

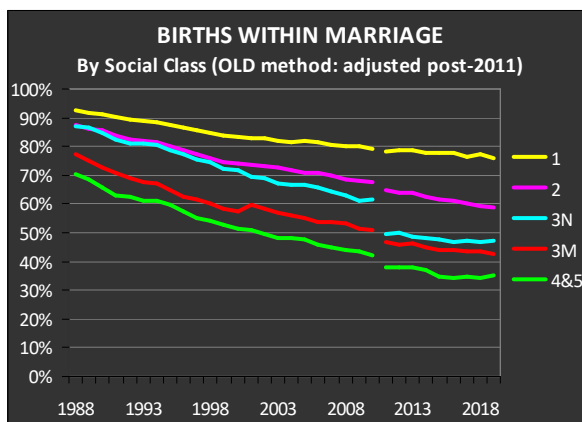


# Marriage Foundation

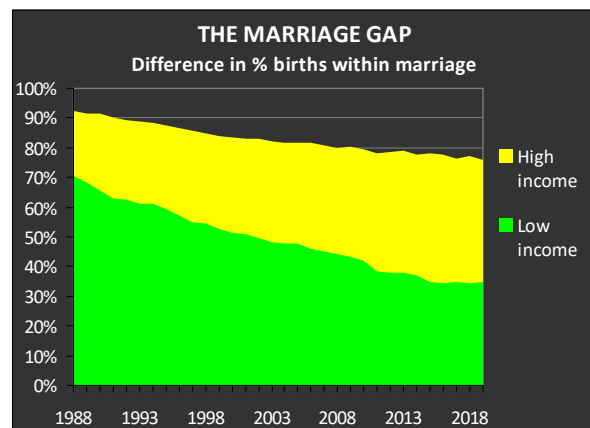
## Will cheaper weddings bridge the marriage gap?

Harry Benson, January 2021

- Analysis of data from the Office for National Statistics shows that the 'marriage gap' between rich and poor has doubled in 30 years.
- Whereas in the lower income groups, 68% of parents of newborn babies in England & Wales in 1988 were married, this proportion had fallen to 35% in 2019. However in the higher income groups, 91% were married in 1988 falling to 76% in 2019. The 'marriage gap' between rich and poor has thus almost doubled from 22% to 41%.
- One significant barrier to entry for many is the high perceived cost of a wedding. Half of unmarried men and one third of unmarried women cite cost as a reason for not marrying.
- So we applaud and welcome new proposals from the Law Commission to allow weddings to be conducted in a field, a pub or a McDonalds, thus radically reducing the perceived need for an expensive venue and expensive meals which comprise the vast majority of costs.
- It may also be that as people get used to COVID restrictions limiting wedding celebration numbers to 15 or 30 people, smaller weddings become more of a norm.
- However two American studies have found that having MORE guests and spending LESS money are each associated with greater subsequent marital happiness and stability. More guests is important because they affirm the couple's choice to commit. Less money is important because costs influence the risk of subsequent debt and financial problems.
- Either way, if a reduction in wedding expectations and perceived costs opens the way for a resurgence of marriage among lower income couples, this would be good news indeed.
- Weddings should not be a barrier to marriage.



Analysis of ONS data (adjusting for an expanded social classification in 2011) shows how the trend away from marriage has been so much more stark in the lower income groups.



Over the past thirty years, the reduction in marriage among parents of newborns has been 18 per cent for those better-off but 50 per cent for those least well-off.

## Reliable Love and the Marriage Gap

As we often say at Marriage Foundation, everybody wants reliable love. Adults want it. Children want it.

Few adults go through life entirely on their own.

Among adults in their early 60s, just 6% of women and 9% of men have remained single, without ever cohabiting or marrying (*analysis of ONS 2017*).

So it's in everybody's interests to find out what gives us our best chance of achieving this.

Marriage has consistently shown itself to be the family form associated with reliable love.

- Couples are more likely to stay together if they marry (*Benson 2015a; Benson & McKay 2016, 2018*).
- The children of married parents are more likely to have higher self-esteem and less likely to experience mental health problems or require welfare benefits (*Benson & James 2016, 2018; Benson & McKay 2017*).

There has been a long debate as to whether these advantages are real and causal or simply an artefact of selection. In all of our studies, we have controlled for major selection factors such as age, education and ethnicity. Even after taking these into account marriage remains one of the strongest predictors of adult stability and child well-being.

Commitment theory provides empirical support for how the act of marriage may have a causal influence, identifying the importance of internal mutual decisions that provide clarity and signalling and the removal of ambiguity, as well as external constraints – such as cohabiting – add an inertia that makes it harder to end an unsatisfactory relationship (*Stanley et al 2006; Rhoades et al 2006, 2010*).

Our own findings, such as the independent effect of planned birth on stability and reduced social pressure to marry that is the likely cause of falling divorce rates, add to this body of evidence (*Benson 2015b, 2019; Benson & McKay 2018*)

However over the past fifty years or so, rates of marriage have declined especially among lower income groups.

This created a marriage gap that penalises lower income couples twice, their chances of staying together made harder not just because of the difficulties of living on low income but also because they are not taking advantage of the buffer of being married (*Benson & McKay 2015*).

Two of the biggest barriers to marriage – and thus more reliable love – among lower income families are the lack of sustained political support for marriage and the perceived cost of weddings.

Firstly, we have consistently highlighted the contrast between the almost universal embrace of marriage by policymakers in their personal lives and their public indifference to marriage in public policy (*Benson 2017*)

Secondly, cost of wedding is the biggest reason cited by 51% of men and 38% of women either cohabiting or in a relationship as to why they haven't married (*analysis of 2012 survey by law firm Seddons*).

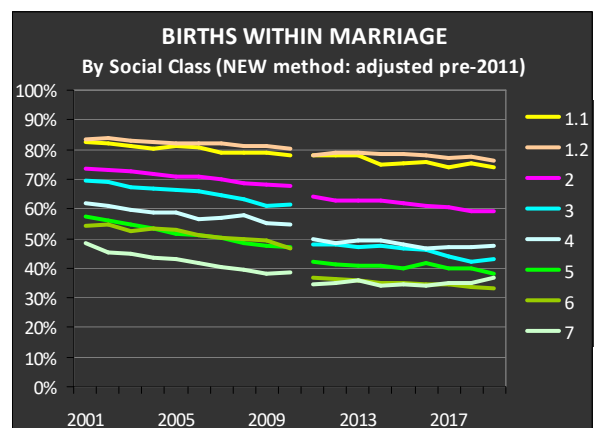
## The Marriage Gap today

In a previous analysis we used data from the Family Resources Survey and General Household Survey to show how the marriage gap between rich and poor has widened since the early 1970s (*Benson & McKay 2015*).

We found that marriage rates among the top income quintile of parents with children under age five was as high as 87% compared to 24% among those in the bottom quintile.

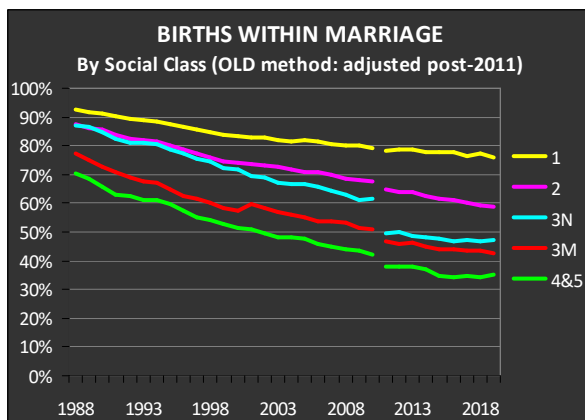
Clearly some parents marry between the five years following the birth of their child. So in this analysis we look at Office for National Statistics data on births within marriage by social class.

Social classifications changed around 2011 from five to eight classes. ONS have backdated data to 2001 using the new wider classification.



However, as can be seen from the chart above, my analysis finds sudden jumps from 2010 to 2011 especially in the middle groupings.

By looking at birth percentages, I have attempted to overlay the new data going from 2011 to 2019 onto the old classifications going back to 1988, as in the chart below.



There are still jumps, most notably in the middle 3M classification.

But what this longer dataset shows more clearly is how the trend in marriage over a longer period has been more pronounced at the lower end.

The tables below show selected data over time using the old and new classifications.

#### Births within marriage by social group

Old categories	1989				Change 2019 vs		
	1989	1999	2009	2019	1989	1999	2009
1	91%	84%	80%	76%	-17%	-10%	-5%
2	86%	75%	68%	59%	-31%	-21%	-13%
3N	87%	72%	61%	47%	-45%	-34%	-22%
3M	75%	58%	52%	43%	-43%	-27%	-17%
4&5	68%	53%	43%	35%	-49%	-34%	-20%
Gap	23%	31%	37%	41%			

New categories	2001			Change 2019 vs	
	2001	2009	2019	2001	2009
1	83%	80%	76%	-9%	-5%
2	74%	68%	59%	-20%	-13%
3	69%	61%	43%	-38%	-30%
4	62%	55%	47%	-24%	-14%
5	57%	47%	38%	-34%	-20%
6	54%	50%	33%	-39%	-33%
7	49%	38%	37%	-24%	-3%
Gap	32%	36%	41%		

Hence it can be seen that births within marriage in class 1 have reduced from 91% in 1989 to 76% in 2019, an absolute fall of 15% and relative fall of 17%. In contrast, births within marriage in classes 4&5 have reduced from 68% to 35%, an absolute fall of 33% but relative fall of 49%.

The Marriage Gap between top and bottom classifications has thus increased from 23% in 1989 to 41% in 2019.

## Smaller Cheaper Weddings?

The Law Commission is reviewing the law on weddings and published a consultation paper in September 2020.

They argue that the law is too complex and has not kept up with social, cultural and religious changes. The Marriage Act of 1949 governs weddings in England & Wales, but is rooted in historical laws dating back to 1836.

The main problem is that the law limits where and how couples can get married, and who can marry them. Weddings are limited to certain buildings and can only be civil or religious. This limits choice, raises costs, excludes some non-religious groups, and also means some religious couples can follow their tradition without realising they are not legally married.

The Law Commission proposes a simpler process where all couples must pre-register at a civil register office, but can then conduct their marriage ceremony in any place and manner they choose, provided they have an officially recognised celebrant.

The effect of this change would be to liberate couples from the need to select from a limited range of approved premises that can charge more or less what they want. Couples will be able to marry in a field, a pub or a McDonalds.

Although couples can already marry legally and cheaply in a minimalist register office ceremony and then celebrate how they want, in practice few do so, preferring to conduct the legal ceremony at the same venue as the celebration.

Combined with the COVID restrictions on 'small' weddings that initially limited ceremonies to 30 people and now 6 or 15 depending on Tier, it may well be that wedding expectations will reduce.

We note that there are significant benefits to the subsequent marriage of a lower cost wedding. However this does not mean having fewer guests.

Two American studies show that having more guests and spending less money at a wedding are linked to subsequent stronger marriage (*Francis-Tan & Mialon 2015, Rhoades & Stanley 2014*).

A plausible explanation for this is that spending more money risks future debt and conflict for the couple whereas having more guests affirms the risk of committing to one person for life and closing down all other choices.

At Marriage Foundation, we welcome the prospect of cheaper weddings.

Lower cost weddings reduce the barrier to marriage, normalise less extravagant weddings for lower income couples, and will hopefully increase marriage while reducing the marriage gap.

Reliable love is best found through marriage. Cheaper weddings may help more couples find what they are looking for.

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