



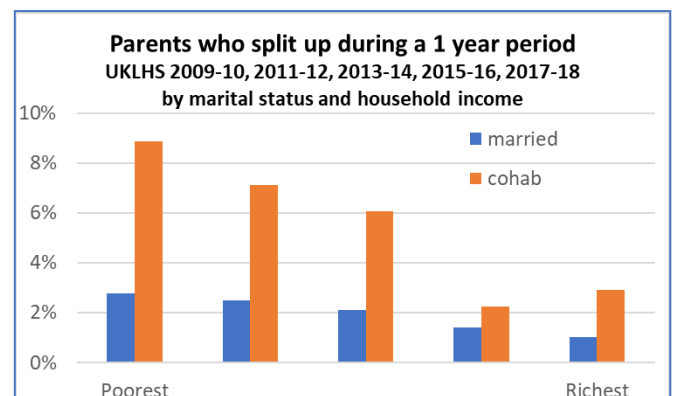
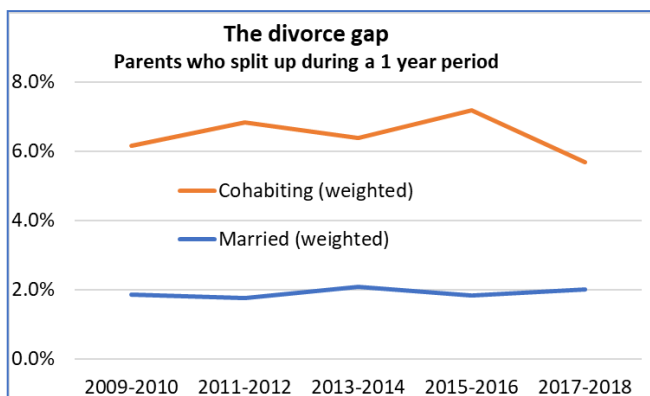
10 years

# Marriage Foundation

## Married poor more stable than unmarried rich

Harry Benson, May 2022

- In the face of a long-term trend away from marriage, the charity Marriage Foundation was set up ten years ago to restore confidence in marriage and to champion marriage as the best way for couples and children to achieve the reliable love that we all seek.
- This premise cannot be rooted in ideology or subjective personal experience, good or bad. It must necessarily be rooted in the strength of objective empirical evidence and hard data.
- In this 10 year anniversary briefing note, we provide robust new evidence that parents who are married, rich and poor alike, are significantly more likely to remain together than parents who cohabit but do not marry.
- Our analysis compared married and cohabiting parents over five alternate one year periods, from 2009 to 2010, from 2011 to 2012, from 2013 to 2014, from 2015 to 2016, and from 2017 to 2018, using data from the UK Longitudinal Household Survey (Understanding Society).
- As a whole, cohabiting parents were 3.4 times more likely to split up during any given one year period compared to married parents (6.5% versus 1.9%).
- This gap in stability runs across all five income quintiles. Amongst the very richest parents, 2.9% split up if cohabiting versus 1.0% if married. Amongst the very poorest, 8.9% split up if cohabiting versus 2.8% if married. Remarkably, the very poorest married couples are slightly more likely to remain together than the very richest cohabiting parents. The only cohabiters who do better are the second richest group who split at a rate of 2.3%.
- The evidence is that this stability gap has remained pretty constant throughout the ten year period of this study. Even after taking into account mothers age, education, ethnicity, household income and relationship happiness, the odds of cohabiting parents splitting up are consistently twice as high as those of married parents.
- The consequence of high levels of breakup among cohabiting parents is that few parents remain as unmarried cohabiting couples as their children grow older. Most split up or marry. Our analysis shows that 86% of all intact couples with 13-15 year old children are married.



## The state of marriage

Since 1973, the all-time peak year for the number of marriages in England & Wales, marriage has been in a slow decline. Today marriage rates, the proportion of unmarried adults who marry in any given year, is down by 75% for men and 70% for women (ONS, 2021).

Not only are fewer couples marrying but they are doing it later, if at all. The average age at first marriage is now 30 for brides and 32 for grooms, some nine years later than their 1973 peers (ONS, 2021).

These declines are reflected, and possibly even driven, by the apparent indifference towards marriage from our politicians and policy makers.

Whereas a tax allowance for married couples accounted for a very meaningful 4% of GDP in the late 1970s (Lindsay, 2000), the current tax allowance is worth a relatively meaningless and poorly targeted £250 per couple.

Marriage is also neglected in public policy documents. As part of my PhD literature review at the University of Bristol, I sampled a cross-section of nine family policy papers from the last 20 years. Several failed to mention marriage at all (eg Kazimirski et al 2007, Allen 2011, SMCP 2015) and those that did rarely exceeded one tenth of the number of mentions in the Centre for Social Justice report Fracture Families (Callan et al, 2006).

Worse, the overwhelming majority of policy-makers, as members of the highest income quintile, are married. In 2017 for example, 89% of the British cabinet were married. Apparently marriage is important for them but not for everyone else (Benson, 2017)

And yet by some measures, marriage is in good health.

- The vast majority of young adults want to get married at some stage while few write it off altogether (Benson, 2021).
- Population data shows that 60% of parents are married and 80% of couples with or without children are married (ONS, 2020).
- Divorce rates are now at the lowest levels since the 1960s (Benson 2019).

- Couples who marry are more likely to stay together than those who do not (Benson & McKay 2018).
- Their children are less likely to experience teenage mental health problems (Benson & McKay 2017).

Yet there remains this deep resistance to acknowledging, let alone promoting, that marriage might be a good idea. Promoting marriage is portrayed as the stuff of hardline subjective ideology rather than the stuff of serious objective empirical analysis.

The point of this study is to review the stability of parents over a series of one year periods during the past ten years to see if the normalisation of cohabitation has made it the equal of marriage.

## The study

Arguably Britain's best known household survey outside of the Census is the annual UK Household Longitudinal Study, also known as Understanding Society (University of Essex 2022).

Commencing in 2009, the survey interviews some 40,000 households annually. There is therefore a wealth of data on individual demographics, such as age, education, ethnicity, household income, changes in marital status, as well as relationship marital happiness surveyed every two years.

For this reason, I decided to look at stability among mothers living as a couple with dependent children over a series of one year periods from 2009 to 2010 (waves 1-2), 2011 to 2012 (waves 3-4), 2013 to 2014 (waves 5-6), 2015 to 2016 (waves 7-8), and 2017 to 2018 (waves 9-10). This allowed me to include relationship happiness as a factor at the beginning of each one year period.

Attrition reduced the sample size from 3531 in the first two waves to 1729 in the last two waves. Around 78-80% of the sample were married at the beginning of each one year period while 20-22% were cohabiting.

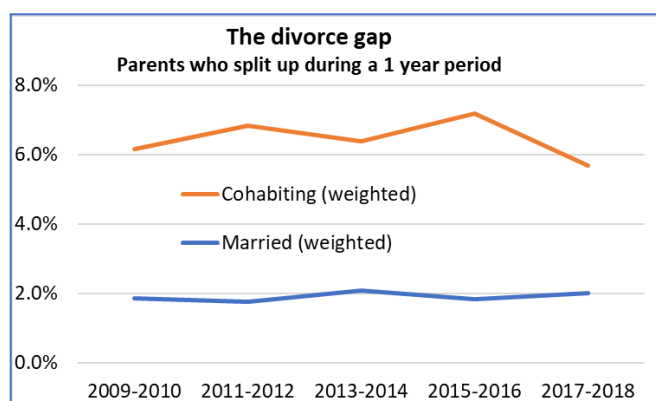
My first bivariate analysis looked at the stability of married and cohabiting parents over each of the five one year periods, without taking other factors into account.

My second multivariate analysis looked at the stability of married and cohabiting parents but taking mother's age, household income,

ethnicity, education and relationship happiness into account.

Results are shown in the table and chart below.

Parents who split during a one year period					
Bivariate	Waves				
	1-2	3-4	5-6	7-8	9-10
Married parents (n=)	2,744	2,452	1,873	1,699	1,374
Cohabiting parents (n=)	788	662	541	492	355
Marriages who split	1.9%	1.8%	2.1%	1.8%	2.0%
Cohabs who split	6.2%	6.8%	6.4%	7.2%	5.7%
Multiple (times)	3.3	3.9	3.1	3.9	2.8
Multivariate					
Odds ratio between cohabit and married (times)	1.83	2.52	1.79	2.01	1.75
Statistical significance (p=)	0.02	0.00	0.05	0.04	0.14



From these results, the evidence is clear that the gap in stability between married and cohabiting parents has remained reasonably constant through the period 2009 to 2018.

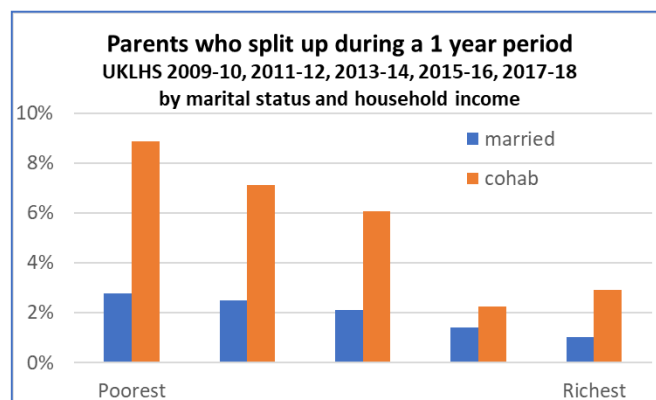
One proviso is that the gap becomes non-significant during the final two waves. It's possible that this reflects a genuine improvement in cohabitation. But given the consistency of results in previous four comparisons, it seems more likely that this is due to attrition.

The third analysis looked at the stability of couples by marital status and income quintile.

Looking at individual waves presented a problem because of the relatively small numbers of cohabiting mothers in particular splitting up within diminishing samples.

So the results reflect the sum of all five comparisons and are shown in the table and chart below.

Cumulative parents who split during one year period						
Bivariate	Income quintile					Total
	Poor	...	...	...	Rich	
Married parents (n=)	1649	1882	2055	2234	2322	10141
Cohabiting parents (n=)	948	714	543	361	271	2838
Marriages who split	2.8%	2.5%	2.1%	1.4%	1.0%	1.9%
Cohabs who split	8.9%	7.1%	6.1%	2.3%	2.9%	6.5%
Multiple (times)	3.2	2.8	2.9	1.6	2.8	3.4

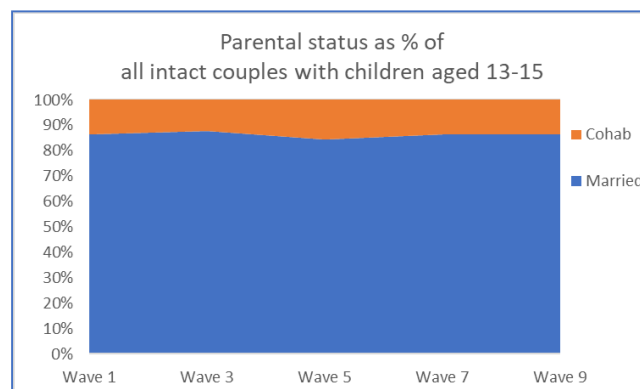


Results show a linear relationship between income and stability for both married and cohabiting parents. It's not clear whether the relative stability of cohabiting parents in the 4<sup>th</sup> quintile is due to some characteristic of mid-high earners or is an anomaly.

Regardless, across all five income quintiles, cohabiting parents are between 1.6 and 3.2 times more likely to split up. And, most strikingly, the richest cohabiting parents are still slightly less stable than the poorest married parents.

The final analysis looked only at those parents with children aged 13 to 15 to update our previous estimates of the proportion of children living with both parents who are married.

The chart below shows that a consistent 86% of parents of teenagers who are still living together as a couple are married.



## Conclusions

This study explored how and whether the gap in stability between married and cohabiting parents has changed over the past decade.

Analysis of data from the UK Household Longitudinal Study showed that this gap has remained relatively constant between 2009 and 2018, undermining claims that the normalisation of cohabitation has led to a narrowing of the stability gap with marriage.

The only evidence in support of this view comes from the final two waves where the gap was non-significant after controlling for age, education, ethnicity, household income, and relationship happiness.

However given the consistency within the first four comparisons, it's possible that this last comparison reflects the problem of attrition and a smaller sample.

What is clear is that the marriage gap remains consistent across income groups. In our most striking finding, we found that the richest of cohabiting parents are still less stable than the poorest of married parents.

Finally we replicated an old finding showing that nearly nine out of ten intact couples with teenage children are married. Although a high proportion of children start off with parents who are cohabiting and not married, most of these either marry or split up along the way.

Once again this finding demonstrates that the idea of long-term stable relationships outside of marriage are a rarity.

## Note

All figures in this report are weighted to provide a nationally representative sample.

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