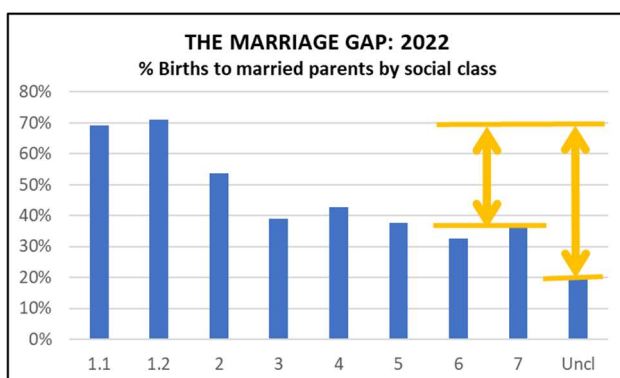


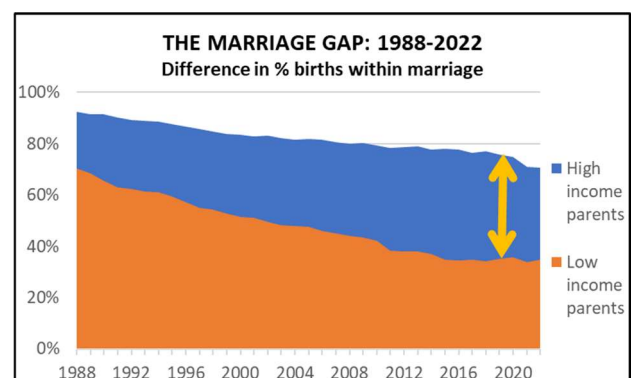
## The Marriage Gap

Harry Benson, March 2025

- 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.
- What has been almost completely overlooked and ignored in discussion of the trend away from marriage – a 78% drop among men and 73% drop among women in marriage rates since 1972 – is the presence of a marriage gap between rich and poor. Quite simply, marriage is still the norm among the richest families but is increasingly the exception among the poorest families.
- 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 updates how the proportion of births to married parents has changed across the socio-economic spectrum from 1988 to 2022, using data from Office for National Statistics.
- Among newborns in 2022, 71% of parents in high earning families were married compared to 35% in low earning families, leaving a marriage gap of 36%. Among parents ‘not classified’, marriage rates were just 20%, widening the marriage gap with the very poorest to 51%.
- Since marriage provides such a strong buffer against poverty, politicians who embrace marriage in private should be enthusiastic promoters of marriage in public. Yet we cannot identify even one speech about marriage from any major politician in any party for more than a decade.
- Much worse, the ‘couple penalty’ in the welfare system remains the biggest barrier to marriage among the poorest, a social justice problem whose existence is barely acknowledged by politicians. It could be addressed by refocusing the existing marriage allowance on low-income married mothers with children under three. We urge the Chancellor to rectify this urgently.



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 35%, and could be as low as 20%.



The marriage gap, the difference between your chance of having married parents in high-income and low-income families, has doubled from 19% in 1988 to 36% 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 2022 compared to 91% in 1972 (Office for National Statistics, 2024a).

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

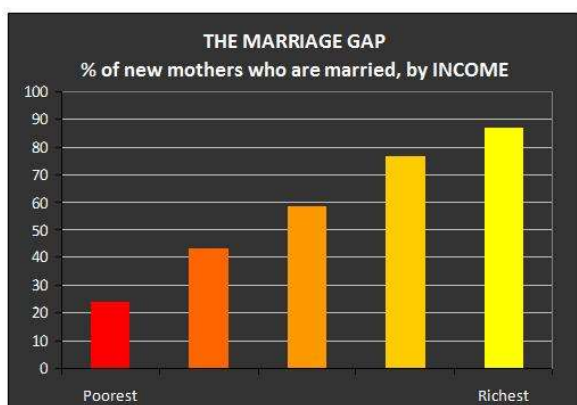
Couples who marry before their child is born are more likely to stay together while bringing up their child compared to couples who marry later or not at all. Whereas 76% of couples stay together if they were married before their child was born, 44% stay together if they married later on and 31% if they never married (Benson & McKay, 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 (Department for Work and Pensions, 2015; Office for National Statistics, 2024b).

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 (Garriga & Pennoni, 2020; Leturcq & Panico, 2019; McLanahan et al., 2013).

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).

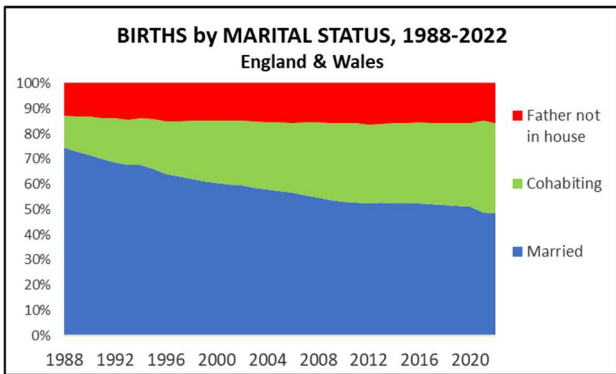
The second is **wedding costs**. Irresponsible claims by wedding magazines that the typical wedding costs £30,000 don’t help. Our survey found that just 4% of couples spend this kind of money and that the median cost is in the range £5-10,000 (Benson, 2022b). Nonetheless, inflated expectations and social 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 not only by us (Benson, 2013) and but in more formal academic studies (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 (Office for National Statistics, 2023).

The proportion of sole registered parents has varied little at between 5% and 8% over the past few decades. Combining sole parents 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 2022, it was 16% (Office for National Statistics, 2024a).

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 2022, 49% of births were to married parents and 36% 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 national birth data released annually (Office for National Statistics, 2024a).

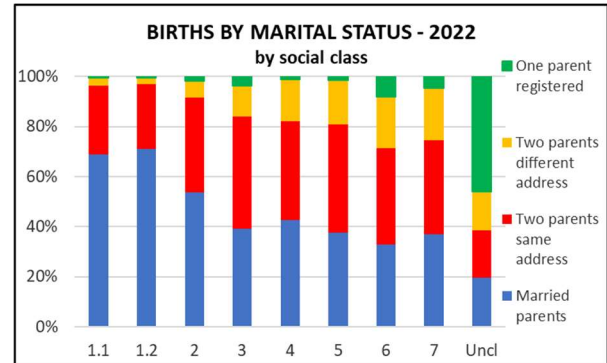
The chart below shows the sharp fall off across social classes in the proportion of parents who were married when their child was born in 2022.

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, 35% were married, 48% cohabiting, and 27% without a father in the house.

Firstly – astonishingly – this shows that newborn children are nine times more likely to be born into a fatherless household if their mother is in the lowest, rather than highest, income group.

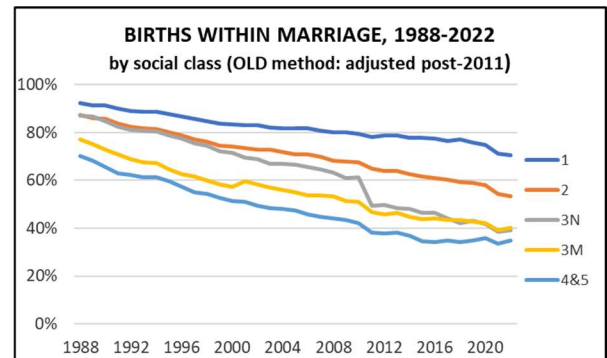
Secondly, this highlights a marriage gap between the highest and lowest earners of 71% - 35% = 36%. If we assume the 'unclassified' group are the lowest earners of all, the marriage gap is even more stark at 71% - 20% = 51%



This marriage gap has opened up over time.

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

Matching these groups as best as possible allows me to track births outside of marriage from 1988 to 2022. Most of the groups appear to link well, although there is a clear drop in 2011 for the middle group 3N, as shown in the chart below.



The table below shows how births within social class have changed by decade since 1992 using both old and new categories.

In 1992, using the old system, 89% of babies were born to married parents if they were in the highest income group, compared to 62% if they were in the lowest income group. The Marriage Gap was therefore 27%.

In 2022, 71% of births in the highest income group involved married parents compared to 35% in the lowest income group. The Marriage Gap had expanded to 36%.

Births within marriage by social class							
Old categories					Change 2022 vs		
	1992	2002	2012	2022	1992	2002	2012
1	89%	83%	79%	71%	-21%	-15%	-10%
2	82%	73%	64%	54%	-35%	-27%	-16%
3N	81%	69%	50%	39%	-52%	-43%	-22%
3M	69%	58%	46%	40%	-42%	-31%	-13%
4&5	62%	49%	38%	35%	-44%	-30%	-8%
<b>Marriage Gap</b>	<b>27%</b>	<b>34%</b>	<b>41%</b>	<b>36%</b>			
New categories					Change 2022 vs		
		2002	2012	2022	2002	2012	
1.1 & 1.2		83%	79%	71%	-15%	-10%	
2		73%	63%	54%	-27%	-15%	
3		69%	48%	39%	-43%	-18%	
4		61%	49%	43%	-30%	-12%	
5		56%	41%	38%	-33%	-9%	
6		54%	36%	33%	-40%	-10%	
7		45%	35%	37%	-18%	5%	
Unclassified			19%	20%			4%
<b>Marriage Gap v 6/7</b>		<b>33%</b>	<b>43%</b>	<b>36%</b>			
<b>Marriage Gap v Unclass</b>			<b>60%</b>	<b>51%</b>			

A word of caution is necessary in that births outside of marriage jumped sharply above 50% in 2021 and 2022. 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 – i.e. reflecting marriages that mostly took place prior to lockdown – were 75% and 36% respectively giving a pre-lockdown Marriage Gap of 39%.

## Marriage: cause or correlation

The starting point of any policy to reduce the marriage gap must be to acknowledge the importance of marriage in the first place. Several major studies have found that married couples are more likely to stay together, even after taking into account a wide range of socio-economic controls (DeRose et al., 2017; Kiernan et al., 2022; Musick & Michelmores, 2018).

Whether this apparent advantage associated with being married is down to the act of marriage itself or some unmeasured residual characteristic of the kind of people who marry remains debated. At Marriage Foundation, we are clear that the psychology of commitment behind the act of marriage offers compelling evidence for why marriage stacks the odds causally in favour of stable relationships (Benson, 2006, 2022c, 2023b; Benson & McKay, 2018).

As a buffer against poverty, marriage ought to be an effective policy tool. The poorest married parents are more stable than the richest unmarried cohabiting parents (Benson, 2022a).

Yet politicians often excuse their inaction by stating that ‘correlation is not causation’. Our

response is that, in the face of a huge body of cumulative evidence as well as a plausible psychological mechanism, nor does it rule it out (Rohrer, 2018).

## Policies to reduce the marriage gap

Our first policy recommendation is that politicians start talking about marriage as an important issue of public policy. The silence on marriage is strange given how very important marriage is for so many politicians in their own private lives (Benson, 2017).

The last major public speeches by top politicians, so far as we know, were by then Work and Pensions Minister Iain Duncan-Smith at our own Marriage Foundation conference in January 2014 and by then Prime Minister David Cameron in August 2014 ahead of the introduction of a minor tax allowance for some married couples.

Second, we recommend a review of government’s neutral fiscal policy on marriage and the ‘Living together as a married couple’ rule. Tax and benefits policy should clearly work in favour of encouraging couples to marry. Family breakdown is significantly more common among couples who do not marry and is linked to poorer child outcomes, such as poverty and teenage mental health (Benson & McKay, 2017; Fitzsimons et al., 2017; Garriga & Pennoni, 2020; McLanahan et al., 2013)

It is misleading and destructive to claim that the marriage and cohabiting are the same. We live at a time when family breakdown is at its highest rate in recorded history. Some 45% of today’s teens are not living with both natural parents, driven not by the collapse of marriages but by the collapse of unmarried families (Benson, 2023a; Kiernan et al., 2022). This is shockingly high, yet almost no politician mentions it.

Third, we recommend scrapping the poorly targeted marriage allowances, which cost the Treasury £700 million per year, and front-loading the money as a taxable Child Benefit worth £3,000 per year to married mothers with a first child under three. This would send an important policy signal about the value of marriage, offset a large part of the ‘couple penalty’ which is the single biggest barrier to marriage and stability among the poorest couples, and potentially increase births to married couples by 47% (Benson, 2024).

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