



Marriage Foundation

The Marriage Gap

The rich get married (and stay together). The poor don't.

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- According to the Office for National Statistics, 53% of births are to married parents. However this total figure conceals a dramatic variation in the prevalence of marriage – the Marriage Gap.
- Our new analysis of data from the Family Resources Survey (FRS) reveals that, among mothers with children under five, 87% of those in higher income groups are married compared to just 24% of those in lower income groups. This represents a difference in 'odds ratios' of six times.
- Further analysis of General Household Survey (GHS) data going back to 1972 shows that a Marriage Gap has opened up across mothers of different ages, those who buy rather than rent, those with a degree or not, those who smoke or not, and those who work or not.
- The Marriage Gap matters because couples who marry before having a child are more likely to stay together, thus avoiding the increased risks to income and child well-being if they split up.

Previous research from Marriage Foundation (*Benson, 2015*) shows that couples who marry before having a baby are much more likely to stay together while bringing up their children, independent of mother's age and education, compared to those who marry later or not at all.

Remaining together as a stable couple preserves family resources of time and money, making couples less likely to require state support.

For example, 60% of lone parent families receive housing benefit compared to 10% of couple families (*DWP, 2015; ONS, 2015*).

Our new analysis of data from the Family Resources Survey (FRS) between 1994 and 2012 shows – for the first time – the full extent of the marriage gap between rich and poor.

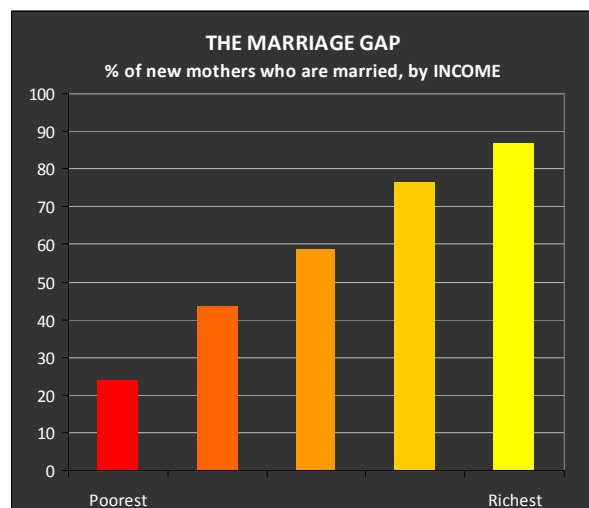
Among mothers with children under five, 87% of the highest earners are married compared to 24% of the lowest earners.

Since the mid-1990s these proportions have remained largely unchanged.

Our further analysis of data from the General Household Survey (GHS) between 1972 and 2006 shows that the Marriage Gap widened most markedly from the mid-1980s onwards.

These findings reveal that most better-off families get married, giving themselves the best chance of remaining stable, intact, and better-off.

In sharp contrast, most worse-off families do not get married, thereby increasing their risk of not staying together and remaining worse-off.



Introduction

Recent figures from the Office for National Statistics show that births to married parents accounted for 53% of all births in 2014 compared to 91% in 1972 (ONS, 2015a).

This trend away from marriage has profound consequences for stability & children's outcomes.

Couples who marry before their child is born are more likely to stay together while bringing up their child compared to couples who marry later or not at all. Whereas 76% of couples stay together if they were married before their child was born, 44% stay together if they married later on and 31% if they never married (Benson, 2015).

Couples who split up are then far more likely to experience poverty and need higher levels of state support. For example, 60% of lone parents receive housing benefit compared to just 10% of couple parents (DWP, 2015; ONS, 2015b).

Whether through the drop in income, loss of contact with one parent, or psychological impact of parental divorce, children living in lone parent families tend to fare worse on almost any negative social indicator (Amato, 2005; Brown, 2004; Panico et al, 2010).

This paper looks beyond these average levels of marriage among new parents to investigate the marriage gap between different social groups, such as rich and poor or young and old.

Using data from the General Household Survey (GHS) 1972-2006 (see ONS 2007) and the Family Resources Survey (FRS) 1994/5-2012/3 (see DWP 2014), it is now possible to explore the full extent of the marriage gap among mothers with children under five.

As well as looking at individual factors that select new parents into marriage, we will also investigate the relative impact of these factors to see which carries most weight on determining whether couples marry or not when they have a baby or young child.

The factors we consider are household income, mother's age, housing status, employment status, whether the mother has a degree, and whether the mother smokes.

In order to smooth sample variations, data are presented as three year moving averages (two year moving averages in the first and last years).

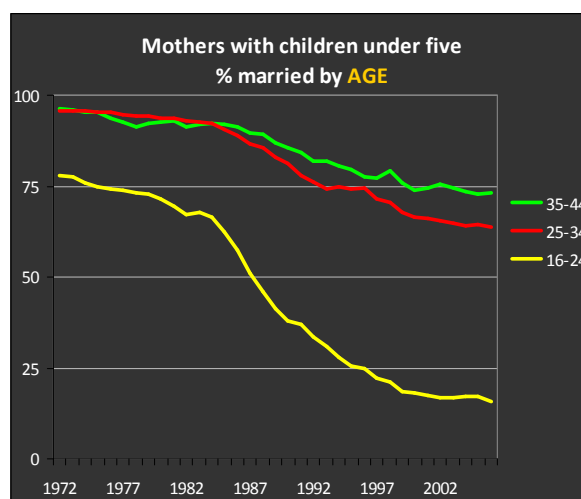
Age

Back in the early 1970s, the overwhelming majority of mothers of all ages were married, including 96% of mothers aged between 25 and 44 and 78% of younger mother aged between 16 and 24.

In 2006, the latest year for which we have GHS data, 64% of mothers aged 25-34 and 73% of mothers aged 35-44 were married – a decline of 32% and 23% respectively.

However, among the youngest group aged 16-24, marriage has virtually disappeared. In 2006, only 16% of young mothers were married following a sharp decline in the mid-1980s onwards.

The 'Marriage Gap' between older and younger mothers has therefore widened from 18% in 1972 to 57% in 2006.



Housing

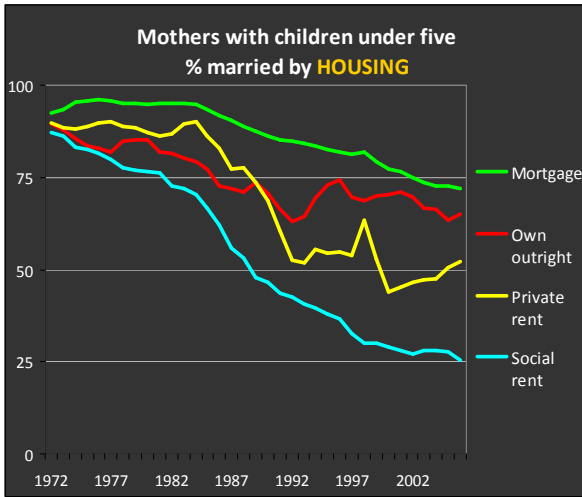
Once again, back in the early 1970s, around 90% of all mothers with young children were married, regardless of housing status.

Since then, a Marriage Gap has opened up between those who buy and those who rent.

Whereas 72% of mothers with a mortgage were married in 2006, a fall of 20%, just 25% of mothers in social housing were married, a fall of 62%.

As with age, the Marriage Gap really opened up from the late 1980s onwards.

The decline in marriage among those who own their home outright or who rent privately have followed similar trends, though less marked.



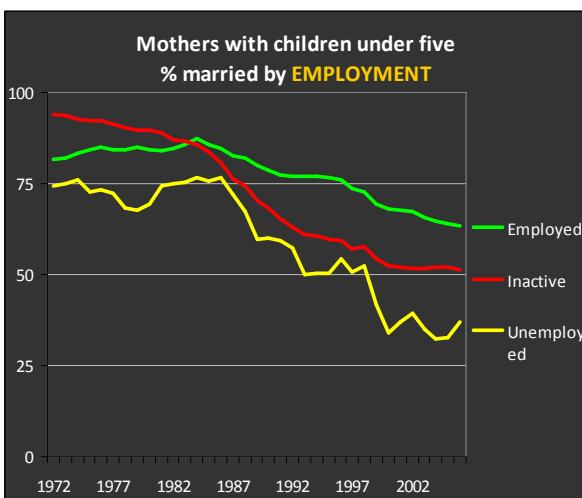
Employment

In the early 1970s, 94% of stay-at-home mothers were married. By 2006, only 51% of this group – rather disparagingly termed economically ‘inactive’ – were married.

Among employment categories, this group showed the sharpest decline in marriage, a fall of 42%.

Nonetheless, unemployed mothers – those who seek work but don’t have it – retain the lowest percent married, falling from 75% in 1972 to 37% in 2006, a fall of 37%.

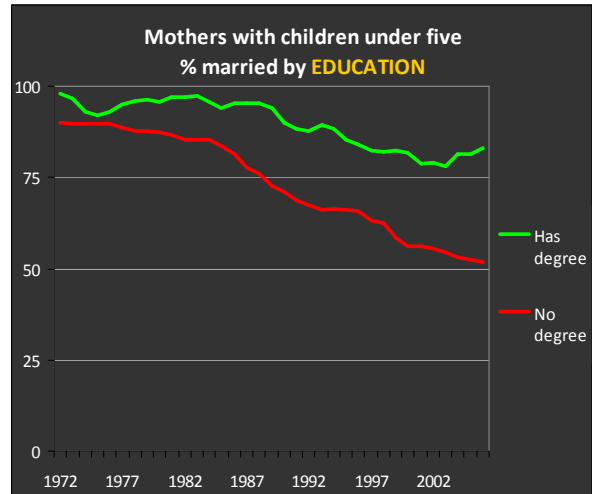
This contrasts with the high level of marriage among employed mothers, 82% in 1972 declining to 63% in 2006, a smaller fall of 18%.



Education

Back in the 1970s, almost all mothers with a degree were married. Since then there has been a downward trend but only from 98% in 1972 to 83% in 2006, a fall of 15%.

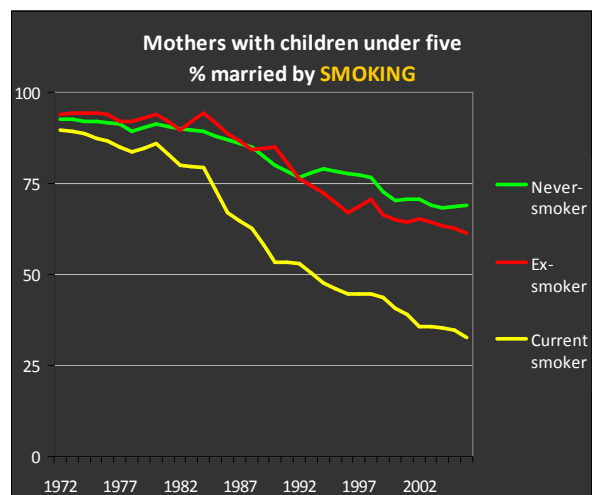
In contrast, the proportion of mothers without a degree who are married has reduced a lot faster, from 90% in 1972 to 52% in 2006, a fall of 38%.



Smoking

Smoking is increasingly associated with lower income groups. In the 1970s, there was no difference in marriage rates between those who smoked or not. 90% of smokers and 94% of former smokers were then married, compared to 93% of those who had never smoked.

However a marriage gap has opened up where only 32% of current smokers were married in 2006, a fall of 57%, compared to 61% of ex-smokers and 69% of never-smokers, falls of 33% and 24% respectively.



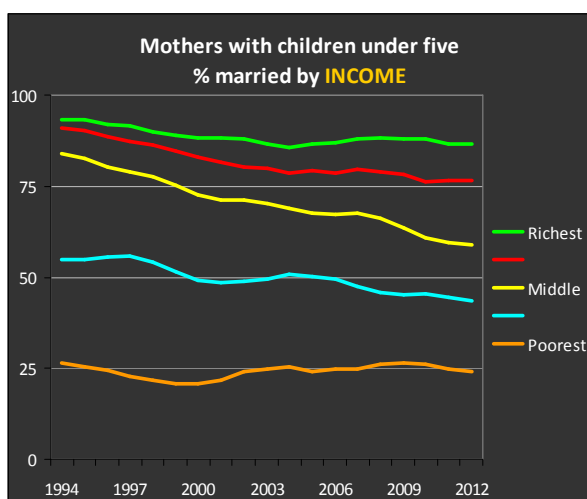
Income

For income data, we used the Family Resources Survey (FRS) dataset running from 1994-95 to 2012-13, with results smoothed over three year moving averages.

Most striking is the extent of the Marriage Gap between highest and lowest earners.

Mothers in the top two income deciles are only slightly less likely to be married than in 1994, yet still 87% are married. This represents a fall of only 6%.

At the other end of the scale, mothers in the bottom two income deciles are as unlikely to be married now as they were two decades earlier. Just 24% were married in 2012 compared to 26% in 1994, a fall of 2%.



Relative importance of factors

'Odds ratios' represent the chances of something happening compared to it not happening.

We used FRS data over the most recent three year period – 2010/11, 2011/12 and 2012/13 – to demonstrate the influence of the main background factors on the odds that mothers with young children will be married.

Independent of other factors, our model showed that young mothers, those in social housing, and those in the lowest income brackets were all least likely to be married.

Perhaps curiously, mothers who were employed (0.66) were less likely to be married than mothers who were 'inactive' (1.00).

A high income (2.07) has much the same effect on the odds of being married as being a graduate

(2.19), whereas a low income (0.33) has the same effect as being a social tenant (0.25).

Over time – using models not shown here – age has remained a consistently important factor since the 1970s whereas housing status has grown in importance during this period.

The inclusion of income in our model reduces the influence of other factors on the odds of being married, but only by a relatively small amount. This is possibly because income is both an effect as well as a possible cause of relationship decisions.

Nonetheless, the odds of a rich mother being married (2.07) are six times higher than those of a poor mother (0.33).

Odds ratios

| | | 2010/11-2012/13 |
|-------------------|----------------|-----------------|
| | | Odds ratios Sig |
| Age group | 16-24 | 0.24 *** |
| | 25-34 | 1 |
| | 35-44 | 1.1 |
| | 45-65 | 1.08 |
| Housing | Own outright | 1.27 |
| | Mortgage | 1 |
| | Private tenant | 0.39 *** |
| | Social tenant | 0.25 *** |
| Employment | Employed | 0.66 *** |
| | Unemployed | 0.74 |
| | Inactive | 1 |
| Education | Has degree | 2.19 *** |
| | No degree | 1 |
| Income | Bottom 30% | 0.33 *** |
| | Middle 40% | 1 |
| | Top 30% | 2.07 *** |

Sig levels of 5% (*) 1% (**) and 0.1% (***).

The Marriage Gap

It is clear from our analysis that there is enormous variation in the proportion of mothers with young children who are also married.

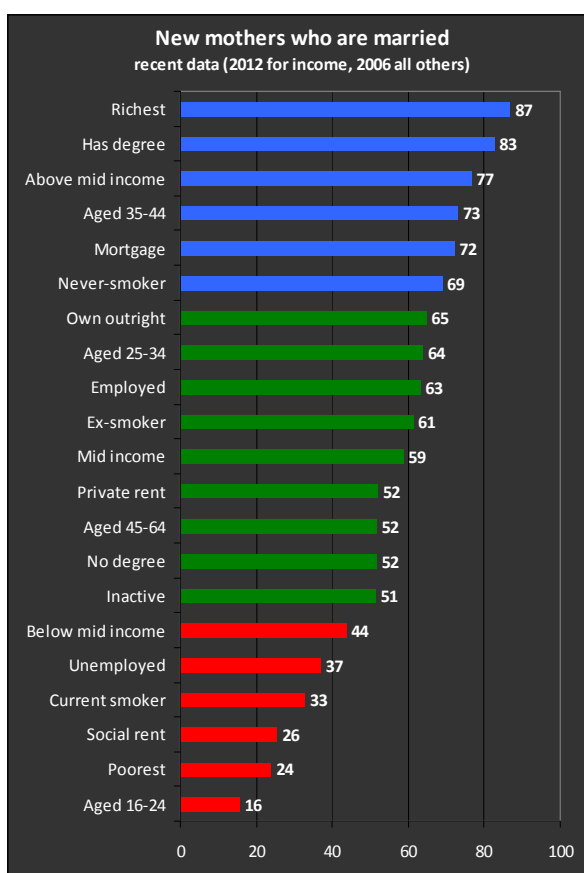
Marriage is alive, well and almost universal among certain groups, yet rare and unusual among others.

At the top of the list are mothers whose earnings are in the top two deciles, 87% of whom are married, followed by those with a degree, 83% of whom are married.

Marriage also remains popular among those above middle income (77%), those aged 35-44 (73%) and those with a mortgage (72%).

In sharp contrast, at the bottom of the list are young mothers aged 16-24, of whom just 16% are married.

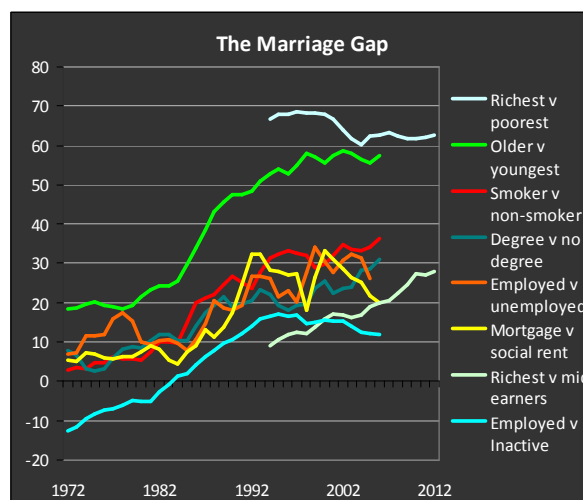
Only 24% of mothers in the lowest income groups are married, as are 26% of those living in social housing. These factors are of course related.



Our analysis of data going back to the 1970s shows that a substantial Marriage Gap has now opened up between richest and poorest mothers, and between older and younger mothers.

In both cases, the Marriage Gap amounts to around 60%, where the maximum possible gap is 100% and parity is 0%.

Much smaller gaps – in the order of 10-30% – are also apparent between those who do and don't smoke, have a degree, have a job, and buy their own home rather than live in social housing.



Conclusion

Our new findings make it abundantly clear that the social divide extends well beyond the socio-economic factors of income and education.

For the first time, we have shown the full extent to which these and other background factors dramatically influence the way individuals make choices about their family life.

For some groups of mothers with young children, marriage is almost universal. For others, it is rare and unusual.

As we have shown in previous Marriage Foundation research, the decision to marry or not profoundly affects couple stability, which in turn influences family outcomes.

The message to policy-makers – and to society in general – is that efforts to reduce inequality and poverty will inevitably fall short unless and until they also encourage substantially higher levels of marriage among those in lower socio-economic groups.

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Acknowledgments

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