



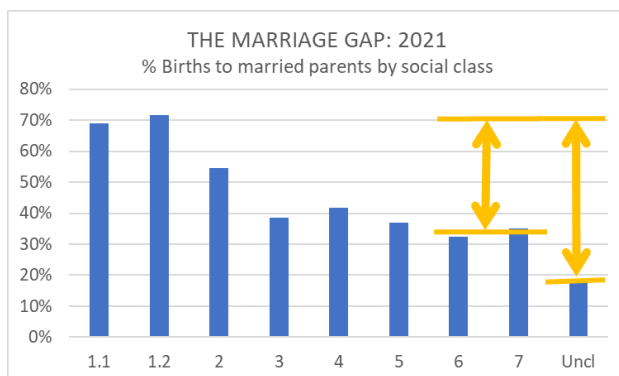
# Marriage Foundation

## The Marriage Gap

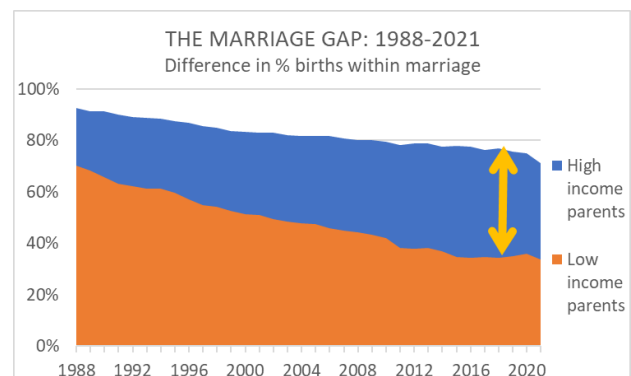
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- Marriage matters for one simple reason. The psychology behind the act of marriage encourages greater commitment and stability among couples. This buffers couples and their children against the risk of poverty and other negative outcomes. Marriage is therefore especially important for the lowest income families.
- However what has been almost completely overlooked and ignored in discussion of the trend away from marriage is the emergence of a marriage gap. Quite simply marriage is still the norm among the richest families but is increasingly the exception among the poorest families.
- The slow trend away from marriage is well-known and documented. Since the peak year for marriage in 1972, UK marriage rates have declined by 78% for men and 73% for women. Marriage rates across Europe took a further substantial hit during the covid restrictions of 2020 although they are likely to have rebounded in 2021.
- In 2015, we documented the marriage gap for the first time, identifying that among parents with children under five, 87% of those in the highest income quintile were married compared to 24% of those in the lowest income quintile.
- This briefing note looks at how the proportion of births to married parents has changed across the socio-economic spectrum since the 1980s, using data from Office for National Statistics.
- Among newborns in 2021, 71% of parents in high earning families were married compared to 34% in low earning families. Among parents 'not classified', marriage rates are just 18%. The marriage gap between high and low earners was 37%, and with the very poorest 53%.
- We cannot identify a single speech from a major politician in any party on the subject of marriage for a decade. We urge politicians to rectify this urgently.
- It is our intention to update this 'marriage gap' briefing note annually.



Being born into the richest families today means you have a 71% chance that your parents are married. If you're born into the poorest, the chance your parents are married is just 34%, and could be as low as 18%.



That marriage gap, the difference between your chance of having married parents in rich and poor families, has doubled from 19% in 1988 to 37% today.

## Introduction to the ‘marriage gap’

New figures from the Office for National Statistics show that births to married parents accounted for 49% of all births in 2021 compared to 91% in 1972 (ONS, 2023).

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

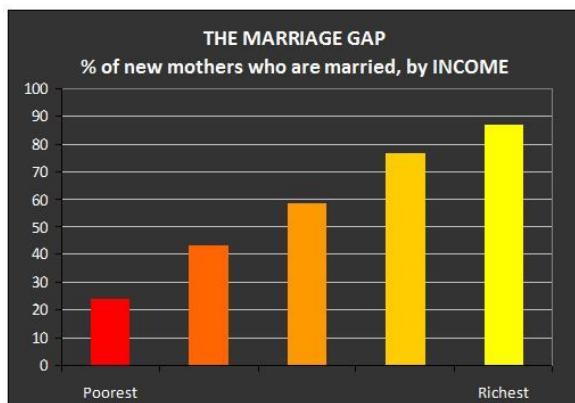
Couples who marry before their child is born are more likely to stay together while bringing up their child compared to couples who marry later or not at all. Whereas 76% of couples stay together if they were married before their child was born, 44% stay together if they married later on and 31% if they 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, 2022).

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).

However what the headline about declining marriage rates conceals is that the trend is far more advanced among lower income households than higher income households.

In 2015, we highlighted the ‘marriage gap’ between ‘rich’ and ‘poor’. Using data from two large national surveys, we found that among mothers with children under five, 87% of those in the higher income quintile (earning £45,000 or more) were married compared to 24% of those in the lowest income quintile (earning £14,000 or less) (Benson & McKay 2015).



## Possible causes of the ‘marriage gap’

There are several barriers, whether real or perceived, that make lower income couples less likely to marry than higher income couples.

The first is **fear of divorce**. It is well-established that if parents divorce then the adult children are more likely to divorce (Amato & DeBoer, 2001). This is one explanation for the rise of cohabitation (Perelli-Harris et al, 2017). The consequent wariness of marriage is disproportionately more likely among poorer women: while the advantages of getting married and staying married are well-known, the risk of poverty is higher for this group if they don’t get it right first time (Lichter et al, 2003, Miller et al, 2011).

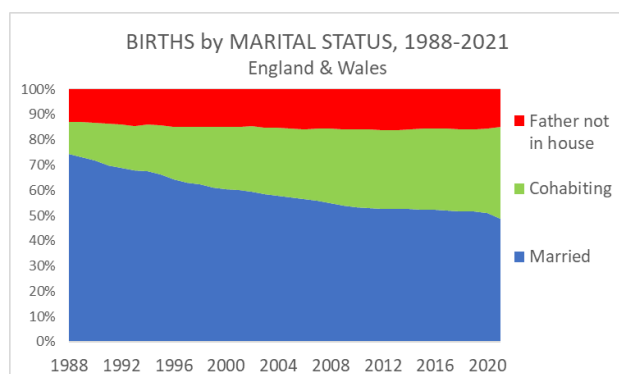
The second is **wedding costs**. Irresponsible claims by wedding magazines that the typical wedding costs £30,000 don’t help. Our survey found that just 4% of couples spend this kind of money and that the median cost is in the range £5-10,000 (Benson 2022). Nonetheless, inflated expectations and social norms are often cited as the reason couples aren’t married (Benson 2021).

Third, and arguably most important, is the **‘couple penalty’** in the welfare system. We have long identified that the way tax credits are calculated based on household income provides a huge disincentive for couples to move in together, let alone marry. That this is a major barrier has been highlighted by us (Benson 2013) and also more formal academic papers (Griffiths 2017, Michelmore 2018).

Finally, **public messaging** has increasingly failed to distinguish marriage over any other family form. Government policy has long ceased to provide direct support for married families or even separate being married from ‘living together as if married’ in government documentation (Callan et al 2006). It is now at least a decade since a cabinet minister has spoken out about marriage in public policy. This despite the fact that over 80% of cabinet ministers are married and clearly embrace marriage in their own private lives (Benson 2017).

## The trend away from marriage

Much has been written about the trend away from marriage. The chart below shows how marital status of parents has changed since 1988.



Marital status of parents is registered in national statistics as one of four different categories: married parents, dual registered parents living at the same address, dual registered parents living at different addresses, and sole registered parent.

The proportion of sole registered parents has varied little at between 5% and 8% over the past few decades. Combined with parents living at different addresses, the proportion of births where the father is not in the house has also varied little at between 13% and 16%. In 2021, it was 15%.

The big trend is in the switch from married parents to cohabiting parents. In 1988, 74% of births were to married parents and 14% to unmarried cohabiting parents. In 2021, 49% of births were to married parents and 37% to unmarried cohabiting parents.

Within this is the marriage gap in rates of marriage between the highest and lowest earners.

## The 'marriage gap' in ONS birth data

The easiest way to identify the 'marriage gap' is through birth data released annually by the Office for National Statistics (ONS).

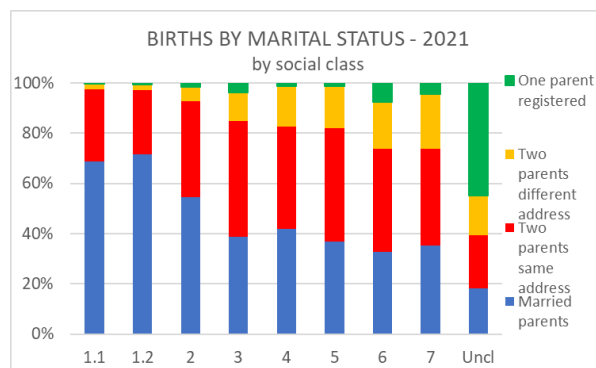
The chart below shows the sharp fall off across social classes in the proportion of parents who were married when their child was born in 2021.

In terms of numbers of parents, social class 1.2 has about five times as many parents as social class 1.1. Combine these groups and we find 71% of parents in social class 1 were married, 26% cohabiting and 3% without a father in the house.

Across social classes 6 and 7, 34% were married, 40% cohabiting, and 26% without a father in the house.

This produces a marriage gap between the highest and lowest earners of  $71\% - 34\% = 37\%$

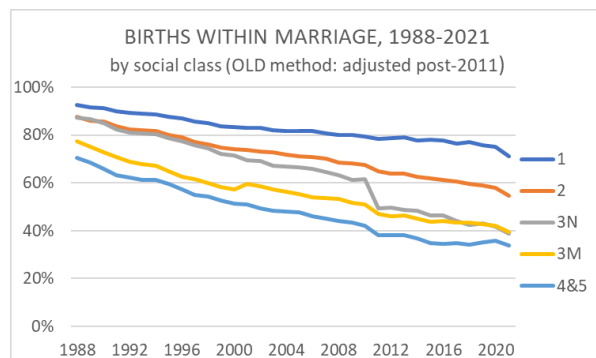
If we assume the 'unclassified' group are the lowest earners of all, the marriage gap is even more stark at  $71\% - 18\% = 53\%$



This marriage gap has opened up over time.

Prior to 2011, ONS graded parent employment in six social classes. Post 2011, they changed to eight classes plus 'unclassified'.

Matching these groups as best as possible allows me to track births outside of marriage from 1988 to 2021. Most of the groups appear to link well although there is a clear jump in 2011 for the middle group 3N, as shown in the chart below.



The next table shows how births within social class have changed by decade since 1991 using both old and new categories.

In 1991, using the old system, 90% of babies were born to married parents if they were in the highest income group, compared to 63% if they were in the lowest income group. The Marriage Gap was therefore 27%.

In 2021, 71% of births in the highest income group involved married parents compared to 34% in the lowest income group. The Marriage Gap had expanded to 37%.

Births within marriage by social class				
Old categories				
	1991	2001	2011	2021
1	90%	83%	78%	71%
2	84%	74%	65%	55%
3N	82%	69%	49%	39%
3M	71%	60%	47%	39%
4&5	63%	51%	38%	34%
<b>Marriage Gap</b>	<b>27%</b>	<b>32%</b>	<b>40%</b>	<b>37%</b>
New categories				
	2001	2011	2021	
1.1 & 1.2	83%	78%	71%	
2	74%	64%	55%	
3	69%	48%	39%	
4	62%	50%	42%	
5	57%	42%	37%	
6	54%	37%	32%	
7	49%	34%	35%	
Unclassified		19%	18%	
<b>Marriage Gap v 6/7</b>		<b>32%</b>	<b>43%</b>	<b>37%</b>
<b>Marriage Gap v Unclass</b>			<b>59%</b>	<b>53%</b>

A word of caution is necessary in that births outside of marriage jumped sharply above 50% for the first time in 2021. This is almost certainly a knock-on effect of lockdown in 2020 when weddings were banned or restricted. Many of those who might have married before or shortly after the birth of their child were forced to postpone.

By way of comparison, marriage rates in 2020 – ie reflecting marriages that mostly took place prior to lockdown – were 75% and 36% respectively giving a pre-lockdown Marriage Gap of 39%.

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