

**TESTIMONY OF W. BRADFORD WILCOX, Ph.D.,
ASSISTANT PROFESSOR OF SOCIOLOGY,
UNIVERSITY OF VIRGINIA AND
RESIDENT FELLOW,
INSTITUTE FOR AMERICAN VALUES
BEFORE THE
COMMITTEE ON APPROPRIATIONS
SUBCOMMITTEE ON DISTRICT OF COLUMBIA
U.S. SENATE**

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Thank you, Mr. Chairman and members of the Subcommittee, for the opportunity to testify on the role that marriage plays in our society—especially among African Americans and the poor. My name is Brad Wilcox and I am a professor of sociology at the University of Virginia and a resident fellow at the Institute for American Values, a research organization founded in 1987 dedicated to the study of family well-being and civil society.

My aim this morning is to answer four questions: (1) What has happened to marriage in the last 50 years?; (2) How does marriage matter to children, families, and to the commonweal?; (3) Why has our society experienced a retreat from marriage?; and, (4) How might Marriage Development Accounts strengthen marriage in the District of Columbia?

THE RETREAT FROM MARRIAGE

IN THE LAST FIFTY YEARS, the United States has witnessed a dramatic retreat from marriage. A quick look at the statistics reveals the main contours of this retreat. In 1960, five percent of children were born outside of marriage; today, more than one-third of all children are born outside of marriage.¹ (In the District of Columbia, 20 percent of children were born out of wedlock in 1960, whereas today about 57 percent of children are born out of wedlock.)² In 1960, 69 percent of adults were married, whereas today only 55 percent of adults are married. Finally, the divorce rate for first marriages stood at about 20 percent in 1960; today the divorce rate for first marriages is around 45 percent.³ Consequently, marriage as an institution has a much weaker hold over the lives of children, adults, and communities than it did a half-century ago.

What many Americans do not realize is that minorities and the poor have borne the brunt of the retreat from marriage. In terms of race and ethnicity, 68 percent of African

¹ W. Bradford Wilcox *et al.* 2005. *Why Marriage Matters, Second Edition: Twenty-Six Conclusions from the Social Sciences*. New York: Institute from American Values.

² <http://aspe.hhs.gov/hsp/indicators05/apc.htm>

³ David Popenoe. 1999. *Life Without Father*. Cambridge: Harvard University Press. David Popenoe and Barbara Dafoe Whitehead. 2005. *The State of Our Unions: 2005*. New Brunswick, NJ: National Marriage Project.

American births and 44 percent of Latino births were out of wedlock in 2002, compared to 29 percent of white births.⁴ (In the District of Columbia, 77 percent of black children are born out of wedlock, compared to 59 percent of Latino children and 26 percent of white children).⁵ Blacks are also about three times as likely to divorce as are whites.⁶ Class is also an important marker of our marriage divide. About 25 percent of mothers without a high school diploma are currently unmarried, compared to about five percent of college-educated mothers.⁷ Americans without college degrees are also almost twice as likely to divorce as their college-educated peers.⁸ So we see a marriage divide opening up in our society, with African Americans, along with working class and poor Americans, finding it much more difficult than other Americans to fulfill their dreams of lifelong marriage.

HOW MARRIAGE MATTERS

ALTHOUGH MARRIAGE'S HOLD ON AMERICA has weakened in the last 50 years, marriage still conveys important goods to children, families, and the commonweal. In a recent report I co-authored with 15 other family scholars, we found that children who are reared in an intact, married family are about half as likely to suffer from depression, alcohol and drug abuse, and attempted suicide, compared to children reared in single parent families.⁹ We also find that boys who grow up in an intact, married family are less than half as likely to end up in prison, and that girls who grow up in intact, married family are about half as likely to end up pregnant as teenagers, compared to their peers who grow up outside an intact married family.¹⁰ Finally, we find that children are significantly less likely to fall into or remain in poverty if their parents are married, even when their parents hail from disadvantaged backgrounds.¹¹

The collective consequences of marriage are also quite large. If we were to increase the percent of children living in married homes to the level we experienced in 1970, scholars estimate that 1 million fewer children each year would be suspended from school, 900,000 fewer children each year would engage in acts of delinquency or violence, and 61,000 fewer children each year would attempt suicide.¹² We would also see child poverty drop by approximately 20 percent, and federal welfare spending drop by billions.¹³

⁴ Wilcox *et al.* 2005.

⁵ <http://aspe.hhs.gov/hsp/indicators05/apc.htm>

⁶ David Ellwood and Christopher Jencks, 2004. "The Spread of Single-Parent Families in the United States Since 1960." In D. P. Moynihan *et al.* (eds.) *The Future of the Family* (New York: Russell Sage): 25-65.

⁷ David Ellwood and Christopher Jencks, 2004.

⁸ Steven P. Martin, 2005. "Growing Evidence for a 'Divorce Divide'? Education and Marital Dissolution Rates in the U.S. since the 1970s." College Park, MD: University of Maryland Department of Sociology. Unpublished manuscript.

⁹ Wilcox *et al.* 2005.

¹⁰ Wilcox *et al.* 2005.

¹¹ Wilcox *et al.* 2005.

¹² Paul Amato. 2005. "The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-Being of the Next Generation." *The Future of Children* 15: 75-96.

¹³ Adam Thomas and Isabel Sawhill. 2005. "For Love and Money? The Impact of Family Structure on Family Income." *The Future of Children* 15: 57-74. Isabel Sawhill. 1999. "Families at Risk." In H. Aaron

But what is less well known is that the poor and minorities also benefit from marriage. Mothers from disadvantaged backgrounds who marry typically see their living standards rise 65 percent higher than similar single mothers who do not marry.¹⁴ Other research has found that disadvantaged young women who have their first child in marriage are much less likely to end up in poverty, compared to similar women who have their first child outside of marriage.¹⁵ Similar patterns are found among African Americans. For instance, one study found that black single mothers see their income rise by 81 percent if they marry; this same study found that married African American mothers see their income fall by more than 50 percent two years after a divorce.¹⁶

Marriage also benefits lower-income and minority communities in other ways. For instance, Harvard sociologist Robert Sampson finds that murder and robbery rates in urban America are strongly associated with the health of marriage in urban communities. In his words, “Family structure is one of the strongest, if not the strongest, predictor of variations in urban violence across cities in the United States.”¹⁷ A recent report on marriage and African Americans found that marriage “appears to promote the economic, social, familial, and psychological well-being of African American men and women.”¹⁸ The bottom line is that marriage matters for the welfare of all Americans, including poor and minority Americans.

WHY MARRIAGE IS IN RETREAT

SCHOLARS NOW BELIEVE THAT THE RETREAT FROM MARRIAGE of the last fifty years is largely rooted in four causes: new birth control technologies and abortion, feminism and the changing status of women, changes in the labor market, and welfare policy.¹⁹ As George Akerlof, a Nobel-prize winning economist, has argued, the introduction of the Pill in the 1960s and readily available abortion in the early 1970s made it much easier for men and women to engage in nonmarital sex without worrying about pregnancy. Thus, these technologies—and the larger sexual revolution they helped fuel—destabilized norms around sex and childbearing and made premarital sex much more common than it was prior to their introduction; the ironic consequence was that the United States witnessed dramatic increases in nonmarital childbearing in the wake of the Pill and legal abortion.²⁰

and R. Reischauer, *Setting National Priorities: the 2000 Election and Beyond*. Washington, DC: Brookings Institution Press.

¹⁴ Wilcox *et al.* 2005.

¹⁵ Wilcox *et al.* 2005.

¹⁶ Wilcox *et al.* 2005.

¹⁷ Robert J. Sampson. 1995. “Unemployment and Imbalanced Sex Ratios: Race-Specific Consequences for Family Structure and Crime.” In M.B. Tucker and C. Mitchell-Kernan. *The Decline in Marriage Among African Americans*. New York: Russell Sage. P. 249.

¹⁸ Lorraine Blackman *et al.* 2005. *The Consequences of Marriage for African Americans: A Comprehensive Literature Review*. New York: Institute for American Values.

¹⁹ Sara McLanahan. 2004. “Diverging Destinies: How Children are Faring Under the Second Demographic Transition.” *Demography* 41: 607-627.

²⁰ George Akerlof, Janet Yellen, and M.L. Katz. 1996. “An Analysis of Out-of-Wedlock Childbearing in the United States.” *Quarterly Journal of Economics* 111: 277-317.

Feminism and women's movement into the labor force between 1960 and 2000 also played important roles in fueling the retreat from marriage. Feminism made women expect more from marriage, and more likely to avoid marriage in the first place or seek a divorce if a marriage did not meet their expectations.²¹ Women's entry into the labor force gave them newfound earning power and a measure of financial independence—both of which made it easier for them to avoid marriage or leave a marriage.²²

Changes in the labor market and the economy since the early 1970s have made it more difficult for men with few skills and low levels of education to find good-paying jobs. As a consequence, these men are less “marriageable”—that is, they are less attractive in financial terms as potential spouses to women.²³ So another reason that marriage has declined is that men from minority and lower-income communities are seen as less attractive marriage partners than they were fifty years ago.

Finally, welfare policy has played a role in driving marriage down. First, cash benefits to single mothers rose from 1955 to 1975, reducing the cost of a nonmarital pregnancy for women in this period.²⁴ Second, most programs designed to serve the poor that have been added since the 1960s—from food stamps to the Earned Income Tax Credit (EITC)—are means tested, which means that benefits are lowered or eliminated as household income increases. Consequently, these programs often penalize low-income couples who marry, especially when both spouses bring income into their relationship.²⁵ For instance, Adam Carasso and Eugene Steuerle at the Urban Institute estimate that a single mother with two children who has an income of \$15,000 and is dating or cohabiting with a man who earns \$10,000 would stand to lose \$1,900 in her EITC benefit if she got married.²⁶ Depending on her state of residence, she could also lose access to food stamps, housing assistance, and Medicaid were she to marry. Taken together, marriage can dramatically reduce the resources that low-income couples have at their disposal.

So another reason we have witnessed a retreat from marriage is that the government has, over much of the last fifty years, rewarded single motherhood and penalized marriage through its welfare and tax policies.

MARRIAGE DEVELOPMENT ACCOUNTS

BECAUSE FEDERAL WELFARE POLICY TYPICALLY PENALIZES MARRIAGE among lower-income couples, and because marriage provides important benefits to such couples, I welcome Senator Brownback's bill to establish Marriage Development Accounts (MDAs) for engaged and married couples who live in the District of Columbia. Marriage is particularly fragile among lower-income and minority residents of the District, who

²¹ McLanahan. 2004.

²² McLanahan. 2004.

²³ McLanahan. 2004. William Julius Wilson. 1987. *The Truly Disadvantaged: the Inner City, the Underclass, and Public Policy*. Chicago: University of Chicago Press.

²⁴ McLanahan. 2004.

²⁵ Adam Carasso and C. Eugene Steuerle. 2005. “The Hefty Penalty on Marriage Facing Many Households with Children.” *The Future of Children* 15: 157-175.

²⁶ Carasso and Steuerle. 2005.

often face very real financial penalties if they seek to marry. Senator Brownback's bill, by providing up to \$9,000 in matching funds to engaged or married couples who save at least \$3,000, helps to reduce the marriage penalty that many low-income residents of the District face. It also is valuable insofar as it provides married couples with a financial reserve that may reduce the economic stresses that often imperil the quality and stability of marriages.²⁷

The bill also requires that this money be used to help purchase a home, pursue higher or vocational education, or start a business—all of which can help put couples on the road to financial security. In so doing, this bill reinforces the normative connection that our society draws between marriage and financial responsibility.²⁸ This is a wise move.

Finally, the bill also indicates that couples who attend marriage education are eligible for a \$300 bonus. Research suggests such education can be helpful in fostering happier and more stable marriages *if* this education provides couples with relationship skills and a normative commitment to marriage itself.²⁹ My hope is that this bill will fund programs that provide both skills and a normative commitment to marriage to couples who are married or who are interested in marriage.

This bill is a modest but important step in the direction of restoring marital sanity to our nation's welfare policies. Most federal and state welfare policies designed to help the poor end up effectively penalizing marriage, with devastating consequences for our nation's most vulnerable citizens. This bill moves the federal government in a different direction by providing a financial reward to low income couples who are married or seek to marry. It is voluntary and non-coercive; it is about carrots, not sticks.

I hope to see more such efforts from the federal government in the near future. These efforts are particularly important if we wish to close the marriage divide that has opened up in recent years, a divide that makes it much more difficult for African Americans and lower-income citizens, and their children, to benefit from the social, emotional, and material advantages of marriage.

²⁷ David Fein. 2004. *Married and Poor*. Bethesda, MD: Abt Associates.

²⁸ Steven Nock. 1998. *Marriage in Men's Lives*. New York: Oxford University Press.

²⁹ Jason Carroll and William J. Doherty. 2003. "Evaluating the Effectiveness of Premarital Prevention Programs: A Meta-Analytic Review of Outcome Research." *Family Relations* 52: 105-118. Wilcox *et al.* 2005.