

Marriage Foundation

We need to talk about marriage

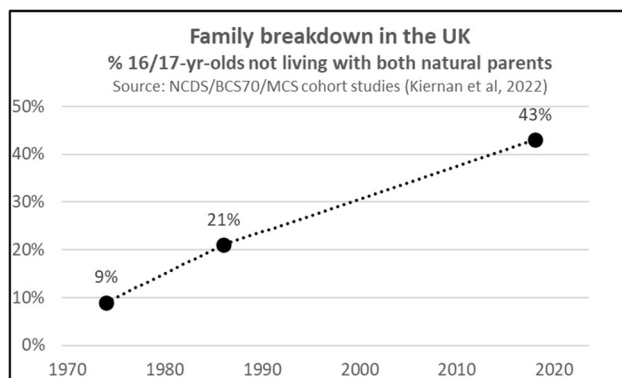
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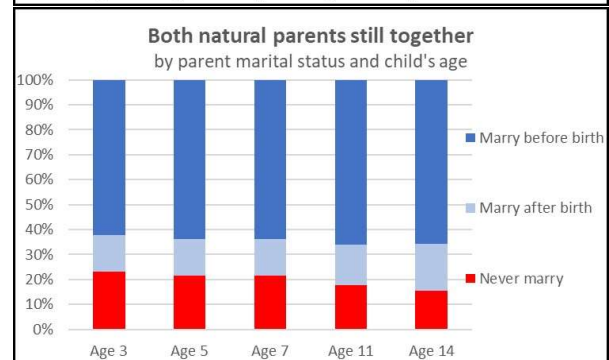
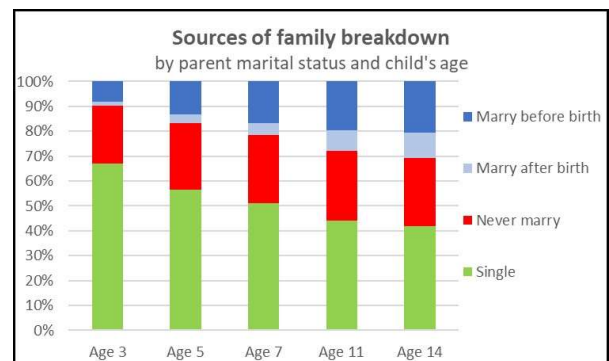
Summary

- Britain has the highest level of family breakdown in recorded history: our research finds that 45% of teens are not living with both natural parents. The Deaton poverty review finds a similar figure of 43%. This is a fivefold increase from 9% in 1974 (Kiernan et al., 2022, p656)



- The direct consequences of family breakdown include poverty, higher risk of mental health problems and poor exam results, and an annual bill to the taxpayer that exceeds the defence budget
- Family breakdown is likely to get worse because of (a) the intergenerational transmission of family breakdown and (b) no sign of an upturn in marriage rates
- The driver of family breakdown is not divorce, now at its lowest level since 1970, but the collapse of unmarried families. Married families account for 85% of intact parents yet just 30% of family breakdown

- Marriage protects couples against family breakdown because all the psychological ingredients of commitment are automatically built in. For example, the poorest married parents are more stable than even the richest cohabiters



- Our politicians embrace marriage in their private lives. Yet they are indifferent or antagonistic to marriage in their public policies. Worst of all, our welfare system actively penalises couples on low income who live together or marry (Griffiths, 2017).
- Marriage is a social justice issue. Yet nobody is talking about it. We need to talk about marriage

The psychology of commitment

Very few people begin a relationship with the intent that it should fail. Almost all of us start off with every intent our relationship will last. We want a relationship that doesn't just thrive on our good days. It thrives despite our bad days. For better and worse.

We don't want to worry about treading on eggshells. There should be no ambiguity about our relationship. Both of us need to know where we stand.

We want reliable love in which we can trust, so we can be free to be ourselves without fear the one we love will stop loving us. If we have reliable love, we can have a row or a tiff, wake up in the morning, and know our relationship is still intact. We don't even doubt it.

Wanting reliable love doesn't excuse abusive behaviour. But it does allow for a sufficiently long-term view that important things like sacrifice and forgiveness can thrive (Fincham et al., 2007). Both of us can sacrifice without keeping score about who's done more. Both of us can forgive each other's foibles. We're all human after all.

Reliable love can only be rooted in commitment. What commitment means for most of us is that we have a plan for our future as a couple, not just as two individuals. Commitment also means making the choice to give up other choices (Stanley et al., 2010). If I am committed to you, it means I have decided to remove any other options. This is the only shot I get. With my commitment to a future with you, I know I am committed.

But how can I know that you are committed to me? The same way we commit to anything. The answer is that you tell me. And I tell you. Then we both tell everyone else. We make a decision to do something. We agree what needs to be done. We send a signal that we're serious. Then we tell everyone about it.

Dedication means I want to be with you.
Reliable love means I know you want to be with me.

Marriage and commitment

This is the basis of marriage. The act of marriage has all the ingredients of the psychology of commitment automatically built in (Benson, 2023b). We decide. One of us proposes a life together. The other agrees. Then we have a celebration in front of our friends and family.

The purpose of a wedding is to affirm this risky decision to choose one person and give up all other options. "Your risky choice is a really great choice", they are telling us. "But our approval also makes it harder for you to back out". Having just told everyone about our plan, it would be embarrassing to give up too easily. That's a good thing. Social constraints help us stick at our marriage whenever we blow it. We stick to the long-term plan we all agreed was such a brilliant idea at the beginning.

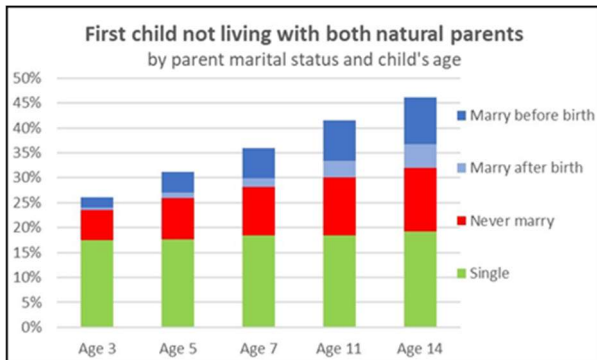
This act of dedication is why study after study shows that married couples are so much more likely to make relationships last (DeRose et al., 2017; Kiernan et al., 2022; Musick & Michelmores, 2018). The process works as well for rich and poor alike.

Of course, you can do all these things that show commitment without getting married. But to turn your commitment into reliable love, you need to do something very similar to marriage. Marriage is not a guarantee, but it stacks the odds in your favour. All successful businesses start with a clear plan. Why should relationships be any different?

Record levels of family breakdown

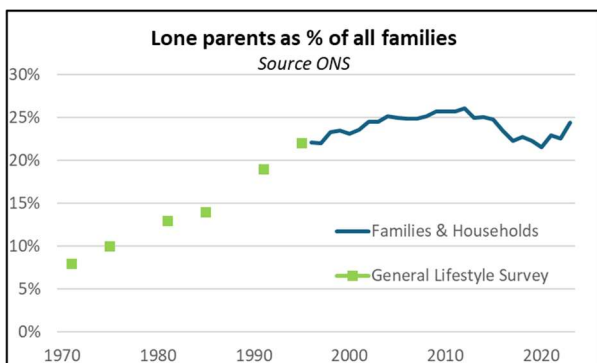
Here's what happens when we kid ourselves that marriage is not that big a deal. We end up with the highest level of family breakdown in recorded history in the UK.

According to the Deaton Poverty Review, 43 percent of today's teenagers are not living with both natural parents (Kiernan et al., 2022). At Marriage Foundation, we estimate this figure at 45 percent from our own analysis of data from the Millennium Cohort Study (Benson, 2023a).



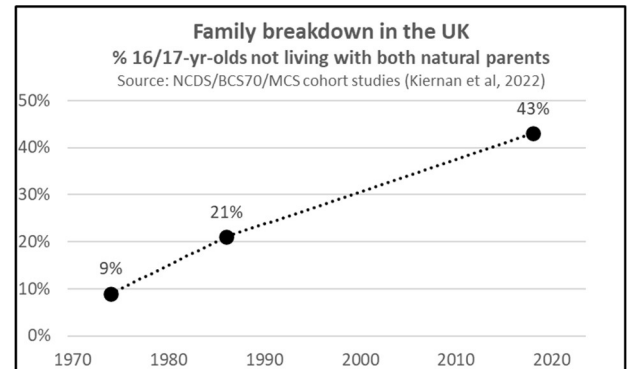
Some level of family breakdown is inevitable and even welcome. But 45 percent? This should be a national scandal and yet almost no one involved with public policy – with the notable exception of the Children's Commissioner – ever mentions it.

This figure is also roughly double the ONS figure usually cited where 24 percent of all families in 2023 were headed by a lone parent (Office for National Statistics, 2024). This dramatically understates the real level of family breakdown as it includes parents with young children who will go on to split up later and excludes parents who have re-partnered. Go back to the 1970s and data from the General Lifestyle Survey show just 8 percent of families as lone parents (Office for National Statistics, 2013).



For a more direct comparison, the IFS Deaton poverty review cites data from the three national cohort studies: 9 percent of 16-year-olds in the National Child Development Study

(born 1958), 21 percent of those in the British Cohort Study (born 1970), and 43 percent of those in the Millennium Cohort Study (born 2000-01).



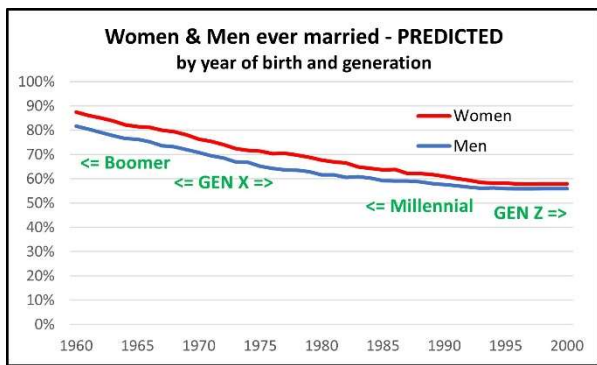
Consequences of family breakdown

The reality therefore is that family breakdown has gone up five times since the 1970s. Almost every negative social indicator you care to mention is linked to this. Our own research shows that family breakdown is the number one predictor of teenage mental health problems (Benson & McKay, 2017). We've also linked it with poor GCSE results and lower self-esteem (Benson & James, 2016; Benson & McKay, 2013). Other national studies find a strong link with poverty (Maplethorpe et al., 2010).

When families split up, finance becomes a major problem. The Centre for Social Justice recently updated figures on the likely cost of family breakdown to the taxpayer at £64 billion per year. This is what it costs to support families in need and is substantially more than the defence budget.

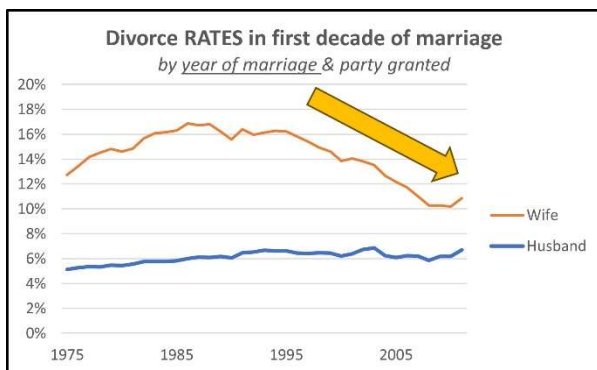
It's going to get worse

Even if most young adults say they would like to marry one day, our research shows that on current trends only just over half will do so (Benson, 2021). Fewer marriages means lone parenthood figures in the next decade or so are likely to be dominated by the continued trend away from relatively stable marriage and towards relatively unstable cohabitation.



The analysis I have done for my nearly complete PhD shows the risk of union dissolution is nearly double for couples who don't marry, regardless of a host of other background factors such as age, income, education and happiness. Two other major published studies find similar results (Kiernan et al., 2022; Musick & Micheltmore, 2018).

Politicians and commentators overlook family breakdown because the overall level of lone parenthood has averaged a steady 22-26 percent since the year 2000 (Office for National Statistics, 2024). But the collapse in divorce rates back to 1970s levels has camouflaged an underlying rise in cohabiting families who are typically more at risk of breaking up. This offset won't continue.



Less marriage means more family breakdown. Two thirds of family breakdown already comes from parents who never married (Benson, 2023a). This proportion will increase.

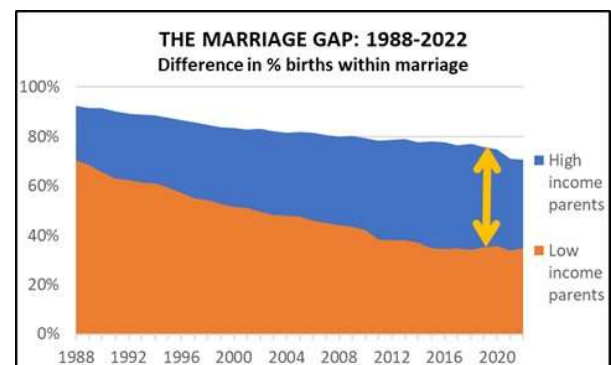
The other reason it's going to get worse is the generational consequence of family breakdown. It is well-established that if your parents split up, you're more likely to split up (Di Nallo & Oesch, 2023). This is obviously not a guarantee. But it is a reality on average. I've also found this effect in my PhD analysis.

With the next generation of young adults already experiencing the highest level of family breakdown ever, this is likely to filter through to even higher levels in the future. More teenagers experiencing family breakdown among their parents means more family breakdown when they eventually become parents.

Ethnicity and the 'couple penalty'

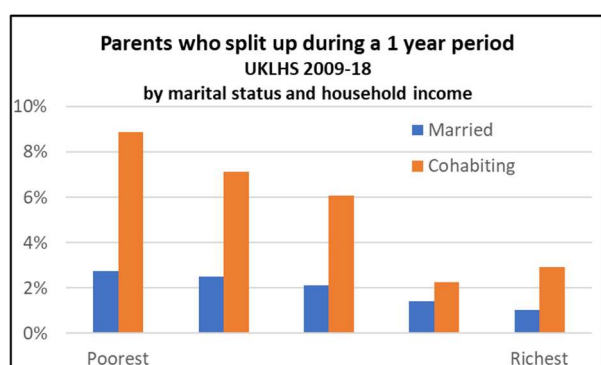
These trends in marriage and family breakdown also conceal huge variation by ethnicity and income. Family breakdown is disproportionately common among those from black communities and those on low income. Two more findings in my PhD analysis. It is no coincidence that rates of marriage are also lowest in these groups.

Low marriage rates among the poorest are a direct consequence of the 'couple penalty' in the welfare system (Griffiths, 2017; Nightingale et al., 2023). If you marry your partner, their income is then added to your household income, which is how benefits are assessed. The result is that you stand to lose part or all of your universal credit. That's not a one-off cost like a wedding. That's a collapse in household income every year. The miracle is that any low-income couples at all marry when faced with this huge economic penalty.



The future

If we wish to continue stacking the odds against the next generation of children in these groups, we should keep doing what we're doing. But if we want to stack the odds in their favour, we need to learn again that parents who avoid family breakdown have made a clear expression of commitment to one another. The poorest married parents are more likely to stay together than the richest cohabiting parents (Benson, 2022).



We betray another generation if we don't talk about this and do something about it. For the sake of the next generation of children, we badly need to re-embrace marriage.

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