppenheimer, Blossfield, and Wackerow 1995) has argued that women increasingly use their own economic resources to extend their search for the most attractive possible husband. By "attractive" in this context she means the one with the most economic resources of his own. Women with family resources, college educations, and good jobs or the potential for rewarding careers are not dependent on others for support, and can afford to wait to marry until they find the best possible match. Although they don't need to marry for survival, marrying men with substantial economic

resources maximizes their opportunities for economic security and a comfortable lifestyle. And men's economic potential isn't necessarily evident until they've completed their educations and embarked on their careers. Once their educations are completed and their careers begun, high-resource women are attractive to high-resource men, and vice versa, so they ultimately marry at higher rates than others. But the processes of accumulating resources and searching for spouses who have resources take time, so they marry somewhat later than others. Oppenheimer (2003) also has shown that, in today's economy, it is taking more time than formerly after completion of their educations for young men to get good starts on their careers, and that they and their prospective wives are delaying marriage accordingly.

The argument here says that women with resources use them to extend their search for the ideal mate. This may explain why women with economic resources and potential marry later, but how does it explain the *trend* in that direction over the past several decades? And, if women with few resources of their own need marriage to provide them, why aren't they all getting married?

Several recent studies have found that women particularly benefit from extending their searches for economically attractive mates when there is a high degree of income inequality among men (Ahitov and Lerman 2007; Gould and Passerman 2003; McLanahan and Percheski 2008; Oppenheimer 1997). If all men made the same income and possessed the same amount of wealth, then from an economic perspective it wouldn't matter which man a woman married. But as income and wealth distributions among men widen, men's economic characteristics make a progressively greater difference in a married couple's standard of living. This means that women who have the means to do so will benefit from searching until they've found the best possible mate. And, because women's economic characteristics and potentials are now valued in

the marriage market, while they are searching they are also accumulating qualifications (education, job experience, etc.) that make them more attractive to those economically attractive men.

This has created a trend toward later ages at marriage among college-educated men and women because income inequality among men has increased enormously since 1970 (Grusky, Western, and Wimer 2011; Hirsch 2010; Oppenheimer Kalmijn, and Lim 1997; Polivka 2012; Reich 2012; Western, Bloom, and Percheski 2008). Extended marital searches among women who can afford to do so make more sense now than, for example, in the middle of the twentieth century, when income differences among men were much smaller than they are today.

But all of this is a much better explanation of delayed marriage among wealthier women than of non-marriage among poor women. One clue from the foregoing is that it is now harder for poorer women to marry economically successful men, because men consider women's economic potential in their own mate selection decisions. Economically successful men have the leverage to attract economically successful women as spouses and, unlike the situation in the mid-twentieth century, they are motivated to do so. While there are undoubtedly many real-life Cinderella stories today, there are probably proportionally fewer of them than there were several decades ago.

A number of studies show that *homogamy* on economic factors – the tendency of people to marry spouses with similar characteristics – has increased in recent years. Schwarz and Mare (2005) found that educational homogamy has increased substantially since 1970 (see also Musick, Brand, and Davis 2012). They attribute this to the fact that men and women are now looking for the same things in spouses: economic potential. In the same vein, Sweeney and Cancian (2004) discovered that there is a positive correlation between wives' premarital wages

and their husbands' projected earnings and occupational status, and that this correlation has been strengthening over time. In other words, women who earned more money prior to marriage are increasingly likely to marry husbands with good jobs and high earnings. And women with lower or no premarital earnings are increasingly *unlikely* to marry those economically attractive men. Charles, Hurst, and Kittewald (2013) found a strong positive correlation between the wealth of husbands' and wives' parental families – that is, men and women from wealthy families tend to choose one another as spouses (see also Schneider 2011).

As many authors have noted (Becker 1991; Cherlin 2009), the “marriage bargain” is different now than it was a hundred, or even fifty, years ago. Back then men traded their economic potential – their ability to financially support wives and children – for women's domestic abilities, personalities, and physical attractiveness. Because women were not expected to contribute to their families' incomes, women with limited education, job skills, and income potential could still be attractive mates for men who did have these things. But today, men are looking for economic potential in wives just as women are looking for it in husbands. This means that poorly educated, unemployed or underemployed, low-income women as well as men are unlikely to find “economically attractive” spouses on the marriage market.

What we're seeing now is that men and women with good educations, solid careers or career prospects, access to economic resources, and high incomes or income potential are increasingly marrying one another. People without these characteristics, whether male or female, are at considerable disadvantage in the competition for economically attractive spouses because everyone in the marriage market is looking for characteristics they don't possess. The real change we've seen in marriage behavior over the past several decades is that less-educated

and poorer people are not marrying; the “retreat from marriage” has occurred among the lower echelons of the education and income distributions.

So why don't poor women and poor men marry each other? (They do, of course, but not at the rate of their wealthier counterparts.) Thomas and Sawhill (2002) did a simulation in which they used a “hot-deck” procedure with 1999 Current Population Survey data to match single mothers to unmarried men to achieve a proportion of children in mother-only families that was equivalent to 1970. They matched 5.8 million single mothers, with a total of 9.5 million children, to male partners who were similar on age, education, and race/ethnicity, then added their incomes together. If these marriages actually occurred, Thomas and Sawhill estimated that the child poverty rate in 1998 would have decreased from 16.9 percent to 13.5 percent; over 26 percent of poor white children and nearly 17 percent of poor black children would exit poverty. They see this, understandably, as a strong argument in favor of marriage promotion; poor men and women, and their children, would be better off if they combined their incomes. This seems logical.

There are a couple of qualifications, though. First, the hypothetical married couples created by Thomas and Sawhill's matching procedure had average annual incomes of about \$25,000, versus \$37,000 in that year (1998) for actual married couples. That was because the unmarried men matched to the single mothers in the simulation had substantially lower incomes than actual married men. This is, of course, consistent with everything we've seen about the relation of income to marital status; in the real-life marriage market, low-income men are less attractive as spouses. And the improvement in child poverty rates was considerably less for blacks than whites, because there were proportionally fewer black men available, so matches

were easier to find for white than black women. Nonetheless, according to this analysis, both races would benefit from an increase in marriage rates among the poor.

But poor single mothers don't get husbands allocated to them by a hot-deck procedure; they have to find their own. A great deal of research shows that reality doesn't allocate a lot of economically attractive husbands to poor single mothers. Lichter, Graefe, and Brown (2003) and Qian, Lichter, and Mellott (2005), among others, showed that single mothers, if they marry at all, are unlikely to marry "well." That is, they marry men with low education, poor jobs (if any), and low and unstable incomes. Lichter et al. (2003) show that getting married sometimes does lift single mothers out of poverty, but their marriages are highly prone to divorce and, after divorce, they tend to be poorer than they were before they married. A subsequent study by Thomas and Sawhill (2005) shows that if single mothers married the fathers of their children their poverty rates would be reduced, but not by much (see also McLanahan and Percheski 2008; Sigle-Rushton and McLanahan 2002b).

So in spite of the potential increases in income that poor men and women would experience if they married one another, they are doing it relatively infrequently and with limited success. Why? It could be, as Waite and Gallagher (2000) argue, they are unaware of research such as that by Thomas and Sawhill (2002), and just don't know that they would benefit from marriage. But there are other, better answers to this question.

Edin's "Financial Expectations and Family Formation" Theory

One intriguing possibility is offered by Kathryn Edin and her colleagues who have worked on the "Fragile Families" study (Edin and Kefalas 2005; Edin and Reed 2005; Gibson-

Davis 2007, 2009; Gibson-Davis, Edin, and McLanahan 2005). The “financial expectations and family formation” theory (Gibson-Davis 2007) suggests that poor people do not marry not because they don’t value marriage, but because they value it so highly. Marriage, according to this argument, has lost some of its practical value because many of its former benefits (sexual relations, childbearing, coresidence, etc.) are available via cohabitation or other intimate relations that are no longer so negatively sanctioned (Edin and Reed 2005). But its symbolic value may be increasing. Poor people view marriage as symbolizing independence, financial stability, and relationship success. They are hesitant to marry until they can afford a nice wedding and a decent home, and have sufficiently secure employment that they feel able to maintain a comfortable lifestyle, because marriage reflects that level of success, which they have not achieved and may never achieve (see also Cherlin 2004).

It is interesting to juxtapose this argument against Waite and Gallagher’s (2000) thesis that poor people fail to attain financial stability because they don’t marry. Edin and Gibson-Davis suggest that poor people don’t marry because they have not attained the financial stability marriage symbolizes. Clearly there is major disagreement here over the causal role of marriage in its relation to financial stability. Does economic success follow from marriage, or is marriage only an outward sign of economic success that should be achieved prior to marriage?

I’d like to make a different suggestion – one that, as we’ll see shortly, is hardly original with me. Marriage is a status that is fairly easily attainable by the well-to-do, and one that will help economically successful people be even more secure and successful. For the uneducated, chronically unemployed, and poor, however, marriage may actually *diminish* their chances of attaining any kind of economic security. Marriage does indeed symbolize economic success because it has become characteristic of economically successful people. But poor people don’t

remain unmarried because they don't want to claim a symbol of success they haven't attained. They remain unmarried because, in a very real and objective sense, marriage may be contrary to their own self-interests and may work to prevent them from attaining the resources they need to survive. They may be making a perfectly rational decision, because for them the economic consequences of marriage may be negative rather than positive. Marriage may improve the fortunes of the well-off, but do precisely the opposite for the poor.

How does this make sense? Perhaps the best way of illustrating the argument is to examine an extreme case, one that we've known about for over fifty years but whose lesson we seem to have forgotten. We'll take some time here to examine Hyman Rodman's research in Trinidad, and his concept of the "lower-class value stretch."

Marriage and Poverty in Trinidad

In the 1960s and early '70s, Hyman Rodman published a series of articles (1961, 1963, 1966) and a book (1971) about marital relations in the Caribbean, based on his study of a small community in Trinidad he called "Coconut Village." At the time, the Caribbean in general and Trinidad in particular were characterized by a very high rate of births to unmarried mothers. Rodman's objective was to contribute to an ongoing debate as to whether "illegitimacy" in the Caribbean was regarded as normative – the expected way to have children – or deviant. His answer was considerably more nuanced than this either/or choice.

Rodman identified three types of relations between adult men and women that occurred with some frequency in Coconut Village. One was called "friending," in which men and women lived separately but had sexual relations that of course often resulted in pregnancy. The second

was “living,” which we now call cohabitation; it too could and often did eventuate in childbirth. Finally, of course, was marriage. Virtually all residents of Coconut Village eventually married, but rarely until after their reproductive and child-rearing years were over. Nearly all children were the products of either “friending” or “living” relationships. And most people, over the course of their reproductive careers, had multiple partners prior to their ultimate marriages. This often took the form of serial cohabitation, where a man would move in with a woman and her children (if any) for a time, but eventually leave and be replaced by another man.

Rodman’s research showed clearly that people in Coconut Village valued marriage highly. The vast majority preferred it to either living or friending. But those kinds of relationships, although less valued, were also considered normative. This is what Rodman meant by the “lower-class value stretch;” their values “stretched” to accommodate less-than-ideal relationship types because “circumstances make it difficult or impossible for them to behave in accordance with the dominant values of an open-class society” (Rodman 1966, 676). In this specific case, they engaged in “friending” or “living” relationships because they found it difficult or impossible to marry.

Why? What circumstances made it difficult or impossible to marry? The answer resides in the extreme poverty in which they lived. While many families owned small plots of land, it was never enough to produce a living by itself. The village’s population depended on wage labor, mostly by men. Jobs were scarce and insecure, unemployment rates were very high, and men often had to relocate to find work. From the man’s point of view, marriage entailed legal obligations to wife and children for economic support he in all probability could not provide on a regular, continuing basis. From the woman’s perspective, legally tying herself to one man who, at any point, may be unable to support her and her children was unwise; she needed the

flexibility to find an employed partner if her current partner lost his ability to provide. What Rodman observed was a pattern of a man with a job moving in and living with a woman and her children, supporting them as long as his job lasted, then moving out when he lost his job to make room for another employed man to fill the provider role.

Under circumstances such as these, marriage makes little economic sense. Marriage ties the economic fortunes of husband and wife together almost inextricably. Even divorce doesn't completely sever bonds of economic interdependence between a married couple, and divorce is a lengthy and costly process that in no way solves the problem of sudden job loss by a spouse. In Coconut Village, the "safety net" for women whose partners might lose their jobs at any time was the flexibility to find a new, employed partner. This flexibility was possible for those in "friending" and "living" relationships, but not marriage. These arrangements were part of the survival strategy people devised to cope with extreme poverty and the instability of employment. Because mothers could find new partners if their current partners lost their ability to provide, they could feed their children. They married only when the children were grown. Men did not abandon women and children because they were irresponsible, but instead because it was the only means they had of helping the family – making way for another man who could provide support. It was their way of *being* responsible.

Rodman (1963, 1966) shows clearly that the residents of Coconut Village valued marriage, preferred it to friending and living relationships, and ultimately wanted to marry. Marriage was not a choice they failed to make, but one that they really *didn't have*. Convincing them that marriage is a means of improving their economic situation wouldn't work because it wasn't true, and they knew it. The flexibility to change partners in the face of insufficient and unstable employment was an essential component of these villagers' survival strategies.

Rodman argued that, although these people valued marriage as much as anyone else, they had to “stretch” their values to accommodate more temporary alliances because marriage was literally unattainable.

Let’s revisit for a moment Kathleen Parker’s (2012) editorial about fatherless families in the United States we discussed earlier, and think about how her advice would apply in Coconut Village: “Men, be men. Marry the mother of your children. Be a father to the children you sire. Go home and stay there.” If men in Coconut Village had taken this advice, what would have happened to the children and their mothers when the men lost their jobs? The consequences would have been devastating because their families would have had no means of support. In these circumstances the responsible thing for men to do was to leave and make way for other men who could, for a while at least, put food on the table.

Now, how is this relevant to the contemporary United States? Are we really in a comparable situation to Trinidad in the 1950s? After all, the people Rodman studied lived in abject poverty, and had virtually no pathway out of it. Theirs was a situation that most Americans identify with the “third world,” far different than our own land of opportunity. And as we showed earlier, marriage rates in the U.S. have declined quite steadily since 1970 but poverty rates haven’t. In 2011 15 percent of our population had incomes below the poverty level; in 1970 it was about 12 percent, and in 1959, the first year the statistic was calculated, it was 22 percent (DeNavas-Walt, Proctor, and Smith 2012).

We also need to remember that, in the middle of the twentieth century, poor people married at approximately the same rates as others (Cherlin 2005; Ellwood and Jencks 2004a, 2004b; Stevenson and Wolfers, 2007). The decrease in the marriage rate has come about not because we have proportionately more poor people today, but rather because poverty now has a

depressive effect on the probability of marriage that it didn't have fifty or sixty years ago. Something has changed. The pioneering work of William Julius Wilson shows that many Americans face a reality that isn't all that different from Coconut Village.

Wilson's "Male Marriageable Pool Index"

Over thirty years ago, William Julius Wilson (1987; Wilson and Neckerman 1987) introduced the concept of the "male marriageable pool index." It is a simple ratio of the number of employed men per 100 women of the same age and race. Wilson's intent was to explain the rapidly expanding gap in marital status between blacks and whites; as we've seen, blacks are now (and were in the 1980s) much less likely to be married than whites. Wilson and Neckerman (1987, 84-89) showed conclusively that values of the male marriageable pool index (henceforth MMPI) were much lower among blacks than whites, and that the differences expanded between 1954 and 1982. In 1982, for example, for people between the ages of 25 and 34 (prime marriageable ages), the MMPI was about 85 for whites and 60 for nonwhites. The ratio had held fairly steady for whites since 1954, but had declined from roughly 70 to 60 for nonwhites. Black men did not benefit from the economic boom of the 1950s and '60s to nearly the extent that white men did.

Wilson's argument was that blacks' rapidly decreasing marriage rate was attributable to the statistical shortage of black men with decent jobs and good incomes. This, in turn, he attributed in large part to the movement of manufacturing and other industries out of central cities such as Chicago, where many blacks lived, and the inability of poor unemployed men to get transportation to job sites in the urban fringe. The second half of the twentieth century was

marked by a change in the nature of urban employment from blue-collar to “knowledge-intensive” occupations such as finance and advertising. Wilson shows (Wilson and Neckerman 1987, 102) that between 1954 and 1983 New York City gained about 700,000 white-collar jobs, but lost around 600,000 jobs in manufacturing; other major cities fared similarly. Urban black men rarely had the education necessary for the new jobs. This led to decreases in black men’s employment and income, accompanied by decreasing marriage rates and increasing proportions of female-headed families. The American urban black men studied by Wilson were similar in many respects to men in Coconut Village studied by Rodman: insecure jobs, low and sporadic incomes, and no opportunity to improve. Regardless of their personal characteristics, these men are not *economically* attractive spouses even for poor women, who may well need the flexibility to change partners that marriage eliminates.

About five years after Wilson’s landmark book, Lichter and colleagues (1992) published a more detailed analysis of sex ratios and economic indicators, and their effects on marriage, among unmarried whites and blacks. Using data from the 1979 National Longitudinal Survey of Youth (NLSY79), they predicted marriage by 1986 for women who were aged 14 to 22 in 1979, with a maximum age of 28 by 1986. They used four measures of the availability of potential spouses within each woman’s “labor market area” (LMA): the simple sex ratio (number of unmarried men per 100 unmarried women); the number of unmarried men with jobs per 100 unmarried women; the number of unmarried men with full-time jobs per 100 unmarried women; and the number of unmarried men with earnings above the poverty level per 100 unmarried women. All measures were constructed within racial categories and restricted age ranges, to account for the nearly universal tendencies to select mates of similar races and ages. The sex

ratio by itself was not an effective predictor of marriage, but the measures of the availability of employed men and men with adequate earnings were.

Economically attractive men were much less available to black women than white women. For example, for every 100 white women age 25, there were 112 white men of the appropriate age, 92 men with jobs, 61 men with full-time jobs, and 72 men with adequate earnings (Lichter et al. 1992, table 3). For every 100 black women age 25, there were 68 black men in the appropriate age range, 45 men with jobs, 28 men with full-time jobs, and 30 men with adequate earnings. The pickings are much slimmer for black women. However, Lichter and colleagues found that differences in the availability of potential mates did not completely explain race differences in marriage. If black women were the same as white women on measures of mate availability, their marriage rates would still be 50 to 60 percent lower than white women's. Other studies (e.g., Raley 1996) have subsequently confirmed that race differences in the availability and economic attractiveness of potential husbands explain part, but certainly not all, of the race difference in marriage rates. We'll return to this issue shortly.

In spite of the fact that the race difference cannot be fully explained by this logic, there are some important messages here. One is that, if every unmarried black man in the age range appropriate for marriage for a 25-year-old black woman were to get married, 32 percent of these women would still be without husbands. (Yes, they could theoretically marry white men, of whom there is a slight numerical surplus, but interracial marriages are far more likely to involve black men and white women than the reverse. See Wang [2012].) Another is that, once the economic criteria are added (having a job, having a full-time job, and earning more than the poverty level), there were fewer than 100 men for every 100 women of both races and all ages. For black women, these ratios never exceeded 50 per 100 for any age through the maximum of

28. For whites, the number of men with full-time jobs per 100 women exceeded 60 only for women ages 25 through 27, and the ratio of men with earnings above the poverty level didn't reach 75 per 100 women for any age. And these are not stringent economic criteria. (For a similar analysis based on Fragile Families data with similar conclusions, see Harknett and McLanahan [2004]).

Wilson's efforts were directed toward explaining why blacks, particularly urban blacks, married at much lower rates than whites. But his logic can be applied to the issue of declining marriage rates in general. That's because in many respects American men of all races have been experiencing the same kinds of changes in their economic situations since about 1970 that urban black men experienced several decades earlier. We have known for some time that marriageable men, with "marriageable" defined in economic terms, are in short supply. This is more true for blacks than whites, but it is nonetheless true for whites as well. As we showed in Chapter Seven, the pool of unmarried men consists disproportionately of the less-educated and those with very low incomes. These are the choices many unmarried women face. Would their economic situations be improved by marriage to these men? Possibly, but not much. And such marriages would close off their searches for men that are more economically attractive; their odds of success may be dim, but if they marry an economically unattractive man those odds become zero. There is good evidence that the number and proportion of such men in our population has increased since about 1970, for whites as well as blacks.

Increasing Inequality and Occupational “Precarity”

A lot of attention has been paid in recent years to the increasing concentration of income and wealth in the hands of the richest Americans. As I write this in 2014, the topic is in the newspapers and on television virtually every day. The evidence is clear. Income inequality in the United States has increased dramatically over the past several decades (McLanahan and Percheski 2008; Neckerman and Torche 2007; Western et al. 2008). Since the 1970s, both income and wealth have gone increasingly to people at the absolute top of the respective distributions (DeNavas-Walt et al. 2012).

According to analyses by Saez (2013), those in the top one percent of the income distribution in America earned about 18 percent of all income prior to World War I; this increased to nearly 24 percent during the 1920s. Some (Reich, 2012) believe, with good reason, that this was a major cause of the Great Depression. It concentrates money in the hands of people who don't need to spend it, thus decreasing the “velocity” of money throughout the economy (Hirsch, 2010). Because of the stock market crash and frequent business failures during the Depression, wealthier people lost much of their money and incomes. When the recovery finally began following World War II, people in the top one percent of the income distribution earned a much lower percentage of total income, averaging around 9 percent during the 1950s, '60s, and early '70s, with a low of 7.7 percent in 1973 (Saez 2013). Not incidentally, these were relatively very prosperous times in America.

Alan Krueger (2012), the chairman of the Council of Economic Advisers, shows that from 1947 through 1979, annual growth rates of real incomes were almost identical across the income distribution – 2.5 percent for the lowest quintile, 2.2 percent for the highest. From 1979 to 2010, the top quintile's annual growth rate was only 1.2%. The bottom quintile, however, lost

0.4 percent per year of real income. Krueger shows that the share of income earned by the top one percent returned to 23.5 percent by 2007 (see also Saez, 2013). In a speech to the Center for American Progress, Krueger concludes:

“The magnitude of these shifts is mindboggling. The share of all income accruing to the top 1% increased by 13.5 percentage points from 1979 to 2007. This is the equivalent of shifting \$1.1 trillion of *annual* income to the top 1 percent of families. Put another way, the increase in the share of income going to the top 1% over this period exceeds the total amount of income that the entire bottom 40 percent of households receives.” (Krueger 2012, 2)

For our purposes, this is important not so much because the rich are getting richer, but because the poor aren't. With income and wealth (Reich 2012) increasingly concentrated in the hands of the richest Americans, there is less money available for others. A careful look at some income distributions shows how this has affected American families and households.

Interestingly, median household income has increased over the past 40 or 50 years. In 1967, the median income for American households was \$42,056 in 2011 dollars; in 2011 it was \$50,054, an increase of 19 percent (DeNavas-Walt et al. 2012, table A-1). This sounds like a real improvement, and in many ways it is. But there are a couple of necessary qualifiers here. First, the *mean* household income rose much more, from \$47,037 to \$69,677 – a 48 percent increase. The median is the number that divides the distribution in half. The mean is the sum of all incomes divided by the number of households. The mean is distorted by extreme values, in this case extremely high values. So this is one more indication that inequality is increasing, and that the greatest share of income growth is going to those with the highest incomes.

Second, and more important, virtually all of the growth in household incomes for households other than the extremely wealthy came from putting additional workers – women – into the labor force, and from modest increases in women’s earnings. Men’s earnings are actually lower now than they were in 1973. Employed men’s median earnings were \$39,283 in 1973 and \$37,341 in 2011, again in 2011 dollars. For men who worked full-time year-around, median earnings were \$48,202 in 2011, down from \$50,613 in 1973 (DeNavas-Walt et al. 2012, table A-4). And this is not primarily due to the Great Recession of 2007-09; men’s incomes have clearly stagnated over the past 40 years, reversing the strong upward trend of the three decades following World War II.

Greenstone and Looney (2011) provide a succinct but powerful analysis of how men’s economic situations have changed over the past four decades. They show that, for men aged 25 to 64, the average (mean) earnings of full-time, year-around workers, adjusted for inflation, increased 13 percent between 1969 and 2009. Remember, though, that the mean is distorted by high values, and we know that the incomes of the top one percent have increased enormously. The *median* earnings of full-time, year-around male workers, a much better gauge of the typical worker’s experience, decreased by one percent.

But this isn’t the end of the story. Greenstone and Looney (2011) also show that the percentage of men in the working ages who are actually working has declined dramatically. The percentage of men aged 25-64 working full-time decreased from 83 percent in 1969 to 66 percent in 2009. Some of this may be due to an increasing frequency of early retirements (median age at retirement dropped until about 2000, but has increased since). However, Greenstone and Looney found that full-time employment of men between the ages of 30 and 50,

among whom retirement is very rare, dropped by 16 percent over this time period. So not only are working men earning less, but fewer men are working.

To account for this, Greenstone and Looney calculated median earnings for the entire male population in the working ages, not just those who were actually employed or employed full-time. This takes account of the fact that a significant and rising proportion of this population has zero earnings, or very low earnings from part-time employment. Their results are astonishing. For full-time workers aged 25 through 64, median earnings dropped one percent from 1969 to 2009, as we noted above. But when all men in this age range were considered, including those who worked part-time or didn't work, median earnings decreased *28 percent*.

They then broke down this distribution by education. Considering only full-time workers, earnings decreased by 26 percent for high school graduates and 38 percent for high school dropouts. But the same calculation on the population of all men of working ages showed decreases of *47 percent* for high school graduates and *66 percent* for high school dropouts. Even those with college degrees saw decreases in their earnings (two percent for full-time workers, 12 percent for the population), but nothing like the decrements among the less-educated.

Greenstone and Looney also show changes in median incomes by marital status, divided simply into married and not-married categories. Married men who worked full-time earned one percent less in 2009 than in 1969; when all married men were considered, the decrease was 13 percent. Unmarried men earned two percent less if they worked full-time – not a large decrement. The total population of unmarried men, however, earned *32 percent* less, reflecting in part the fact that 9 percent more unmarried men were not working.

Granted, the use of 2009 as the current time point in these calculations is somewhat unfortunate because it catches incomes and labor force participation rates at the depth of the Great Recession, which began in late 2007. This is a low point in our recent history in terms of men's earnings and economic well-being. But Greenstone and Looney (2011) and others show that men's economic status has been decreasing over the long term as well. Median earnings for men were much higher in 1970 than they were immediately prior to the Great Recession; in fact, they were higher in 1970 than in any subsequent year. Choosing any other recent year as the end point of the time line would change the numbers slightly, but not the overall story. Men, particularly those with limited education and the unmarried (of course those categories overlap highly), earn much less now than they did four decades ago, and there are many more of them who don't earn anything at all. It is no wonder that, as we documented earlier, men now value women's earning potential in the marriage market; their own earning potential has decreased dramatically.

So we have a situation where overall measures of men's incomes have shown a mixture of stagnation and deterioration, while measures of income inequality have shown enormous increases. There are now a lot more men with very low incomes, or none at all. An analysis I did several years ago using 2003 data from the Current Population Survey showed that the percentage of never-married men with zero income ranged from 9 to 16 percent among whites (depending on age), and 25 to 33 percent among blacks. We have also reviewed a great deal of research showing conclusively that men's economic fortunes and potentials are critical to marital decisions, particularly women's. Low-income men are not attractive spouses.

But it isn't just that many unmarried men out there have low incomes. Arne Kalleberg (2009, 2011) has shown convincingly that, since about 1970, men's employment has become

increasingly unstable or precarious. He notes that over 30 million workers lost their jobs involuntarily between 1980 and 2004 (Uchitelle 2006). He also shows that there has been a substantial decline over this period in the average length of time workers spend with single employers, particularly for men. There has been an increase in long-term unemployment and growth in “non-standard” or contingent work – short-term contract employment, working for temporary agencies, etc. This has gone along with a shift in risk-taking from employers to employees, such as the trend away from defined-benefit retirement plans to defined-contribution plans and the reduction in the number of employers who provide health insurance for their employees. And while these changes have occurred in all job sectors in the economy, the earnings benefits to the college-educated have increased; in other words, lack of a college education is a greater disadvantage today than formerly (Autor 2010; Goldin and Katz 2008; Greenstone and Looney 2011; Mishel, Bernstein, and Allegretto 2005). The picture this paints is one of declining earnings and increasing job insecurity – Kalleberg calls it “precarity” – particularly among the less-skilled, less-educated men. These men don’t earn much when they do work, their jobs are insecure, and when they lose their jobs they tend to be out of work for extended periods. And again, this is not a consequence of the recent recession; virtually all of the data that led Kalleberg to his conclusions came from years prior to 2007.

A recent study by Dynan, Elmendorf, and Sichel (2012) shows that “income volatility” has increased substantially since the early 1970s. Income volatility is the extent to which households’ incomes differ or vary from year to year. They found that the proportion of households experiencing a 50 percent or greater drop in income from one year to the next increased from about 7 percent in the early 1970s to 12 percent in the early 2000s. Volatility was greatest at the extremes of the income distribution, but for high-income households sudden

changes in income were likely to be increases; for low-income households changes were more likely to be decreases. Increased volatility in men's earnings was due to both changes in earnings per hour, and changes in hours worked. In other words, increasing numbers of men lost good-paying jobs and, if they could find other jobs at all, found jobs that paid much less. This is solid evidence that men's incomes are much less reliable today than they were forty or fifty years ago, particularly for men at the bottom of the income distribution. This makes marriage to these men much riskier; their earnings can't be counted on from year to year.

Recall that Scott South (1991) found, according to 1987 data, that the least attractive possible spouse for women was a man who was "unlikely to hold a steady job." This has probably been true for a very long time, and it's certainly no less true today than in years past. The evidence is quite clear that, if we compare today to the middle of the twentieth century, there are a lot more of these men now. Many of them are not marrying, for the clear reason that they're not very good prospects. Marriage to men who are sporadically employed, and who earn low wages when they are employed, is unlikely to be an economic benefit to women. They know this. A major reason why fewer women are marrying today is that there are proportionally fewer economically attractive men for them to marry. And marriage to a man with poor economic prospects cuts off the search for a husband – or a partner – with better prospects.

Earlier we noted that we can't explain decreases in the marriage rate by increases in the poverty rate, because the poverty rate hasn't increased in a linear, consistent fashion that matches the decrease in the marriage rate. Poverty is calculated at the household level. The issue isn't what has happened to households, it's what has happened to *men*, particularly the least-educated. Fewer of them participate in the labor force at all, and those who do find their jobs less secure, their earnings lower and less reliable than those of their counterparts of several decades ago, and

their opportunities for improvement more limited. In fact, rates of both intra- and intergenerational income mobility are considerably lower in the United States than in most other western nations (Black and Devereux 2010; Corak 2013), and dramatically lower than they were in the U. S. in 1970 (Corak 2013; DeBacker et al. 2013; Krueger 2012). This means that it is harder for poor people to escape poverty. All this is particularly true for the less-educated and for African Americans – precisely the people who are marrying at lower rates.

A recent qualitative study by Corse and Silva (in press) provides many illustrations of men's deteriorating economic circumstances and their effects on marriage. They recount numerous cases of women who cannot find men with steady jobs to marry, and of men who don't marry because they cannot earn a sufficient or sufficiently stable income to support wives and children. Women don't marry because they can't find prospective husbands who can reliably support families. Men don't marry because they can't reliably support families. This is due both to the growing number of men with poor-paying jobs, and to the fact that even these jobs are increasingly unstable. Many of the men and women Corse and Silva interviewed grew up in stable working-class families with modest but reliable incomes. They find they cannot replicate this lifestyle today, not because they have chosen not to, but because the jobs that allowed that lifestyle no longer exist in sufficient numbers.

We also need to consider the marital choices of men. As we've seen, for most of the twentieth century and probably before, the people who were most likely to remain unmarried were the men with the least education – the poor economic prospects – and the women with the most education (Burstein 2007; Goldstein and Kenney 2001; Sweeney 2002). Highly-educated women could have careers of their own and support themselves without marriage. They had the choice of remaining unmarried, or perhaps they pursued education and careers because of dim

marital prospects. Men did not select wives according to their economic prospects, because it was the man's job to earn the living; wives were romantic partners, domestic engineers, and mothers.

That hasn't been the case for some time. South (1991) found that men were also distinctly unattracted to women who were unlikely to hold a steady job in 1987. Today, education, income, and wealth positively predict marriage for women as well as men (Burstein 2007; Charles et al. 2013; Goldstein and Kenney 2001; Schneider 2011; Stevenson and Wolfers 2007; Sweeney 2002; Sweeney and Cancian 2004). And marital homogamy – the tendency for people to marry spouses who are similar to themselves – has been increasing on each of these characteristics (Schneider 2011; Schwartz and Mare 2005; Charles et al. 2013). In other words, economically well-off men have increasingly been marrying economically well-off women, because today it takes substantial earnings from both spouses to achieve a comfortable middle-class lifestyle, in large part because men's incomes have decreased. Women from poor backgrounds, with limited education and low earning potential, are now less able to find husbands with good jobs and steady incomes because those men are looking for wives with good jobs and steady incomes. This leaves the poor of both sexes unmarried. It's not that they don't value marriage or don't want to marry. They don't marry, at least in part, because marriage would tie them to a spouse who has few resources and, at any point in time, may suddenly have none at all.

A Return to Race Differences

Why doesn't the substantial gap between the races in the availability of "economically attractive" men completely explain the race difference in marriage rates? This question hasn't been answered satisfactorily yet, but I have a couple of suggestions. First, Kalleberg's (2009, 2011) concept of "precarious jobs" is undoubtedly a better description of the employment situations of blacks than whites. We know from Wilson's (1987, 1996, 2009) work and that of countless others that black men's jobs are less stable than white men's. This is partly because black men's jobs are more likely to be temporary, to involve unskilled labor, and to require little in the way of education or training. In other words, workers in these jobs are easily replaceable, and employers are not motivated to offer high wages, benefits, or job security in order to retain them. Since the decline of manufacturing, black men are more likely to work in jobs that are characterized by short tenure and high turnover. Marriage is for the long term; many black men's jobs are not. A number of studies and reviews conclude that *stable* employment is an important antecedent of men's marriage (Burstein 2007; Edin and Reed 2005; Koball 2004; Sassler and Goldscheider 2004). Kalleberg's (2009) analysis shows that workers are aware that their jobs have become increasingly precarious since the 1970s (see also Hacker 2006; Jacobs and Newman 2008). So are the people who might marry them. When a high degree of job insecurity is added to the low incomes of black workers (and the high unemployment rate as well), marriage becomes a risky proposition. The jobs of many white workers have also become increasingly precarious, but the generalization that black men have been more strongly affected by the trend toward greater "precarity" is reasonable and consistent with all the evidence. The simple correlation between employment or income and marriage doesn't tell the whole story.

For many men, particularly African Americans, job stability is highly problematic. The research literature on race differences in marriage has not yet fully taken account of this.

Second, at the beginning of this chapter and elsewhere I've expressed dissatisfaction with explanations of changes in marriage patterns that take cultural change as the ultimate cause. That's my story, and I'm sticking to it. But this doesn't mean that I think culture is irrelevant; I just believe that the culture change itself has causes and requires explanation. We've talked about some of those causes here. If people's experience is that marriage is not a reliable route out of poverty, if they see that spouses cannot consistently provide adequate support for one another or for their children, if they perceive shortages of "marriageable men" in their environments, their own expectations of marrying may diminish and their search for alternatives expand. This doesn't necessarily mean that they value marriage less; as demonstrated by Gibson-Davis et al. (2005), Trail and Karney (2012), and many others, they don't. But, like the residents of Coconut Village in Trinidad observed by Rodman (1963, 1966, 1971), they need to find alternatives, which gradually become accepted and "normalized" as they are more widely practiced. This kind of culture change, which has its roots in changes in the economy, can amplify changes in things like marriage behavior among groups most strongly affected. In consequence, marriage rates decrease among blacks more rapidly than among whites to a degree beyond what we can predict from economic changes alone.

Wilson (1987) developed his concept of the "male marriageable pool index" to explain why blacks so rapidly became less likely to marry than whites in the middle to latter parts of the twentieth century. But it has applications well beyond the issue of race differences. Regardless of race, men's wages have stagnated or declined since the late 1970s, their jobs have become more precarious, and for those in the lower ranges of the educational and occupational

distributions their ability to support spouses and children consistently has become much more problematic. Many of the characteristics of the urban black male population of the 1980s have come to describe American men in general, particularly those with limited education. This makes marriage to these men an inherently risky proposition. Marriage permanently unites people who may be unable to consistently provide resources to sustain the union. Poor people want to attain some level of financial stability prior to marriage not just because marriage has come to symbolize that stability (Cherlin 2004; Edin and Kefalas 2005; Gibson-Davis 2007), but because a stable marriage *really does require* financial stability.

Cohabitation in the United States

In Rodman's (1971) Coconut Village, the primary alternative to marriage was called "living." This allowed men and women to share a home, combine their resources, and have and raise children, but to part easily in the event of economic catastrophe (e.g., the man losing his job) so the woman could find another employed partner to help support the family. Here, of course, we call it "cohabitation." As we noted earlier, cohabitation rates have increased dramatically since 1970 (Cherlin 2010; Seltzer 2004), and have continued to increase in recent years (Kennedy and Bumpass 2008; Manning 2013). Data from the National Survey of Family Growth (NSFG) show that in the years 2009-10, 60 percent of all women between the ages of 15 and 44 had cohabited at some point in their lives; this percentage nearly doubled since 1987 (Manning 2013). About two-thirds of all marriages today are preceded by cohabitation, compared to 11 percent around 1970 (Manning 2013). But only a minority of cohabitations eventuates in marriage (Cherlin 2010). Schoen, Landale, and Daniels (2007) found that only about one-fifth of all cohabiting couples married. While other estimates (e.g., Seltzer 2004) are

higher, it is clear that the proportion of cohabiting couples who eventually marry has decreased over the past several decades (Kennedy and Bumpass 2008; Sassler 2010).

The research literature is unanimous in reporting that cohabitation is considerably more common among less-educated people, those with low incomes, and those who are sporadically employed or unemployed (Cherlin 2010; Kreider 2010; Lichter and Qian 2008; Manning 2013; Oppenheimer 2003; Sassler 2010; Sassler and Goldscheider 2004; Smock and Manning 2004; Smock, Manning, and Porter 2005). Oppenheimer (2003) shows that among young men, “career immaturity” – the lack of a full-time, year-round job for at least two years – is associated with cohabitation rather than marriage. And although there are a few exceptions (e.g., Sassler and McNally 2003), most studies show that economic resources (particularly men’s) are predictive of marriage among cohabiting couples (Guzzo 2009; Lichter and Qian 2008; Manning and Smock 2002, 2005; Oppenheimer 2003; Seltzer 2004; Smock and Manning 2004). Qualitative studies (e.g., Smock et al. 2005) show that cohabiting couples want to have their finances in order before they take the plunge. And expectations are clearly gendered: It is men’s ability to provide that is considered most important. Couples in which the man’s economic future is uncertain are very unlikely to marry, and very likely to break up.

Cohabitations, of course, are much less stable than marriages (Kennedy and Bumpass 2008; Sassler and Cunningham 2008; Schoen et al. 2007). Elsewhere (Lee 2015, Chapter 6) I argued that family transitions including those into and out of cohabitation may have deleterious effects on children. But in a somewhat perverse way it may be a positive consequence of this instability that is responsible for the rapid increase in cohabitation that has accompanied the retreat from marriage. As Rodman’s research demonstrated, instability can be adaptive in the

face of economic uncertainty because it allows a partner who cannot support a family to be left (or to leave) in favor of another who can provide support.

Sigle-Rushton and McLanahan (2002a), in a study of the living arrangements of unmarried new mothers using the Fragile Families data, employ “. . . an economic framework in which individuals choose the type of household structure that maximizes their (or their family’s) expected well-being. The expected net level of well-being associated with each type of living arrangement depends on what other coresident individuals are willing (or able) to offer, weighed against the added costs of shared space and lack of privacy” (p. 416). They go on to argue that, when economic uncertainty is high, ease of dissolution of a relationship is advantageous; the unwed mother can maximize her expected well-being, and that of her child(ren), by extricating herself from a relationship with a man who cannot provide support, and possibly entering a relationship with a man who can. This is much easier if the partners are not married.

Smock and Manning (2004) note a strong positive correlation between men’s socio-economic status and cohabiting women’s expectations to marry. “One plausible interpretation is that cohabitation operates as a ‘poor man’s marriage;’ that is, cohabitation is an adaptive family strategy that allows for union formation in the face of economic uncertainty because it makes few unambiguous demands on the male as breadwinner . . .” (p. 100).

For many, cohabitation is a prelude to marriage, a part of the process of mate selection that delays, but does not replace, traditional marriage. But many people now appear to be cohabiting instead of marrying, at least for long periods of their lives. Cohabitation is not related, or not related as strongly as marriage, to psychological, physical, or financial well-being or to positive outcomes for children (Sassler 2010). But it does allow much greater flexibility; cohabiting partners can be removed or replaced much more easily than spouses. In the economy

of the early twenty-first century, where men's ability to provide consistently for their families is increasingly problematic, this may be a critical advantage. And it may well explain why cohabitation began increasing rapidly around 1970, at about the same time as men's economic fortunes turned for the worse.

Marriage is supposed to be permanent. Pretty much everyone agrees with that, even though experience shows that many marriages do end in divorce. Few people treat marriage so cavalierly that they enter it with the intent of divorcing as soon as something goes wrong. And divorce, while much easier now than it was prior to the advent of no-fault divorce laws, is still a lengthy, cumbersome, and costly process. Ending a marriage is difficult and painful. When we marry, we want to stay married.

While we persist, across the economic spectrum (Trail and Karney 2012), in thinking of marriage as permanent, for an increasing number of us jobs and the income associated with them are precarious (Dynan et al. 2012; Kalleberg 2009, 2011). Men, in particular, are less likely to be in the labor force now than in 1970, earn lower incomes (particularly those in the bottom ranges of the educational distributions), face increasing instability in the labor market, and have a harder time advancing. Men with good educations, stable jobs, and solid prospects for the future are still marrying at rates very comparable to those of four decades ago. But their marital behavior differs from that of their earlier counterparts in two important ways. First, they are marrying later in life by several years. Second, they are increasingly marrying women whose economic prospects are similar to theirs; economically attractive men are marrying economically attractive women, because it takes two good incomes now to produce a comfortable standard of living. Less-educated, poor women with limited economic prospects are not marrying as much, because (a) they are no longer attractive spouses for economically secure men; and (b) marriages

to economically insecure men are increasingly risky. This is, in my estimation and that of many others, the major reason why marriage rates are so much lower now than they were in 1970.

What brought this situation about? Why is the economy, and particularly the economic situation of men, so different now than it was around 1970? No one has the complete answers to these questions, but we'll deal with several strong possibilities below.

Why Did This Happen?

There are undoubtedly many causes of the decline in the marriage rate since the 1970s. Nothing in our complex world has only one cause. My argument to this point, however, is that a primary cause, and probably *the* primary cause, is economic. Increasing inequality in the distribution of income and wealth has brought about an economy where the financial lives of the poor, the near-poor, and many of the middle class have become more “precarious,” in Kalleberg’s (2009, 2011) term. Because marriage ties the economic fortunes of two people and their dependent children together in a relatively permanent and irrevocable way, many young adults are hesitant to marry. Those with economic resources and potential, men as well as women, are increasingly looking for spouses who also have economic resources and potential. Those with few resources and little potential find themselves unable to attract economically desirable spouses, and less willing to marry others of limited means because (a) they may be unable to support one another, and (b) such a marriage would cut off the search for a more economically attractive partner. To maximize their (already limited) potential for decent and comfortable lives, they need to maintain some flexibility in their unions that arrangements such as cohabitation offer, but marriage doesn’t.

Up to this point, I have noted repeatedly that the trend toward lower marriage rates began in the 1970s. Like almost any other major social change, there was no shotgun start; it didn’t happen suddenly

over the New Year's holiday in 1970, of course. But in hindsight it's clear that the long-term decline in marriage rates began somewhere around 1970, and has continued virtually unabated ever since. This would make sense if we could trace changes in the economy that adversely affected the economic security of major segments of the American population, particularly men, to roughly the same time.

Conveniently for my argument, the current upward trend in income inequality also began in the early 1970s (Barlett and Steele 2012; Krueger 2012; Neckerman and Torche 2007; Saez 2013). But the coincidence in historical time of these two trends certainly doesn't prove that one causes the other. Monday Night Football began in 1970 too, but no one thinks it is responsible for the decreasing marriage rate. (It may have precipitated a few divorces, but that's another topic.) There are, however, clear logical connections between the increasing economic "precarity" of much of our population and that decreasing marriage rate, prominently including the fact that it is those whose economic situations are most precarious who are not marrying.

So what began to happen in the 1970s that triggered the deteriorating economic position of much of the population, and ultimately eventuated in the retreat from marriage? As I said at the outset, everything is multi-causal; there is no one simple answer. Economists as well as sociologists have contributed a great deal to this debate, so we will need to cover some of the literature from each discipline. I will also add a dash of demography to the mix, because demographic and economic phenomena are intimately connected.

Some of the possible causes that economists have identified are creatures of our own creation. They represent things we did or decisions we made, sometimes for good or ostensibly good reasons, which have had consequences we didn't entirely anticipate or intend. Other causes stem from things partly or entirely beyond our control, forces of change that happened without conscious intent or collective decision-making but that nonetheless have altered our lives. Not all of them began around 1970, and some have no particular date of origin. But they all began to have real effects on our material lives and marital behavior around that time.

Krueger's Poll of Economists

To this point we have developed the argument that increasing economic inequality is behind much of the declining marriage rate. Of course some degree of economic inequality is necessary in any society and desirable from many points of view, in part because it motivates people to work hard to improve their fortunes. If everyone earned the same income regardless of qualifications or effort, people would be less motivated to pursue qualifications such as education or invest time in productive activities. But extreme inequality concentrates resources such as income in the hands of people who don't need to expend them, and keeps people who need resources from acquiring them. It means that large numbers of adults can't earn enough to support families, at least on a consistent and reliable basis, so fewer people marry. Income inequality has been increasing in the United States since about 1970, and is a major reason why fewer people are marrying. We need to know why it has been increasing, and why this increase began when it did.

In Alan Krueger's 2012 speech to the Center for American Progress, he referenced an informal poll he'd taken of economists attending a conference in which he'd asked them what factors they believed were responsible for the dramatic increase in income inequality, with its attendant stagnation of wages for major segments of the labor force. The answers he came up with serve as useful organizing principles for our discussion.

Technological Change

Krueger and many others (e.g., Autor 2010; Neckerman and Torche 2007; Reich 2012; Saez 2013) point to the effects of technology and automation on the demand for labor, and particularly the demand for labor with different types of skills. Although the process of automation has been with us since before Henry Ford invented the assembly line, by the 1970s it had reached the point where it was beginning to be perceived as a threat to working-class jobs. Reich (2012), for example, argues that by the 1970s technological change and automation had substantially reduced the need for less-skilled labor. At the same time, the demand for workers with analytical skills and advanced training in technology increased. But this left the less-skilled and those with limited educations in a poor position to compete for good jobs. This is the same process that Wilson (1987) pointed to when he showed that white-collar jobs replaced blue-collar jobs in central cities during the 1960s and '70s, leaving many urban black men out of work and with poor prospects of finding other jobs.

Here's an anecdotal example many of my colleagues will remember. In the early 1970s when I first became a college professor, most of us wrote our notes and papers longhand. My first major department, which included about twenty-five faculty, employed six secretaries, most of whom spent most of their time typing professors' work. Now we all have personal computers, on which we type our own writings. My current department, with twenty-three faculty, has one administrative assistant, who has never in her career typed a professor's paper. My university, however, employs a substantial number of people who purchase, install, maintain, program, and repair our computers. Typing (or word processing, to use a more contemporary term) is taught in high school. Computer science is a college major, and many of our information technology staff have graduate degrees. The wage premium for a college degree has increased dramatically since 1970 (Autor 2010; Krueger 2012). We still need highly-educated workers, but the less-educated are competing with one another for a shrinking pool of low-paying, insecure jobs, in part due to the fact that their labor has been replaced by technology.

Autor (2010), however, shows that there has actually been growth since the late 1970s in low-skill, low-wage jobs as a proportion of all jobs in the American economy, as well as in jobs at the high end of the skill-wage continuum. His analysis shows that technological innovations have eliminated many mid-level jobs, driving more workers with low and modest educations to service jobs. In combination with the declining real value of the minimum wage, which has been adjusted rarely and has not come close to keeping up with inflation, this means that the kinds of people who had well-paying middle-class kinds of jobs in the third quarter of the last century now often have jobs that offer very low wages, no benefits, and little job security (Autor 2010; Kalleberg 2009, 2011). This has occurred most clearly among men. As we've shown repeatedly, men with these kinds of jobs (or who can get only these kinds of jobs) are not good marriage prospects, and there are proportionally more such men now in part because of the consequences of technology.

Globalization

We live in an era of worldwide communication and efficient transportation. It now makes economic sense – that is, it maximizes profits – for many American companies to manufacture their products overseas and ship them back to the United States, or to other places around the world, for sale. Workers in less-developed countries work for much lower wages than we pay in the U.S., and without benefits such as health insurance or retirement plans. The savings in labor costs more than compensate for the added expense of shipping.

Many people complain that it is difficult to find “Made in America” items in stores. This has been increasingly true since the 1970s. But the American consumer is very cost-conscious, particularly in these times of limited incomes and precarious jobs. When goods can be produced more cheaply overseas, the price on the shelf is lower, and consumers naturally find this attractive. American-made products tend to cost more, and will as long as labor costs are substantially higher here than in other countries. This has

reduced the demand for American labor, again particularly in less-skilled occupations (Autor 2010; Barlett and Steele 2012). Autor (2010), however, points out that some middle-class types of jobs such as bookkeeping services, assistance with computer problems, and airline reservations have also been “off-shored,” in his terminology. But many of the jobs that have to be performed on site, in person, are low-paying and insecure jobs such as janitorial services, food preparation, home health assistance, etc.

Robert Reich (2012) notes the demise of what he calls the “basic bargain at the heart of the American economy,” which characterized the United States for most of the twentieth century. This “basic bargain” was that American employers would pay their employees enough so the employees could afford to purchase what they produced. Reich (2012, 38) traces its origin to Henry Ford, who in 1914 announced that he would pay his assembly-line workers \$5 a day, triple the normal wage at that time. But his company prospered because his workers could afford to buy the Fords they built, returning some of their wages to the company in the form of profits. The point here, of course, isn’t that workers could afford to buy only the products they made themselves, but that in a general sense they could be consumers of products made by American businesses, thereby making the businesses profitable. Today, many businesses maximize profit by making products overseas at lower cost; they don’t need the American workers. Reich argues that the “basic bargain” has been disappearing for at least the last thirty years.

This business strategy, however, probably works only in the short term. In the long run, businesses depend on consumers who want and can afford the goods and services they sell to buy their products. Reich and others contend that a major reason for the slow recovery from the recent recession is that consumers don’t have the money to purchase these goods and services, so companies don’t need to hire workers to produce things they can’t sell. For several decades American families compensated for men’s falling wages by putting more workers (women) into the labor force, but we’re now over-supplied with workers of both genders. And there was also a substantial expansion of consumer debt in the last part of the twentieth century that fueled continued consumption (Polivka 2012), but families are hesitant to borrow now because jobs and future incomes are so insecure. In combination with continuing low

wages for much of the population, this means that American consumers don't have enough money to spend to create more jobs.

Globalization, in combination with technological change and automation, has served to reduce the demand for labor in the United States. When demand goes down, prices (wages, in this case) go down. These are major reasons why the economic situations of American workers, particularly less-educated men, have deteriorated since 1970. And that, in turn, is a primary cause of the declining marriage rate.

Decline of Labor Unions

Krueger (2012) notes that about 20 percent of all workers were members of labor unions in 1983, but only about 12 percent are today. That is a substantial decrease. Unions are less powerful today partly because they have fewer members, and partly because they have less leverage to add or keep members. About half of all states currently have "right-to-work" laws, which prohibit mandatory union membership for workers in unionized environments. This means that, even if a union represents workers in a workplace, individual workers are free to decide whether or not to join the union or pay fees to the union. Some argue that this is consistent with American principles of freedom of choice. Others point to the "free rider" problem – unions must represent the interests of all workers, even those who choose not to pay for their services, so non-members receive the benefits of union representation without sustaining any of the costs.

The decline of unions has had adverse impacts on wages and job security for workers in many occupations. Brady, Baker, and Finnigan (2013) demonstrate that at the state level, measures of unionization predict poverty negatively – that is, poverty rates are lower in states where unions are stronger. The weakening of unions may be good news for many businesses, but it hurts skilled and semi-skilled workers and government employees whose interests they have protected. These are some of the people whose jobs pay less now, and are less secure now, than was the case several decades ago.

Autor (2010) argues that the decline of unions can't explain much of the change in the occupational distribution of American workers over the last several decades, but it has a lot to do with declining wages. Workers represented by unions generally have higher wages than other comparable workers because of unions' bargaining power. Without unions, workers are left to their own devices in negotiations with management. If a worker can be easily replaced – that is, if there are many potential workers with sufficient qualifications to perform the job – then the worker has little leverage. This is one of the factors behind the pattern of declining wages for workers in relatively low-skill occupations.

Changes in the Tax Structure

As we've noted many times, incomes of the top earners in the United States have increased enormously since the early 1970s, while those of the rest of the population have stagnated or decreased. All of the evidence we have presented thus far documenting these trends has been based on pre-tax (gross) income. One of the hallmarks of the American income tax system is that it is progressive, meaning that higher incomes are taxed at a higher rate than lower incomes. This serves as a brake on income inequality; because those with higher incomes pay higher proportions of their incomes in taxes, the gap between the wealthiest and the poorest is accordingly reduced. Over the past five decades, however, the American tax structure has become much less progressive.

As of 2014, the top marginal tax rate is 39.6 percent on incomes over \$400,000 for single individuals and \$450,000 for married couples filing jointly. Note that this is the *marginal* tax rate, not a rate that is applied to the individual's entire income. Everyone pays an income tax of 10 percent on the first \$17,850 of income (for married couples, after deductions), 15 percent on that portion of income between \$17,850 and \$72,500, and so on. The 39.6 percent rate applies only to that portion of income that exceeds the \$400,000 or \$450,000 threshold. The top marginal rate had been 35 percent since 2003 because of tax cuts enacted under the Bush administration; they were returned to 39.6 percent for top

earners for 2013. To many people this seems like a very high rate, even though it's applied only to incomes above \$400,000 or \$450,000 depending on marital status.

But in the 1950s the top marginal tax rate in the United States was *91 percent*, except for 1952-53 when it was 92 percent. There were many more tax brackets at that time, of course, and that high rate applied to small portions of the incomes of relatively few people. But the upward gradient of the tax rate increased with income much more steeply than it does today. The top rate was cut to 77 percent in 1964 and 70 percent in 1965, where it remained through 1981. In 1982, under the Reagan administration, it was cut to 50 percent, and in 1988 to 28 percent. After President Clinton assumed office in 1993 it was increased to 39.6 percent, decreasing to 35 percent under the second President Bush in 2003. So the decline hasn't been linear, and there have been times (1988-1992, 2003-2012) where the rate was lower than it is today. But the long-term trend has been sharply downward. Reich (2012, 24) reports that the top one percent of the American income distribution paid an effective tax rate of 51 percent of their total income in 1958, but only 26 percent in 2008. Meanwhile, the effective rate for middle-class taxpayers went from 15 percent to 16 percent over the same time period.

In addition, many individuals and families in the top tax brackets make much of their income from investments. The tax rate on capital gains – profits from the sale of stock, etc. – was only 15 percent from 2003 to 2012; it was increased to 23.8 percent in 2013 for people in the top tax bracket. But investment income is taxed at a lower rate than “ordinary” income (salaries and wages), and has been for some time. This means that high-income people often pay lower tax rates on their total income than lower-income individuals. Warren Buffett, the investor who is one of America's wealthiest men, is famous for pointing out that he pays a lower percentage of his total income in tax than his secretary does.

Cuts in the top marginal tax rate and the capital gains tax rate make an enormous difference. They have added greatly to the concentration of wealth at the top of the income distribution. Reich (2012, xiv) points out that “The tax cuts enacted in 2001 and 2003 – and extended for two years in 2010 – in 2011 saved the richest 1.4 million taxpayers (the top 1%) more money than the rest of America's

140,890,000 taxpayers received in total income.” In addition, the estate tax has been cut substantially. As recently as 2000 it was 55 percent of the value of estates over \$1 million; it is now 35 percent of the amount over \$5 million. This allows more wealth to accumulate in rich families over the generations.

As income, capital gains, and estate tax rates on the wealthy have fallen, states and communities have had to increase sales and property taxes in order to continue providing essential services (Reich 2012). These taxes, especially the sales tax, are much more regressive than income taxes, meaning that they take a higher proportion of the incomes of poorer than richer people. In addition, in 1983 we increased the “payroll tax” that funds Social Security quite dramatically, from 5.1 percent to 6.2 percent, in response to both immediate and correctly perceived long-term crises in the system’s financial viability. This increase was absolutely necessary to preserve the system, which has had incalculable benefits for older Americans and those who hope to be older in the future, in addition to providing disability and survivors’ insurance to millions of workers and their families; it was done for all the right reasons. But the payroll tax is regressive. It takes 6.2 percent of the first \$117,000 (in 2014) of gross income, and nothing thereafter, so anyone earning over the threshold pays a lower percentage. In addition, it is charged only against income from wages and salaries, not against investment income, which constitutes a larger proportion of the incomes of wealthier people. The consequence of all this is that taxes are now taking a bigger bite of the incomes of relatively poor people, and a much smaller bite of the incomes of the wealthy, than was the case in 1970 and earlier.

Because income taxes are progressive, income should not be as concentrated in the hands of extremely high-income individuals and families after tax as it is before taxes are taken out. In other words, taxes should reduce inequality. Krueger’s (2012) analysis shows that this is indeed true in the United States, but much less true than it used to be (Neckerman and Torche 2007), and less true than in almost all other advanced societies (Chile, South Korea, and Switzerland are the exceptions). Krueger shows that taxes paid by the top 0.1% of the income distribution have dropped steadily for five consecutive decades.

Because our federal taxes are less progressive now, and state and local taxes more regressive than formerly, our system of taxation is no longer flattening out the income distribution to the extent that it did in the middle of the twentieth century (Barlett and Steele 2012). In comparative terms, it is contributing now to the increasingly unequal distribution of income and wealth. Not only do extremely high-income people earn more of the total income, but they pay less of it in taxes than was the case in previous decades, while poorer people pay more (Reich 2012). This makes it harder for much of the population to achieve financial security, which in turn contributes to the lower marriage rate.

What brought these changes about? Krueger (2012), Polivka (2012), and Reich (2012) all point to political changes in the late 1970s and early 1980s that triggered rising inequality. Polivka's analysis is concise but compelling. He shows that, in response to an economic downturn in the 1970s (more of that later), the reigning economic philosophy among national leaders changed rather suddenly from Keynesian managed capitalism to "neoliberalism," which is actually very conservative. Neoliberalism, propounded most prominently by Milton Friedman, is characterized by deregulation of markets, free trade, low taxes, minimal funding for public programs, and other markers of individual responsibility for economic security. Reich (2012) likens this to "social Darwinism" – survival of the fittest.

One important component of the philosophy of neoliberalism, part of what is known as "supply side economics," is that low taxes on corporations and the wealthy (small businesses pay income taxes at individual rates) allow them to create more jobs. In other words, the working and middle classes benefit if their employers (or potential employers) have more money, because they use this money to hire more workers and pay higher wages. This is the logic behind the tax cuts for those in the higher income brackets that began in the 1960s, but really took off in the early 1980s. In the 2012 election campaigns we heard a lot about the bad things that would happen – prominently rising unemployment – if we increased taxes on the "job creators" (Krugman 2012a). In the political arena, tax cuts have been justified repeatedly by the argument that these cuts create jobs, while tax increases (especially on the wealthy) cost jobs. In my home state of Ohio in 2013, state income tax rates were cut for exactly this reason. To

partially compensate for the income tax cut (which, of course, benefited high-income people substantially and low-income people little or not at all), the sales tax rate was increased. This had the consequence of making the state tax structure more regressive. But presumably more jobs will be created, so all will benefit.

The problem is that years of accumulated evidence show that it doesn't work. The evidence shows quite clearly that there has been no pattern of decreasing unemployment following cuts in income tax rates (Barlett and Steele 2012; Krueger 2012; Polivka 2012; Reich 2012). To the contrary, prosperity increased dramatically during the 1950s in spite of those top marginal tax rates in excess of 90 percent; the relative prosperity of the 1990s followed an increase in taxes under Clinton in 1993; and the decade of the 2000s was the first in our country's history that showed zero job growth in spite of the Bush tax cuts of 2001 and 2003.

I did a rather simple analysis of the relation between tax rates and unemployment rates in 2012. I downloaded data on the top marginal tax rate in the United States in each year from 1948 through 2011, and data on the unemployment rate in July of each year over the same time period. I "lagged" the tax rate data a year – in other words, I correlated the 1948 tax rate with the 1949 unemployment rate, etc. – under the assumption that any effect of tax rate changes takes some time to appear, then computed a simple bivariate correlation between the two rates. Neoliberal economics predicts a strong positive correlation here: High unemployment should follow from high taxes, and reduced taxes should lead to lower unemployment. Instead I found a modest *negative* correlation (-.255, to be precise), meaning that decreases in the rate at which the incomes of the very wealthy are taxed were typically followed by increases in unemployment, and vice versa. Of course this doesn't mean that tax cuts cause increased unemployment; this is just a bivariate correlation, for which there could be many possible explanations. But it is hard to argue that cuts in the top marginal tax rate cause decreases in unemployment when the correlation is in the opposite direction.

The evidence from the past several decades shows that corporations and small businesses rarely use money they save from tax cuts to hire more workers (Reich 2012). Instead, they hire additional employees if the market value of the goods or services they produce exceed the cost of the new employees. Hiring workers to produce something no one will buy makes no economic sense, and those who do it repeatedly won't be in business very long. Businesses need their potential customers to have enough money to purchase their products or services. This was the logic Henry Ford used in 1914 that turned his own workers into customers, thereby ensuring the profitability of his business. If potential customers have money (and are motivated to purchase the products, of course), the businesses will profit from the increased production that hiring additional workers will bring. If potential customers don't have the money to purchase the products, no tax cut will motivate businesses to hire workers they don't need to produce goods or services they can't sell.

Governments, however, spend virtually every dollar they take in on jobs, either directly or indirectly. The government hires people – soldiers, teachers, police and firefighters, office workers, demographers who work at the Census Bureau, and thousands of others who do the work of government. The government also contracts with private companies for goods and services, and finances programs that put money in the hands of consumers. For example, the Supplemental Nutrition Assistance Program (SNAP, commonly known as “food stamps”) helps poor families feed their children, but those families spend the dollars they receive at their local grocery stores. This creates jobs. Lower taxes on high-income taxpayers remove money from the government, which spends it all, and keeps it in the hands of those who are less likely to spend it. This actually works against the creation of jobs.

We should note here that corporate taxes in the United States are actually very high by international standards. They range up to 35 percent on taxable incomes of over approximately \$18 million. However, there are so many loopholes in the corporate tax system that many large corporations end up paying little or no taxes. According to Reich (2012, 25-6), American corporations paid an average of 12.1 percent of profits in federal taxes, the lowest rate since prior to World War I.

Partly as a consequence of reduced taxes, wealthy individuals and American corporations have more cash now than ever before in our history (Krueger 2012; Reich 2012; Saez 2013). Yet unemployment remains stubbornly high, and wages continue to stagnate for the majority of the American labor force. High-income and wealthy individuals have a lower “marginal propensity to spend” (Dynan, Skinner, and Zeldes 2004; Krueger 2012; Reich 2012) than others. This means they don’t need to spend significant fractions of their incomes to purchase the goods and services they need or want. Lower-, working-, and increasingly middle-class people need to spend virtually every dollar they can get to put food on the table, pay rents and mortgages, put gas in the car, pay for the kids’ college, and so on. This keeps money flowing around the economy, creating jobs for people in grocery stores, banks, gas stations, and universities. Reich (2012) argues persuasively that our economy has performed poorly because money has become concentrated in the hands of people who don’t need to spend it, while those who would spend their money don’t have enough. Changes in our tax structure since the 1970s have contributed to this (Barlett and Steele 2012; Hirsch 2010; Krueger 2012; Polivka 2012).

These are the factors that Krueger (2012) highlights from his survey of economists that have contributed to the increasing “polarization” of income and wealth in the United States. Technology and automation, globalization, and changes in the federal tax system that have made it increasingly regressive have operated to reduce the demand for labor; the decline of unions means that many people who have jobs have less bargaining power to maintain wages and benefits. But there is another major factor that most economists have overlooked, at least in recent years, which may be the most important of all. Here we turn to demography.

Demographic Causes

We have examined briefly some of the changes that have occurred since the 1970s that have contributed to making poor and middle-class people poorer, increased economic insecurity for substantial

segments of the population, and in consequence made people less willing and able to marry. But we haven't fully addressed the question of why these things began to happen in the 1970s rather than earlier or later. There were several economic "shocks" that occurred in the early 1970s, including a stock market crash beginning in January of 1973 (itself a consequence of several other things), and the OPEC (Organization of Petroleum Exporting Countries) oil embargo from October 1973 to March 1974 (Frum 2000). We had a second energy crisis stemming from the Iranian revolution in 1979 that further exacerbated our serious problems. These were the economic shocks Polivka (2012) was referring to as causes of the downturn of the 1970s that occasioned the rise of neoliberalism. The late 1970s and early '80s were characterized by "stagflation," a previously unheard-of combination of economic recession, with its attendant high unemployment, and high inflation (U. S. Bureau of Labor Statistics 2013a). These things usually move in opposite directions, such that prices drop (or at least don't increase rapidly) when unemployment is high. But in the 1970s we had the "misery index," a term credited to Ronald Reagan from his presidential campaign in 1980, which was the unemployment rate plus the inflation rate. It was very high during this period. The 1970s were a truly turbulent time in our economy.

The economists we've reviewed thus far in this chapter have done an excellent job of detailing economic changes in our society since about 1970, and have identified a number of important causes. But one that none of them has mentioned may have been the most important, and certainly helped to trigger the changes that began in the '70s.

The Baby Boom

During the 1930s, the crude birth rate (number of births per 1000 total population per year) in the United States hovered in the high teens. In the early 1940s it increased to the low twenties. Beginning in 1946, the year after the end of World War II, the crude birth rate increased to 24.1. It stayed in the mid-twenties until it gradually began falling in the early 1960s, dropping below 20 in 1965 (U. S. Bureau of

the Census, 1975). This period of relatively high birth rates is known, of course, as the “Baby Boom.” About 76 million babies were born in the United States in the nineteen years from 1946 through 1964. By way of comparison, just over 49 million children were born in the previous 19 years (1927-45). Of course this earlier period encompassed the Great Depression and the war, both of which served to lower birth rates. But we certainly made up for it after the war ended.

The baby boom coincided with the longest period of sustained prosperity in the history of the United States. It wasn’t entirely uninterrupted, of course; there was a sharp recession in 1957-58 and some other smaller economic downturns. But overall the period from the end of World War II to around 1970 was a time of increasing prosperity. Polivka (2012) notes that median family income increased 80 percent, in real (inflation-adjusted) dollars, from 1945 to 1975. This is in spite of the economic turmoil of the early ‘70s we mentioned above. The period from the late 1940s through the 1960s was a time of rapid economic expansion – low unemployment, low price inflation, but dramatically increasing wages – that coincided not only with the baby boom, but with extremely high rates of marriage and low average ages at marriage. When people are prosperous, and when they believe their prosperity is secure, they marry and make babies.

The post-World War II economic boom, which in turn produced the baby boom, in a sense was not atypical. Prosperity and high birth rates tend to follow immediately after major wars, and have done so throughout history. However, this one was unique because of its length. The post-World War I baby boom, for example, lasted three years (1919-21). This one lasted nineteen years. In all probability this happened because World War II was preceded by the Great Depression, which began in 1929 and didn’t really end until the war started.

From 1929 through 1945, America produced little in the way of durable consumer goods. Few houses were built, few cars were sold, major appliances weren’t produced or purchased, and so on. Then World War II ended, and people had money in their pockets. Soldiers had earned money during the war, but hadn’t been able to spend much of it. Others, including large numbers of women, had worked in

factories replacing the men who were off fighting the war. Our factories had been busy producing war materiel, so needed workers they hadn't needed during the Depression. Money had been earned during the war, but not spent, because we weren't producing things to spend it on and because many families were disrupted anyhow and in no position to make major purchases.

Then the war ended. The next year, 1946, saw the highest refined marriage rate in our history: 118 of every 1000 unmarried women age 15 and over married (U. S. Dept. of Health, Education, and Welfare 1973). The newly married couples needed housing, but we didn't have enough; they often doubled up with parents or other relatives. So we started building housing for them, which created a vast expansion of jobs in the construction industry. The new houses and apartments needed furniture and appliances. Space for the new housing was found in the urban fringe (the word "suburb" was not part of our vocabulary prior to World War II), so people needed automobiles to get from their homes to work. The auto industry boomed. By the early 1950s we suddenly needed schools for all the children born in 1946 and subsequent years, creating more jobs for construction workers and a great demand for teachers. All of these things (and I've just given a few examples here; there were many more) increased the demand for labor. When demand goes up, so does the price; wages and salaries climbed rapidly in most industries.

Not only did the demand for labor increase, the supply was limited. Young adults entering the working ages in the 1950s and early '60s were the products of the small birth cohorts of the Depression years. While business and industry were clamoring for more workers, demography was operating to keep the supply down. A low supply, of course, also increases prices, particularly in combination with high demand. Not only did wages and salaries go up rapidly, but employers competed with one another for workers by offering health care coverage, life insurance, retirement plans, and other benefits to attract and keep employees. This was the textbook case of the upward spiral of an economic cycle. Earnings increased because of a high demand for labor and a low supply. In turn, increased earnings enabled people to buy the things – houses, cars, appliances, furniture, educations – that the American economy

was producing, which further increased the demand for labor. Life was good. (Well, at least in economic terms, for most of us. We also had the Cold War, the Vietnam War, volatile race relations, and other social problems that made life extremely difficult for many people. But the economy was doing very well.)

Labor Supply and Demand

Then came the early 1970s, and it all fell apart. At that point we didn't know how deeply and permanently things had changed, but in hindsight it's clear that the post-1970 world is remarkably different from the 1945-70 world. Some of this was caused by things we've already mentioned: the triggering events of the stock market crash and the oil embargo; the burgeoning effects of technology and automation; the beginnings of globalization and the exporting of jobs to countries where labor costs were lower; the income tax reductions that kept money in the hands of people who didn't need to spend it. All of these things operated to minimize the demand for labor, and they continue to do so. But what we were slow to realize at the time, and have largely forgotten since, is that the reduced demand for labor came along *just as the supply of labor began to explode*. The leading edge of the baby boom was entering the working ages.

As the baby boomers began to enter the labor force, beginning in the late 1960s, we transitioned quite rapidly from one of the most favorable (for workers) supply/demand ratios in recent history to one of the worst. Where we previously had shortages of workers in many areas, including manufacturing and other industries requiring relatively little education, suddenly there were many candidates for each available job. The unemployment rate, which had been 3.5 percent as late as 1969, shot up to 8.8 percent in 1975. After dropping slightly in the late '70s (5.7% in 1979), it bounced up again to 10.1 percent by 1983, and stayed above six percent until 1988. And of course when supply goes up and demand goes

down, prices drop. The beginning of the stagnation in American workers' wages coincides closely in time (the early 1970s) with the arrival of the baby boomers into the labor force.

This process is detailed and documented in a remarkable book by Richard Easterlin (1987) called *Birth and Fortune: The Impact of Numbers on Personal Welfare*. His thesis is that individuals' economic fortunes, on average, depend to a considerable extent on the size of their birth cohort. People born in a time of low birth rates face less competition for jobs as they enter adulthood; because the supply of labor is low, unemployment rates are low and employers compete for scarce workers by offering higher wages and benefits. But those born when birth rates are high face crowding throughout their lives. As adults, large cohorts mean an over-supply of labor; workers have to compete with one another for jobs. This holds down wages, and ultimately reduces the prosperity of the cohort. The larger the birth cohort the greater the supply of labor a couple of decades later, and the greater the supply the lower the price. The baby boom cohort is the best example of this in American history.

Although personal experience is never a solid foundation for sociological generalizations, I can report on the consequences of the baby boom from the perspective of one who was there. I was born in 1949, three years after the boom began. Wherever I and my fellow boomers were in the life cycle, there were too many of us. When we were in school there were too many students, and not enough classrooms or teachers. When we went to college, many of us went into education because we knew from our own experience there was a chronic teacher shortage, and we had no doubt that teaching jobs would be available for us. But they weren't; by the time we graduated there were too many teachers and not enough students. The baby boom was followed by the "birth dearth," an extended period of low birth rates that really hasn't ended yet, and shows no sign of ending in the foreseeable future. Those crude birth rates that were in the mid-twenties during the boom dropped to the mid-teens by the early 1970s (U. S. Bureau of the Census 2012c), where they have stayed pretty much ever since. This meant that, by the time we got our college degrees and went looking for teaching jobs, there were very few such jobs, particularly at first in elementary education because the baby boom had passed through these years while

we were in college. Later these smaller cohorts of elementary school students became high school students, reducing the demand for high school teachers. School districts that had built new schools in the 1950s and 1960s and hired teachers to staff them were closing schools and laying off teachers.

But young adults in occupations all across the board found jobs difficult to get, and found wages or salaries lower than expected when they did get jobs. In consequence, many young families did something that made perfect sense at the “micro” level: They put additional workers, specifically women, into the labor force. In 1970 46.7 percent of all women aged 16 and over were in the labor force. That percentage rose to 55.1 by 1980 and continued up to 61.6 by 1995, where it has roughly stabilized since (U. S. Bureau of Labor Statistics 2013b). The incomes of these women contributed to their families’ well-being, but on the “macro” level their employment exacerbated the problem of too many workers. Easterlin (1987) shows that, in the 1970s, unemployment rates went up and wages went down among young female workers, due primarily to an over-supply.

In terms of the demand for labor, the baby boom couldn’t have arrived at young adulthood at a worse time. This vastly increased supply of workers came along just as demand for labor was shrinking because of the factors we’ve already mentioned: globalization, automation, the OPEC oil embargo, etc. No wonder unemployment rates went up, wages went down (particularly in occupations requiring little education), and the economy went into a downward spiral. At about this time the “wage premium” for adults with college degrees began to increase (Autor 2010; Black and Devereaux 2010), partly reflecting continued high demand for skilled workers as the technological and economic worlds became increasingly complex, but partly reflecting decline in demand for semi-skilled and unskilled labor. These processes have continued. Recall Greenstone and Looney’s (2011) analysis showing modest decreases in wages earned by employed men, exacerbated by increases in the number of men who aren’t participating in the labor force at all. These decreased wages, and the decrease in labor force participation, are occurring primarily in the lower ranges of the occupational distribution, in occupations that require relatively little education. The world we live in today is much different than it was in the 1950s and ‘60s.

Earlier we mentioned that the proportion of workers who belong to unions, and correspondingly the power of unions, has decreased substantially since the 1970s. This is intimately connected with the baby boom. When workers are scarce, they have the opportunity to seriously disrupt the operations and profits of their employers by withholding their services (Kimeldorf 2013). Strikes and the threat of strikes have earned many union members substantial raises over the years. But when there is an over-supply of potential workers, union members who strike are easily replaced by others who need the work; unions cannot control the supply of labor. This diminishes the power of unions to negotiate high wages and secure jobs for their members, so it correspondingly limits the extent to which workers are willing to join unions and pay dues if they have an option, as they do in the increasing number of “right-to-work” states.

Although baby boomers are no longer young adults trying to get into the labor force, and are in fact beginning to retire in large numbers, there are still so many of them in the working years that wages have been held down. We tend to think of poverty as identical to long-term unemployment, but this is far from true. In the United States today, 61 percent of all families with incomes below the poverty line contain at least one worker (Blank, Danziger, and Shoeni 2006). Brady, Fullerton, and Cross (2010) show that, from 1974 through 2004, the unemployed poor averaged 3.4 percent of the population while the working poor averaged 10.4 percent. Just having a job these days is not enough to keep oneself or one’s family out of poverty.

A recent analysis by Page (2014) shows that the statistical relationship between the unemployment rate and the poverty rate has been weakening since the 1980s. In the normal course of events, as the unemployment rate goes up the poverty rate also goes up, because more people are out of work and not earning an income. Page demonstrates that, while there is still a relationship, it’s not as strong as it used to be. This is because the wages earned by many workers, in particular the less-educated, are much lower than they were several decades ago, and in consequence simply having a job isn’t enough to keep many workers and their families out of poverty. This is due in part to the declining

purchasing power of the minimum wage, which has not come close to keeping up with inflation (Autor 2010). But it is also due to the fact that more workers earn the minimum wage or close to it, because employers don't need to pay more to attract unskilled workers; there are many more such workers than there are jobs available for them. This also contributes to the increasing instability of jobs at the lower end of the wage/skill spectrum (Kalleberg 2009); having one of these jobs today doesn't mean one will have it tomorrow. So it is not only unemployed men who are poor prospects for marriage. Those with jobs on the bottom of the wage distribution cannot support families on their earnings, and their jobs are also highly insecure.

Wages are low, and jobs are scarce, in large part because there are still more potential workers than the economy can absorb. This has been true since the baby boomers entered the working ages, which happened in the vicinity of 1970. It is no coincidence that the marriage rate began to drop at the same time.

The above paragraphs were written five years ago, when the country was still in the process of recovering from the Great Recession. The unemployment rate has now dropped to near-record lows, in part because large numbers of baby boomers are retiring. We're starting to see an uptick in median wages, which we would expect with low unemployment, and there are shortages of workers in many professions and skilled trades. The economy, in many respects, is doing better than it has done in several decades. There has been a very small reversal in the trajectory of the marriage rate, which has increased from 31.1 per thousand unmarried women in 2013 to 32.2 in 2018. It's much too early to tell whether this represents the start of a long-term upward trend, or just a brief respite from continuing decline. And for a variety of reasons, the marriage rate isn't going to respond immediately to short-term changes in the economy. But at least there are some indications that the retreat from marriage may be easing.

Conclusions

Scholars writing in the 1980s, including prominently Easterlin (1987) and Wilson (1987), recognized clearly that the deteriorating economic position of American men was having a real, and negative, effect on marriage rates. The beginnings of the “retreat from marriage” were evident then, with declining marriage rates and rising ages at marriage appearing quite visibly by the late 1970s. People were hesitant to marry when their economic futures, which had recently appeared so bright, were suddenly dim and insecure. In many respects we have lost that understanding today. We are now likely to blame people’s economic problems on their “failure” to marry, rather than the reverse. But no one was arguing in the 1970s that the declining marriage rate was causing our economic problems; the economic problems had other causes, many (but not all) of which were quite apparent at the time.

We did not, however, succeed in correctly identifying the sources of our economic problems at the policy-making level. It was during this time that the change from Keynesian managed capitalism to neoliberalism gained momentum. Our national leaders determined that a major cause of our economic malaise was that taxes were too high, especially taxes on the wealthy. Because their taxes were so high, they couldn’t afford to create jobs. Apparently no one asked why it didn’t work that way in the 1950s or early ‘60s, when millions of jobs were created while the top marginal tax rate was over 90 percent.

But saying that we can solve our economic problems by cutting taxes is a pretty easy sell to voters; we do it today in spite of decades of clear evidence that it hasn’t worked (Krueger 2012; Reich 2012). Presidential candidate Walter Mondale, in 1984, said that we may have to raise taxes modestly to bring some stability to government finances and minimize increases in the national debt; he was promptly buried in the presidential election, winning only his home state of Minnesota, and that by a small margin. President George Bush the first, who in his successful 1988 campaign promised never to raise taxes, found he had to do so late in his first term, which in consequence became his only term. But eight years of relative prosperity ensued after the election of President Clinton in 1992, who also enacted modest tax increases, early enough in his first term to avoid too much voter backlash in 1996, by which time the

economy was in very good shape and the federal budget deficit virtually eliminated. In any event, the long-term decline in taxes on the highest-income taxpayers has served to exacerbate the growing concentration of wealth at the top of the distribution, and continues to keep middle- and working-class families from having enough money to spend to keep the economy healthy.

In some respects, then, the deteriorating economic situation of so many Americans since the 1970s can be traced back to decisions we have made, policies we have adopted, and actions we have taken to implement those policies. But automation and technological change have proceeded rapidly without any votes in Congress. Globalization and the consequent shipment of jobs overseas occurred primarily because improvements in communication and transportation technologies allowed it and because it increases profits for businesses, not because we collectively decided it was a good idea. And the parents of the baby boomers didn't decide to have large families because they wanted to produce a glut of workers in the next generation. The one commodity in a capitalistic economy that is not produced according to the laws of supply and demand is the most important one: People. We have lots of babies when labor is scarce and times are good. But that means that in the next generation labor will be plentiful, and times won't be so good for working people and their families. We can't pass any laws that will change that.

Now we baby boomers are entering the retirement years. Retirement has been postponed for many of us, and will not be as materially comfortable as we had anticipated, but over the course of the next couple of decades we will age out of the labor force. The problems this will cause for Social Security and Medicare are well-known; the ratio of contributors to beneficiaries of these programs will decrease dramatically, and their expenses will increase rapidly as the size of the elderly population expands. As I've said, wherever we baby boomers are in the life cycle, there are too many of us. But in theory the retirement of the baby boomers should open up positions in the labor force, increase opportunities for promotions and attendant raises for younger people, and create more entry-level positions for new workers. The cohorts behind us come from the "birth dearth," the years of low birth

rates that Easterlin (1987) predicted would produce prosperous cohorts. Will this return us to the prosperity of the 1950s and '60s, with worker shortages and the falling unemployment and rising wages that would follow?

Not necessarily. Automation and globalization continue. Our tax structure is much more regressive now than it was forty or fifty years ago, and many people want to increase that regressivity by cutting top tax rates further or even adopting a flat tax. There is little immediate political prospect of making taxes more progressive. There is no apparent reason to expect the concentration of income and wealth at the top of the distribution to reverse in the near future. All of this suggests that as the baby boom retires the supply of workers will contract somewhat, but demand for workers is unlikely to expand the way it did in the 1950s and '60s. As Greenstone and Looney (2011) and many others have shown, the proportion of adult men participating in the labor force has been declining sharply for some time. This is partly because more of us are now in the retirement ages, but largely because demand for labor has shrunk due to the influences of other factors. Continuing low demand for workers means sporadic employment, precarious jobs, and low wages for many people.

For these people, marriage is often not a wise choice. Marriage is many things, but it is always an economic union. Marriage is supposed to be permanent, and spouses assume the obligation of mutual support when they marry that is intended to last a lifetime. For people on the lower rungs of the economic ladder, this is an obligation they are very unlikely to be able to fulfill. Their best strategy, as was true for Rodman's (1966, 1971) Coconut Villagers, may be to maintain flexibility in their partnering arrangements. Cohabitation allows for this flexibility. Marriage does not. And that's why marriage rates are likely to remain low for some time to come.

Not Marrying as a Survival Strategy

As I mentioned near the beginning, Waite and Gallagher (2000, 187) argued that the declining marriage rate is the result of certain changing attitudes and values in American culture, and that “We can change our minds if we choose.” No, we can’t. This is not a matter of making different choices, but of making certain choices possible for more people. I have tried to make and document three important points about the “choice” to marry.

First, potential husbands simply aren’t available for many women, particularly poor and minority women. This is partly due to the sex ratio (Harknett and McLanahan 2004; Lichter et al. 1992), but primarily due to the economic characteristics of the unmarried men who are available. This leads to the second point, which is that the economic position of a substantial fraction of the adult male population has deteriorated greatly over the past four or five decades. While it is certainly true that marriages to spouses with decent economic potential have beneficial consequences for women and children (and increasingly this is true for men as well), there are fewer such men today. And because those men are now looking for economically attractive women to marry, women with little economic potential of their own are no longer competitive for these men.

Finally, and perhaps most importantly, marriages between poor people don’t necessarily lead to economic security, and may in fact work against it in many cases. In spite of “marriage simulation” studies showing that many poor men and women could escape poverty by marrying and combining their incomes (Rector et al. 2003; Thomas and Sawhill 2002), it often doesn’t work that way in real life. This is because the incomes of poor men and women are increasingly unstable and unreliable, and the economic opportunity structure is such that attaining financial stability is less and less possible for more and more people. This isn’t just a consequence of the “Great Recession” of 2007-09, but rather a result of demographic and economic changes that have been going on since about 1970. For a growing segment of our population, marriage means tying one’s future (and one’s children’s future) to someone whose own economic future is unknown but very likely to be bleak, possibly for extended periods of time. Marriage

is supposed to be permanent; among the poor and poorly-educated, jobs and incomes are increasingly impermanent. Under these conditions, impermanent unions such as cohabitation may be the wise and necessary choice.

Marriage is absolutely the right choice for most people. It always has been, and probably will continue to be. But a growing number of American adults is caught in the dilemma identified by Rodman (1963, 1966, 1971) five decades ago: For the economically dispossessed, the freedom to change partners when circumstances demand it is a survival strategy. Choosing to marry eliminates that flexibility. Given the direction of economic change in our society, that would not be a wise choice for an increasing number of people. We should stop trying to convince them that it is.

Fifteen years ago, Huston and Melz (2004, 955) concluded their article on the value of marriage promotion programs with some very sound advice:

“Because men and women are situated in particular contexts, each of which provides a mix of opportunities and constraints, we think that a good starting point for family policy would be to presume that people ordinarily make choices that are right for them, given their circumstances.”

This is still true today, and perhaps even more true. People still value marriage highly, and do choose to marry *when they can*. But there are reasons why many people can't, and these are good reasons. Getting people to marry isn't simply a matter of encouraging them to make the “right” choice, but rather of making the choice to marry both possible and right for them. In other words, we need to identify the real causes of the declining marriage rate and address those causes constructively. This won't be easy, and it won't be cheap. It will involve reversing trends that have been going on in our economy for more than four decades, some of the causes of which are not highly susceptible to intentional change. But we can't solve problems of poverty and economic insecurity without investing real resources in the process. The declining marriage rate is a symptom of increasing economic insecurity, not a cause. We

can't fix the economy by increasing the marriage rate, but maybe we can increase the marriage rate by improving the economy. Then, perhaps, more people will be able to choose marriage.