

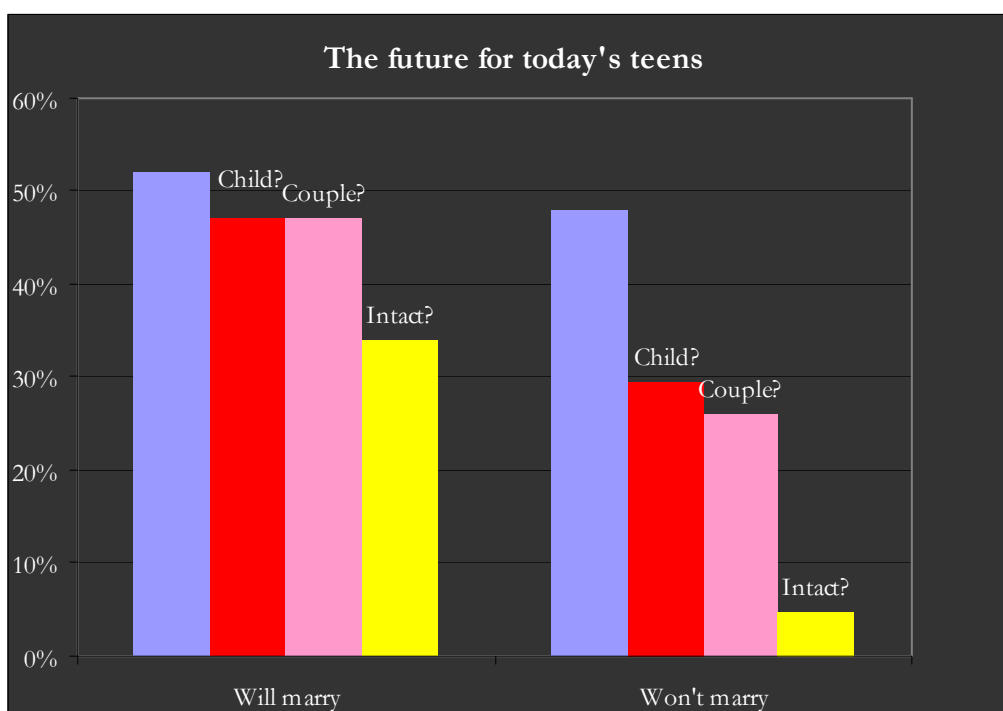


Divided Nation

The different futures for those who marry or not

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- The trend away from marriage has already been shown to have a significant knock-on effect on falling fertility rates and rising family breakdown.
- Major areas of public policy are influenced by these trends. For example, family fragmentation puts increased pressure on benefits and housing demand. Fewer couples mean less capacity to care for the older generation.
- Combining data from the Office for National Statistics and the household panel survey Understanding Society, it is possible to project the likelihood that those who will or won't marry have children and also remain together as a couple.
- On current trends, 52% of today's teens and 20 year olds will get married and 48% won't.
- This divide masks huge differences in likely outcomes. Of the half who 'ever marry', 65% of women will have children and remain intact as a couple. Of the half who won't, just 10% will achieve these same outcomes.
- These projections show how the trend away from marriage has ongoing worsening consequences for fertility, family breakdown and couple stability.



Introduction

Family breakdown has huge consequences. The estimated cost to the UK taxpayer of £46 billion per year (*Ashcroft, 2013*) equates to half of the education budget or more than the entire defence budget.

These costs derive from the greater risks and reduced protection faced by families that have experienced breakdown. A prime example is the need for housing benefit, which is received by 63% of lone parents but only 10% of couple parents (*DWP, 2014*).

Although little acknowledged by government, the driver of family breakdown is the trend away from marriage and associated instability among parents who do not marry (*Benson 2013a, 2013b, 2014b*)

This paper looks at key trends in fertility, couple formation, couple stability and family breakdown as a result of the continued trend away from marriage. For example, previous research shows that just 52% of today's teens and 20 year olds will marry compared to 70% of today's 40 year olds who have ever married or will marry (*Benson, 2014a*).

Fewer married parents means fewer children, fewer couples, and more family breakdown. All of these factors have a huge bearing on public policy. Most obviously,

- Fewer couples also mean less capacity to provide care for the older generation.
- More family breakdown leads to greater household fragmentation and therefore increased pressure on housing demand.

Inevitably, all projections can only be based on current trends.

The projections in this paper are based on ONS data for births, marriages and divorces, as well as data on the parental status of 15 year olds and brand new fertility data by age and marital status, both from Wave 1 of the household panel survey Understanding Society 2009-2010.

Marriage: Who will marry and who won't

It is well known that fewer people are getting married. According to *ONS (2014a)* current marriage rates are two thirds lower than at their peak in 1970.

There is limited evidence that this trend has bottomed out, with marriage rates unchanged between 2006 and 2012. However this is in part due to an unexpected 5% increase in marriage rates in 2012, concentrated entirely into the first half of the year, which was most likely a consequence of the Royal Wedding during the previous summer. It will therefore be no surprise if this 5% blip proves to have reversed during 2013. These data will be released next summer.

What is perhaps less well known is the proportion of people in any particular age group who either have or will get married.

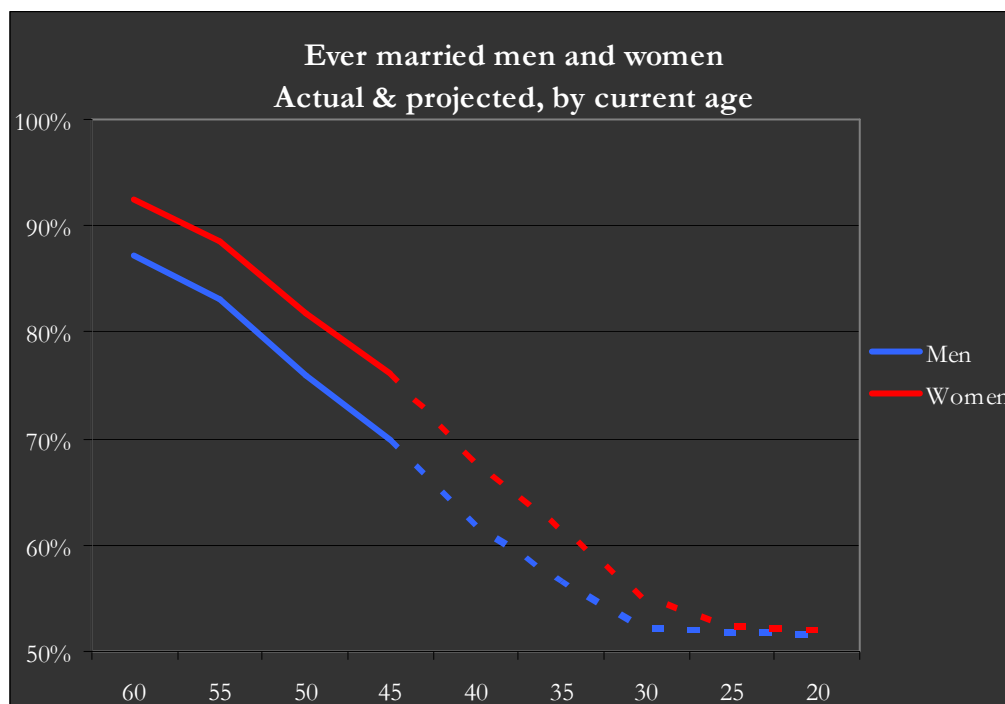
Analysis of their own data by *ONS (2014b)* shows that these proportions continue to fall.

For example, 92% of men born in 1940 have ever married by age 50 compared to 81% of men born in 1960. A comparative figure does not yet exist for younger cohorts because many of them in each year group have yet to marry. Those born in 1980 are now only aged 34 years old. However by age 30, only 25% of this cohort had married, a considerable reduction from the 64% of those born in 1960 who had married by age 30.

By applying the latest ONS data for each age group – in a similar way as estimating future divorce rates – it is possible to project the likely proportion of men or women who are currently aged 20 or below who will ever marry (*Benson, 2014a*).

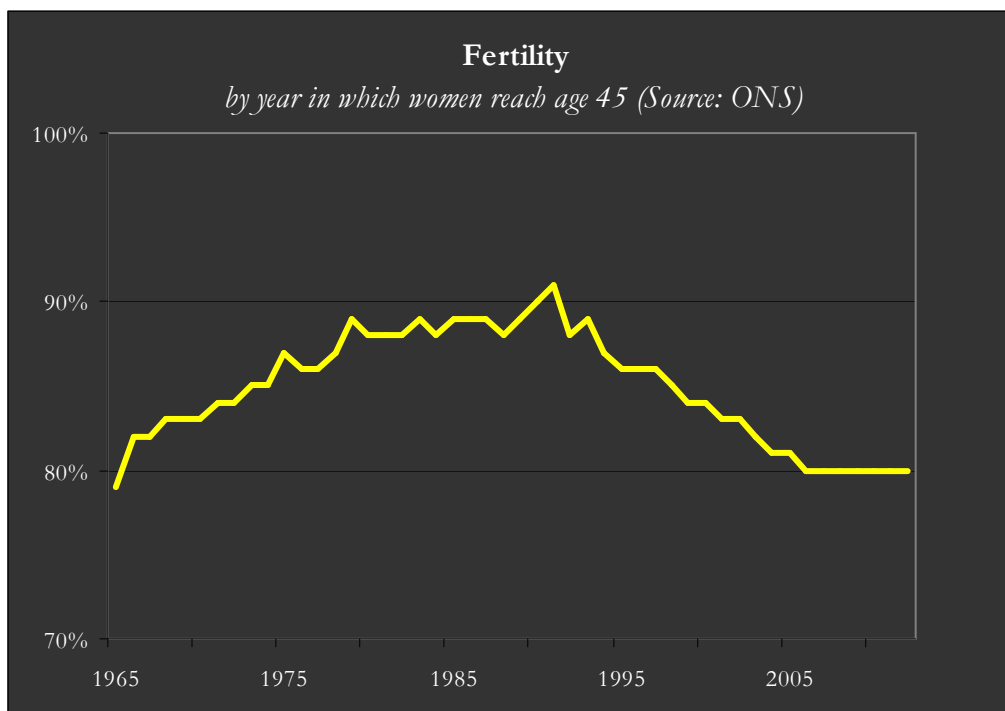
The chart below shows these projections for both men and women.

- **Whereas 90% of women aged 60 have ever married, only 70% of women aged 40 are projected to do so.**
- **Among today's 20 year old women, only 52% will ever marry.**



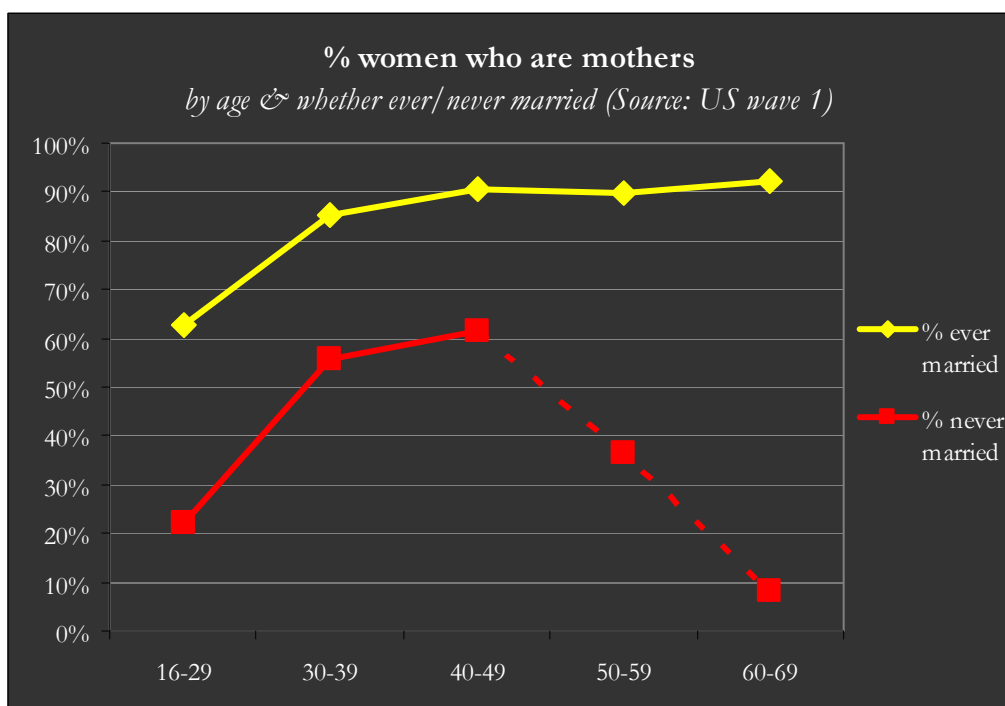
Fertility: Who will have children and who won't

The proportion of 45 year old women who have ever had children has fallen from a high of 91%, for those born in 1946, to today's level of 80%, for those born in 1967 (ONS 2014c).



New data displayed in the chart below from Wave 1 of Understanding Society (see Appendix A) reveals that women who never marry are less likely to have children.

- Whereas over 90% of all 'ever married' women in their 40s, 50s and 60s have also had children – demonstrating the strong link between marriage and children – only 61% of 'never married' women in their 40s have had children.



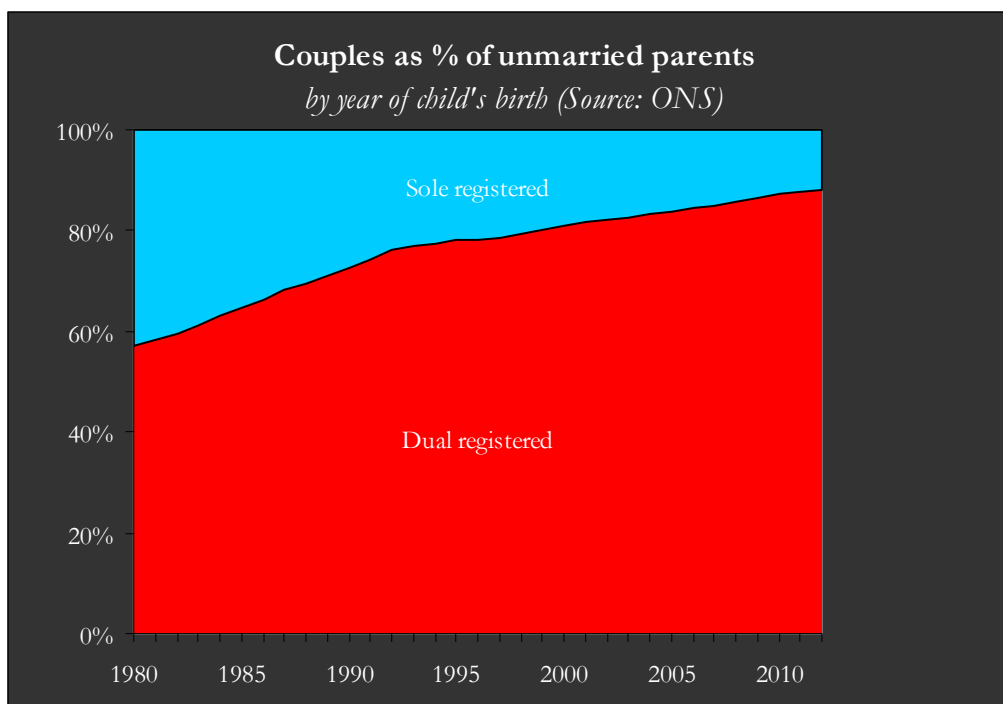
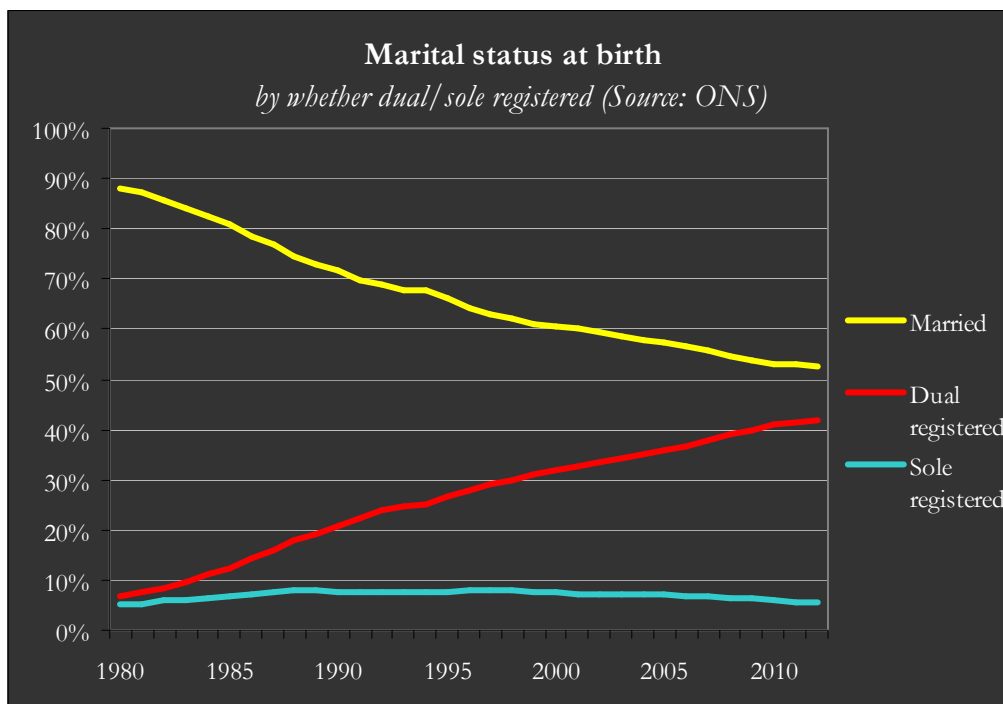
Couple formation: Who will form a couple and who won't

Almost all babies are born into two parent families (ONS, 2014d).

The proportion of births registered to both parents has remained consistently between 93% and 95% since 1980.

The top chart below however shows how couples are increasingly likely to be unmarried. Whereas only 7% of babies were born to dual registered unmarried couples in 1980, this figure had risen to 42% in 2012.

- Based on 2012 figures, 88% of all babies (bottom chart) born to unmarried parents are dual registered.



Couple stability: Who will remain as a couple and who won't

To find out who stays together and who doesn't, we need to track parents through until their child is aged fifteen according to their marital status. This is easier said than done!

- Data from Understanding Society Wave 1 in 2009-2010 (*Benson 2013a*) shows that 55% of parents of teenagers aged 13-15 were still intact. Of these, 51% were married and 4% unmarried.
- Birth data from ONS fifteen years earlier in 1995 (*ONS 2014d*) shows that 66% of births were to married parents, 26% were to unmarried dual registered parents, and 7% to sole registered parents.

The problem is that the 51% of parents who are still together and married represents the outcome from the initial 66% who were married when their child was born plus some unknown proportion of the 26% of unmarried couples who married later on and also managed to remain intact as a couple.

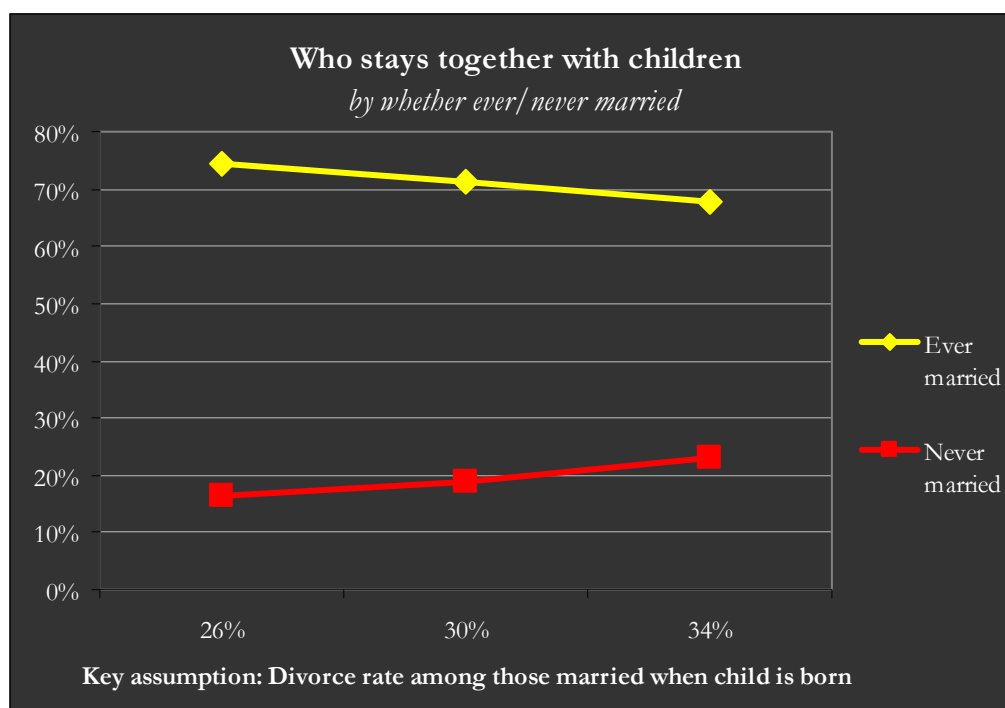
We can get a good indication of the overall divorce rate for the sixteen year duration of parenthood by looking at the cumulative divorce rate for all couples. The cumulative divorce rate over any sixteen year period early in the marriage of those marrying between 1990 and 1995 ranged from 29 to 32% (*Benson model, see ONS 2014e*).

Allowing for 3% error in either direction, the key assumption is therefore whether 26%, 30% or 34% of initially married parents separate. In the model (*see Appendix A*), this necessarily implies that only 8%, 17%, or 28% of unmarried couples end up married and intact.

However the conclusion we are looking for is who stays together overall. The model shows remarkably little variation in this (*see chart below*), independent of how many unmarried couples marry and remain intact.

The full model and assumptions is shown at *Appendix A*.

- **The proportion of ever married mothers who stay together is between 68% and 74%**
- **The proportion of never married mothers who stay together is between 17% and 23%**



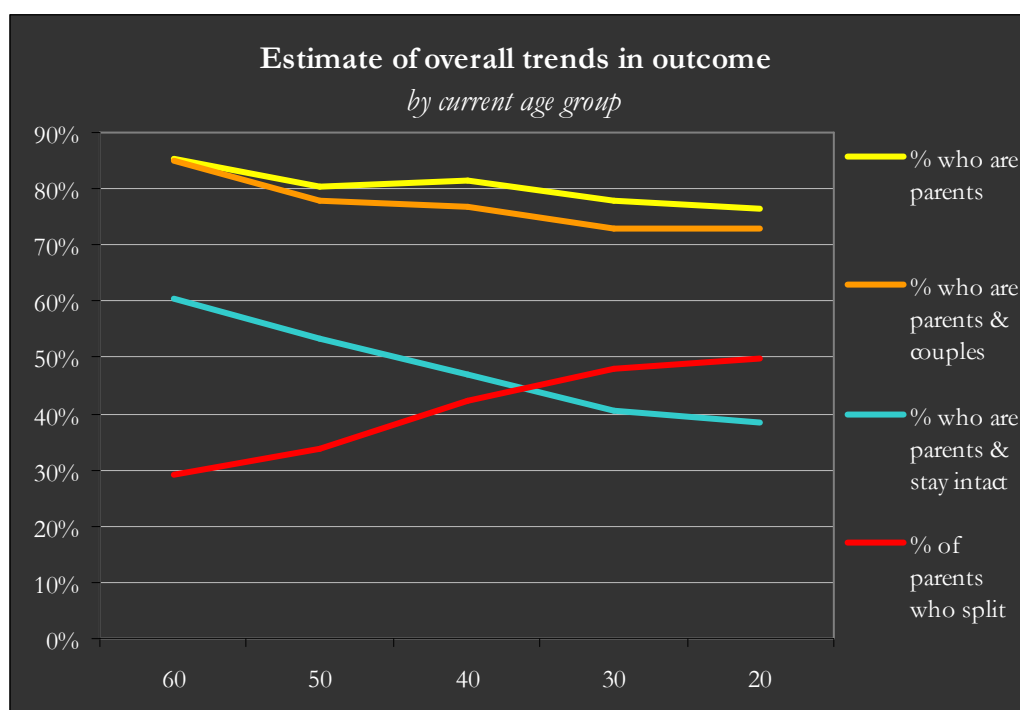
Summary outcomes: Who has children and stays together

Combining all of these separate findings together produces the following conclusions (*full model and outcomes are at Appendix A*)

- Among today's 40 year old women, 44 out of the 68% who marry also have children and stay intact until their child is aged 15.
- By comparison, just 3 of the 32% who never marry have children and stay intact as a couple.
- Among today's 20 year old women, 34 out of the 52% who marry will also have children and stay intact until their child is aged 15.
- By comparison, just 5 of the 48% who never marry will have children and stay intact as a couple.

Looking at each individual age group (*see chart below*) shows the following overall trends. The proportion of women:

- who become mothers will fall slightly below the current level of 80% (*yellow line*)
- who become mothers as part of a couple will also fall slightly below the current level of 77% (*orange line*)
- who become mothers and remain intact as part of a couple until their child is aged 15 will fall substantially from the current level of 68% (among 40 year olds) to 52% (among 20 year olds) (*blue line*)
- who become mothers and form a couple but subsequently split up will rise substantially from the current level of 42% (among 40 year olds) to 50% (among 20 year olds) (*red line*)



References

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- ONS (2014a) Marriage in England & Wales 2012 (Number of marriages, Marriage rates and period of occurrence, Table 3)
- ONS (2014b) Marriage in England & Wales 2012 (Marriage Statistics, Cohabitation and Cohort Analyses, Table 2)
- ONS (2014c) Cohort Fertility England & Wales 2011 (Table 2)
- ONS (2014d) Characteristics of Mother 1, England & Wales 2013 (Table 2)
- ONS (2014e) Births in England & Wales 2012 (Age at marriage, duration of marriage and cohort analyses, Table 2)

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Appendix A

Understanding Society Wave 1 data on childlessness						
by status and age group	16-29	30-39	40-49	50-59	60-69	
Reworked % married no kids	37%	15%	9%	10%	8%	
Reworked % never married no kids	78%	44%	39%	63%	92%	

Model based on 1995 Births and 2010 Understanding Society								
Key assumption	Married couples			Unmarried couples		Couples who marry later		
	66% of all births in 1995 (ONS) A	divorce rate over 16 years (ONS) B	intact & initially married C = (A*B)	26% of all births in 1995 (ONS) D	4% intact & never married (US) E	51% intact & married (US) F	intact & initially unmarried G = (F-C)	intact % who marry H = (G/D)
Low divorce	428,189	26%	316,860	170,410	25,214	331,016	14,156	8%
Base scenario	428,189	30%	301,873	170,410	25,214	331,016	29,142	17%
High divorce	428,189	34%	282,605	170,410	25,214	331,016	48,411	28%

Key assumption	Overall married survival				Overall unmarried survival			
	All who start off married (ONS) A	All who marry later J=(G/80%)	All who marry total K = (A+J)	All who remain intact (US) F	% survival rate L = (F/K)	All who never married K = (D-J)	All who remain intact E	% survival rate L = (E/K)
Low divorce	428,189	17,695	445,884	331,016	74%	152,715	25,214	17%
Base scenario	428,189	36,428	464,617	331,016	71%	133,982	25,214	19%
High divorce	428,189	60,514	488,703	331,016	68%	109,896	25,214	23%

Divided nation: projections for women who will marry vs those who won't, by age										
Age	Will marry	Won't marry	% who will/won't marry (HB analysis of ONS data)	% who have child (data below from US)	Child?	% dual reg births (ie exclude 7% sole reg)	Couple?	% who remain intact (my model)	Intact?	% who have children & remain intact
20 year olds	Will marry	Won't marry	52%	91%	47%	100%	47%	71%	34%	65%
			48%	61%	29%	88%	26%	19%	5%	10%
30 year olds	Will marry	Won't marry	56%	91%	51%	100%	51%	71%	36%	65%
			44%	61%	27%	82%	22%	19%	4%	9%
40 year olds	Will marry	Won't marry	68%	91%	62%	100%	62%	71%	44%	65%
			32%	61%	20%	76%	15%	19%	3%	9%
50 year olds	Will marry	Won't marry	82%	90%	74%	100%	74%	71%	53%	64%
			18%	37%	7%	59%	4%	19%	1%	4%
60 year olds	Will marry	Won't marry	92%	92%	85%	100%	85%	71%	60%	66%
			8%	8%	1%	50%	0%	19%	0%	1%