

The Wisconsin Policy Research Institute

WPRI REPORT

The State of Marriage in Wisconsin



Christian Schneider

Wisconsin Policy Research Institute

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The State of Marriage in Wisconsin

by Christian Schneider

President's Notes

So much has been made of the distinctions between generations. However, perhaps nothing delineates the differences more than our attitudes toward marriage. Where it was once a rarity for children to be born out of wedlock, now more than half of children born to women under 30 have an unwed mother.

Two years ago, WPRI sponsored a conference on marriage and family. The conference brought together presenters from a wide political and professional spectrum and an equally wide spectrum of attendees. Among the attendees, many of whom work directly with poverty, there was a consensus that we need to do all we can to halt and reverse the decline of the two-parent family.

At the conference, Ron Haskins of the Brookings Institution made a persuasive case that the benefits of marriage are an empirical fact rather than a moral judgment. Among the statistics he cited was one showing that 38% of children in female-headed households live in poverty. The figure for children in married-couple households is just 8%. The impact of marriage on the lives of our children is beyond dispute.

Can we return to the halcyon days when two-parent families were the norm? Probably not in the near future. In fact, the public policy landscape is littered with unsuccessful attempts by government to change the picture.

For a Wisconsin perspective on the marriage dilemma, we turned to Christian Schneider. You will find his statistics about the decline of marriage and the rise of divorce disconcerting. The costs to our economy and to the quality of life for our children continue to be a stubborn public policy challenge. After all, reversing the trend will require action counter to the message in the broad culture that suggests that marriage should be optional.

Schneider incorporates a couple of ideas that might begin to turn the tide back toward marriage. He suggests that we educate our high school students on the realities of life in a single-parent family. He also cites a Texas initiative that waives a portion of the marriage license fee for couples who partake in marriage preparation classes. Both are steps in the right direction. Until we find the elusive big idea that will reverse the trend, these types of practical suggestions must be pursued.



George Lightbourn

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Executive Summary

The issue of marriage is constantly in the news. Yet most modern debate is over what actually constitutes a marriage. States are now debating which groups are eligible to tie the knot, rather than worrying about those groups that aren't interested in it anymore.

The latter group should be of greater concern to society and therefore more newsworthy. Marriage, once a bedrock of American society, has simply become a lifestyle choice, not a moral imperative. Fewer women see childbirth and marriage as necessary companions, a fact that has significantly altered the nature of social capital in America.

In 2012, for the first time in America's history, the majority of babies born to women under 30 years old had unmarried mothers. Forty-one percent of all children in America are now born into single-parent homes.

Certainly, there are societal costs to the fact that more children are growing up in single-parent homes. Children with one parent face greater risk of poverty, mental illness, infant mortality, physical illness, juvenile delinquency, sexual abuse, substance abuse and decreased academic performance.

These societal costs are substantial. But they also translate into an actual economic cost to taxpayers. The more children who are raised in single-parent homes, the more need there is for taxpayer-subsidized services such as law enforcement, health services, teachers trained to deal with specialized emotional disorders, etc.

Wisconsin has not dodged the single-parent phenomenon. One 2008 study ranked Wisconsin 16th-highest in the nation for costs associated with "family fragmentation," estimating that the state's taxpayers pay \$737 million annually in costs stemming from single parenthood. The study examined the increased costs to taxpayers in terms of the justice system, federal poverty aid, health care and child welfare.

This is because over the course of decades, Wisconsin has seen single-parent births skyrocket, marriages decline and divorces increase (although the rate has been constant recently). If the state could manage only a 1% drop in family fragmentation, it could save \$7.4 million per year in state and local taxes.

Other states have allocated funds, often federal grants, to promote marriage in order to lessen the number of births

to single women. Perhaps the most creative state in dealing with the problem of single parenthood has been Texas, which gives couples a \$60 credit toward their marriage license if they take an eight-hour family strengthening course prior to getting married.

Texas appropriated \$15 million for its Texas Together program, which was modeled after a similar initiative in Minnesota that passed in 2001; a comparable program in Wisconsin would cost between \$1.8 million and \$3.3 million, depending on the amount of the credit. Given the costs of single parenthood to taxpayers, such a program would pay for itself if it helped reduce unwed births by only 0.4%.

This study analyzes the economic effect of single parenthood on Wisconsin and makes recommendations for programs that would encourage individuals to have children within the marriage framework. The report will attempt to put a figure on potential taxpayer savings if Wisconsin can succeed in encouraging more parents to have children while married.

Introduction: The State of Marriage

The purpose of this report is not to document and lament the social devaluing of marriage. Nor is it a defense of “traditional” marriage between a man and woman. Rather, this report demonstrates the negative economic impact of declining marriage rates in Wisconsin and recommends encouraging marriage as a stabilizing economic institution, no matter its form.

In 1950, Wisconsin’s marriage rate was 8.4 per 1,000 state residents.¹ Today, that rate is 5.3 per 1,000 state residents. Similarly, the divorce rate in Wisconsin in 1950 was just 1.4 per 1,000 residents. Today it is 2.9 per 1,000 residents. By any objective standard, the institution of marriage has declined in Wisconsin.

Perhaps the decline is simply progress from a 1950s America that limited opportunities for females outside the home. However, a closer look reveals that as recently as 1990, the marriage rate in Wisconsin was 8 per 1,000 state residents. Since 1950, both males and female have steadily pushed back the age of their first marriage. But the decline in the rate of marriage is a much more recent phenomenon.

The trends in Wisconsin mirror what is happening nationally. The cultural institution of marriage is being devalued. For example, in December 2012, the Oxygen cable television network announced that it would soon be airing a new reality series called “All My Babies’ Mamas.” The show was to feature a rapper named Shawty Lo and the 10 women with whom he has fathered 11 children, all living under the same roof.

Upon release of the show’s trailer, Oxygen was accused of making a joke of the epidemic of fatherless children in America. *Chicago Tribune* Columnist Clarence Page, who is African-American, asked, “Lincoln freed us for this?”² After widespread criticism, Oxygen dropped its plans for the show.

While Page was specifically decrying fatherlessness in the black community, more couples of all races are beginning to see traditional marriage as a relic of the past. In early 2012, for the first time in history, more children born to women under 30 were born to single mothers than to married couples. While “All My Babies’ Mamas” might be an extreme example, the fact that a television show featuring 11 children by 10 mothers could even exist in America is indicative of the lessened importance of marriage in 2013.

And this decline has broad societal consequences. Harvard political scientist Robert Putnam finds that “successful marriage... is statistically associated with greater social trust and civic engagement.”³ Among other things, married men and women are more trusting and more likely to be involved in their community than single men and women.

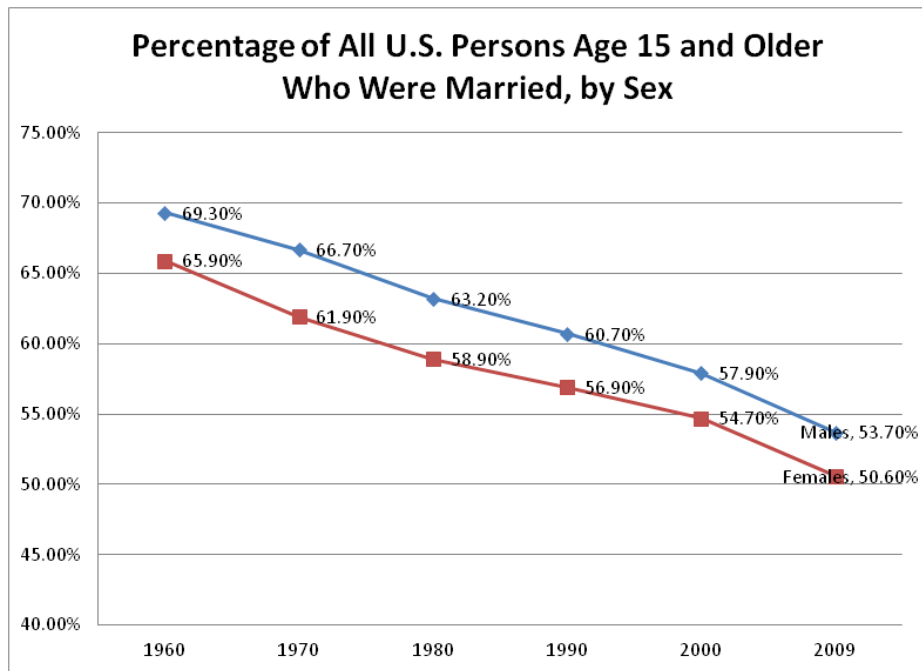
During America’s founding, it was taken for granted that marriage was a practice necessary to maintain order among the populace. Ben Franklin (himself a bit of a womanizer) believed that America’s limited form of government was only possible if moral practices governed private behavior. “Only a virtuous people are capable of freedom,” said Franklin, adding that “as nations become more corrupt and vicious, they have more need of masters.”

In his Revolutionary-era “Of the Natural Rights of Individuals,” Founding Father and Supreme Court Justice James Wilson explains how important marriage is to the American idea:

“Whether we consult the soundest deductions of reason, or resort to the best information conveyed to us by history, or listen to the undoubted intelligence communicated in holy writ, we shall find, that to the institution of marriage the true origin of society must be traced.... To that institution, more than to any other, have mankind been indebted for the share of peace and harmony which has been distributed among them. “*Prima societas in ipso conjugio est,*” [“The first bond of society is marriage”] says Cicero in his *Book of Offices*, a work which does honor to the human understanding and the human heart.”⁴

Yet those societal bonds have weakened significantly in the past 50 years. Between 1960 and 2010, according to the U.S. Census Bureau, the number of women in the United States over the age of 15 who were married dropped from 65.9% to 50.6%, while the percentage of married men fell from 69.3% to 53.7%.

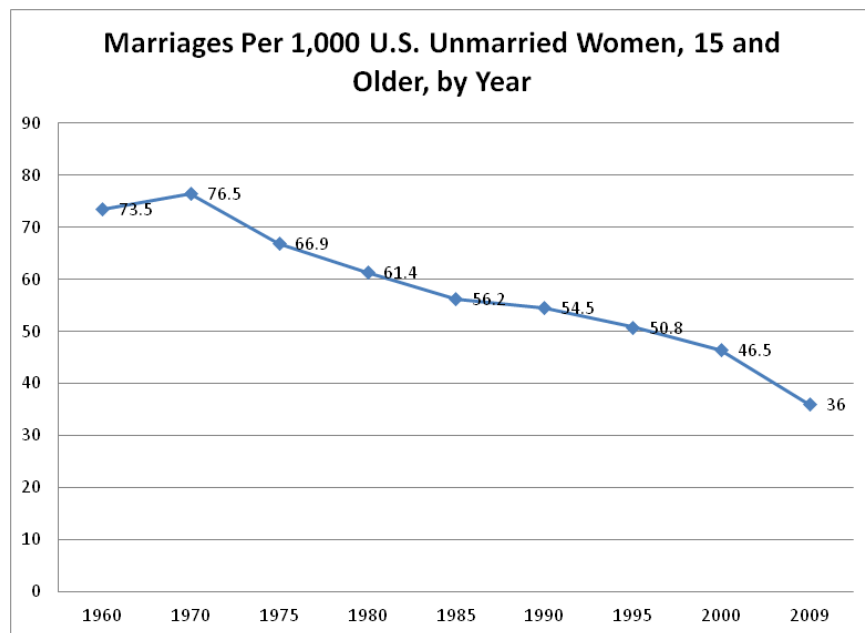
Figure 1



Source: U.S. Census Bureau

During the same time period, the rate of women getting married has been cut in half. In 1960, 73.5 of every 1,000 unmarried American women got married; by 2009, that number had dropped to 36 women per 1,000.

Figure 2



Source: U.S. Census Bureau

Social scientists continue to argue about what has caused the marriage rate to drop. Some have argued that the sexual revolution and the availability of birth control have made women more independent; with growing incomes, women have recognized in larger numbers that men aren't necessary for them to live fulfilling lives. For example, sociologist Thomas Espenshade noted as early as 1985 that women, particularly minorities, were closing male-female education and earning gaps, making marriage less attractive from a purely economic point of view for women.⁵

Social worker Elaine B. Pinderhughes looked specifically at the decline of marriage in the African-American community. She argues that structural factors, including the reality that there are only 43 marriageable (defined as employed) African-American males for every 100 African-American females, are bringing about the decline.⁶

Others have argued that government programs exacerbated the problem with welfare benefits that rewarded women for having children without fathers around. According to sociologist Charles Murray, "Changes in social policy during the 1960s made it economically more feasible to have a child without having a husband if you were a woman or to get along without a job if you were a man." James Q. Wilson agreed, saying, "If a welfare system pays unmarried mothers enough to have their own apartment, some women will prefer babies to husbands."

Between 1969 and 2001, federal tax law featured what came to be known as the "marriage penalty." For certain tax brackets, the standard deduction and income brackets were less than twice for married couples what they were for singles. (This is the case for high earners in the "fiscal cliff" bill passed by Congress in early 2013. Taxes increased for singles making \$400,000 or couples making \$450,000.)

However, tax legislation since 2001 has substantially reduced marriage penalties and increased marriage bonuses by raising the standard deduction for couples to twice that for single filers and by setting the income range of the 10% and 15% tax brackets for couples at twice those for individuals. However, as the Brookings Institution points out, much of the benefit of marriage penalty relief goes to the wealthiest taxpayers. According to Tax Policy Center estimates, the average taxpayer in the top income quintile received \$1,064 in 2010 due to marriage penalty tax cuts, compared to \$83 for middle quintile taxpayers. Thus, given that high-income earners are more likely to get and stay married, it is unclear whether elimination of the marriage penalty had any significant effect on keeping people married.

But there are many benefits other than tax incentives that are relevant to low-income couples, such as

Temporary Assistance for Needy Families, food stamps, housing assistance and childcare subsidies. When two low-income individuals marry, their combined incomes will often make them ineligible for many of the benefits they had been receiving while single, so it makes economic sense to not tie the knot. For instance, under federal law, if two individuals earning the minimum wage choose to marry, combining their incomes results in the loss of some \$7,000 in federal benefits.⁷

In 2006, a study by the Center for Marriage and Families ran the numbers for a hypothetical unmarried California couple in which the mother worked half time and made \$7 per hour, while the father worked full time for the same \$7 per hour. When benefits are factored in, the couple made \$411 per month more if they decided to remain unmarried.⁸ Federal programs cut for the married couple included the Earned Income Tax Credit, food stamps and Medicaid. Benefits tend to be high for families in the \$10,000 per year earning range, then decline as they move toward \$30,000 per year, then virtually disappear between \$30,000 and \$40,000, as couples are deemed to be more financially self-sufficient.

Furthermore, according to one 1998 study, the median unmarried poor couple stands to lose 12% of its income upon marriage, with the average loss being about 13%. The study also found that the median married poor couple stands to gain 16.2% more income by getting divorced and that the average gain resulting from the divorce is 34.2%.⁹

In analyzing the National Longitudinal Survey of Youth, economist Mark Rosenzweig found that a 10% increase in welfare benefits made the chances of a woman having an out-of-wedlock child before the age of 22 go up by 12%. In several interviews with *The New York Times* in February 2012, mothers complained that if they got married, their official household income would rise, meaning they would lose government programs like food stamps and child care. Indeed, funding for the Supplemental Nutrition Assistance Program (SNAP, which is what food stamps are now called) has more than doubled since 2008.¹⁰

This very argument was at the heart of the welfare debate fought in Wisconsin and around the nation in the mid-1990s. Social service reformers argued that generous welfare benefits encouraged women to remain single and unemployed. In 1997, Wisconsin Gov. Tommy Thompson signed a welfare reform bill that replaced Aid to Families with Dependent Children (AFDC) with Wisconsin Works (W-2), which implemented a work requirement. Thompson's program served as a model for the welfare reform bill that Democratic President Bill Clinton eventually signed into law at the federal level.

Yet these reforms appear to have failed to encourage people to get married, stay married and have children within marriage. Since W-2 became law, the percentage of children born to single mothers in Wisconsin has increased from 28.4% to 36.9%. And this has profound consequences both culturally and economically for the state. It is well known that children in single-parent households have more negative life outcomes, such as abuse, depression, school failure and delinquency. Children in single-parent homes suffer these consequences at far greater rates than children in two-parent homes.¹¹

In fact, the effect of marriage on children is so strong that simply having two adults in the household doesn't seem to matter — if children aren't living with two married parents, they are likely to suffer the same problems as if they are living with a single parent. For instance, one of the earliest studies on children in cohabitating families, conducted in 1994, showed that children residing with cohabitating mothers performed worse in school and exhibited more behavioral problems than children in households where the mother is married to the biological father, divorced and remarried, or single.¹² Myriad other studies demonstrate that a child's cognitive ability is better in two-biological-parent, married households than in cohabitating households.¹³

According to studies, children in stepfamilies don't fare any better than children in single-parent households,¹⁴ and the ratio of these children has doubled from 17% to 34% since 1960. Clearly, children need their biological fathers in the households in which they live.

In 1999, researchers Paul R. Amato and Joan G. Gilbreth conducted a study in which they examined 63 studies of nonresident fathers and children's well-being. In compiling the data amassed in all those studies, Amato and Gilbreth concluded that children had fewer behavioral problems when fathers took an active role in their lives, including engaging in authoritative parenting processes, being emotionally close with their children, and paying child support.¹⁵

However, the researchers noted that many of the benefits fathers provide lie in the quality of parenting, not necessarily from a father simply being present. A terrible father who engages in antisocial behavior can certainly be detrimental to children. But on the whole, children are much better off in situations where their biological father is present.¹⁶

Let's look at some data regarding the economic consequences of marriage itself.

In his *Democracy in America*, 19th century philosopher and statesman Tocqueville noted that Americans traditionally have embraced marriage more enthusiastically than Europeans because it serves as a check against the individualism of the free-market economy. But the decline of marriage in recent years has left a growing number of women to fend for themselves, trapping them in poorer economic circumstances.

The data demonstrating the benefits of marriage to children are overwhelming. In 2003, Wendy D. Manning and Kathleen Lamb of Bowling Green State University analyzed a number of adolescent behaviors in children from families of varying demographics: where biological parents were married, where there was an unmarried single mother, where there was a married stepparent, and where there was a cohabitating stepparent. Among these differing family structures, Manning and Lamb examined school suspensions and expulsions, delinquency, school problems, grade point averages, test scores on the Peabody Picture Vocabulary Test, and the expectation that the student would attend college.

According to Manning and Lamb's data, adolescents living in married, two-biological parent situations are best off. This is largely because of the effects of improved financial situations and family stability (which has been shown to have more effect than family structure).¹⁷

Manning and Lamb's analysis demonstrates that teens who reside with a cohabiting parent face a 122% higher chance of being expelled, greater levels of delinquency, and more school problems than those teens who live with two married, biological parents. Further, having a cohabitating, nonmarried parent is likely to produce a teenager with a lower grade point average and lower vocabulary test score, although the desire to attend college appears to be fairly uniform across family structures.

Yet behavioral benefits aren't the only upside to married parenting. In 2000, Jay D. Teachman, Lucky M. Tedrow and Kyle D. Crowder of Western Washington University looked at the changing demographics of American families and found that among households where the mother was the sole breadwinner, income in constant dollars remained flat at \$21,000 between 1970 and 1997 — a 27-year period. During that same time, income in married families in which both spouses were in the workforce increased 20%, from \$51,000 to \$61,000.¹⁸

Researchers Mark R. Rank and Thomas A. Hirschl demonstrated the effects of this growing economic inequality on children. In their 1999 report, "The Economic Risk of Childhood in America," Rank and Hirschl estimate that

between the ages of 1 and 17, 34% of American children spend at least one year below the poverty line, and 18% will experience “extreme poverty,” defined as below 50% of the poverty line. This growing poverty, due in large part to single parenthood, has lasting effects; studies show that poor infants and young children have lower levels of physical and mental growth than their non-poor counterparts.¹⁹

The effects of marriage are perhaps the most studied topics among the social sciences, as they touch on child development, criminal behavior, economics and poverty. Marriage, or lack thereof, is one common thread that can be shown to substantially affect dozens of social and cultural phenomena.

Some of the more prominent findings:

- Growing up outside an intact marriage greatly increases the chances a child will one day either divorce or become a single parent him or herself, creating a cycle of single parenthood. Daughters raised outside of marriage are three times more likely to end up young, unwed mothers,²⁰ and children of divorce are 50% more likely to divorce themselves.²¹

- Adults who are married are generally happier and are in less violent relationships than single or cohabitating adults.²²

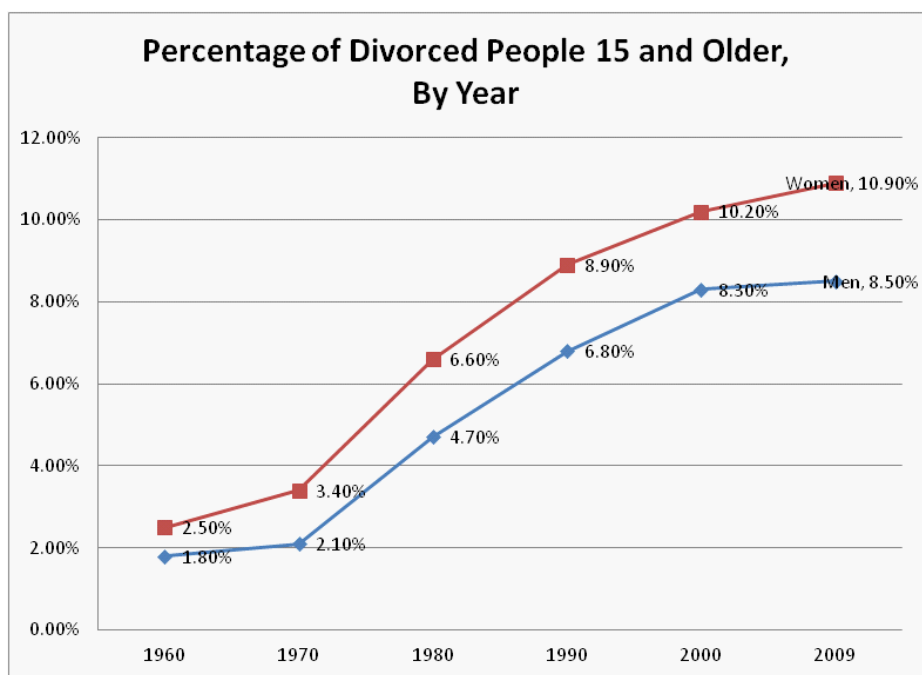
- Children in homes with two married biological parents tend to be healthier and have longer life expectancies, and married people themselves tend to have longer life expectancies than single individuals.²³

Yet the number of married couples continues to drop, exacerbating income inequality. As noted previously in Figure 2, between 1960 and 2010, the number of women over the age of 15 who were married dropped from 65.9% to 50.6%, while the percentage of married men fell from 69.3% to 53.7%. Some of that decline is because more people never get married — there has been a decline of more than 50% from 1970 to 2009 in the annual number of marriages per 1,000 unmarried adult women.²⁴

But contributing to the decline in the number of married couples is the net rise in divorce over the past half-century. In fact, the American divorce rate today is nearly twice that of 50 years ago, although it has declined since hitting a peak in the early 1980s. Yet the number of divorced Americans over the age of 15 has more than quadrupled in the last half-century. Today, for every two marriages, there is one divorce.

Figure 3 demonstrates the growth in the percentage of divorced Americans between 1960 and 2009.

Figure 3

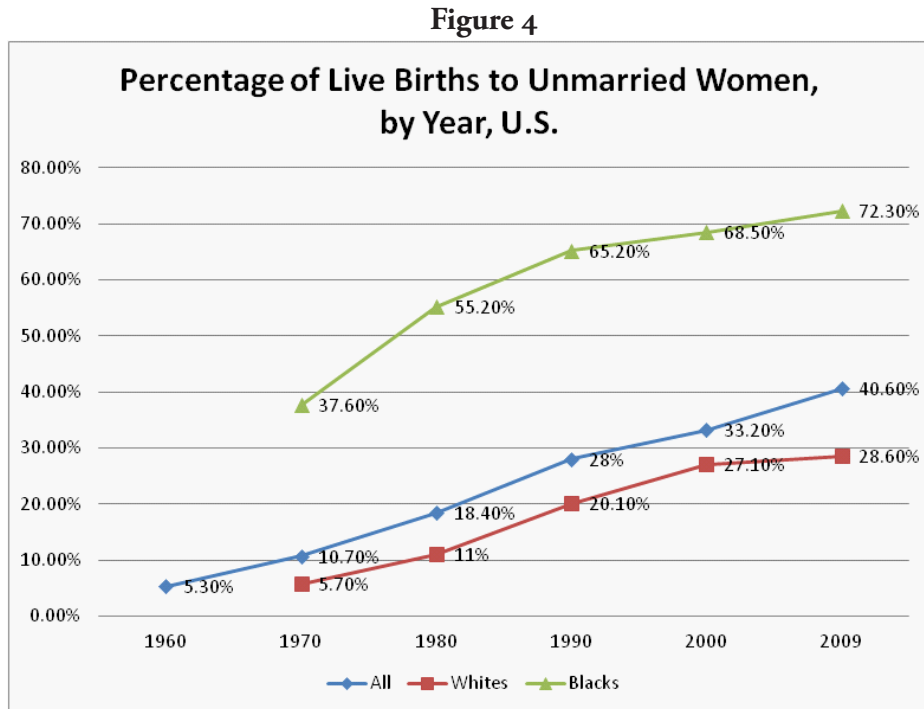


Sources: For 1960-2000, U.S. Census Bureau. For 2009, “America’s Families and Living Arrangements,” as cited in “*State of Our Unions 2010*.”

Childbirth and Class

Kay Hymowitz, writing for *City Journal* magazine in 2006, quoted a now-obscure rhyme we all heard as children: “First comes love, then comes marriage, then comes the baby in the baby carriage.” But in early 2012, more births in America came from outside of marriage for the first time.

Figure 4 compares the percentages of live births to unmarried women in the United States between 1960 and 2010.



Source: U.S. Census Bureau

It’s worth noting that the 1965 Moynihan Report sparked controversy by warning of the economic effects of single-parent households on black families at a time when 25% of all black babies were born out of wedlock. Today, while 73% of all babies born to African-American women are born out of wedlock (compared to 25% for nonblacks), blacks make up only 12% of the population and account for only 33% of all out-of-wedlock births.²⁵

More important than the racial differences highlighted in Chart 4 is the reality that it is not the upper income women who are moving away from marriage. When politicians talk about the decline of the middle class, they discuss unemployment, lower wages, lack of manufacturing jobs, and college costs. But rarely is the question asked: What is the middle class doing to itself?

For the past four decades, marriage has been stable among the affluent, but falling in middle and lower

incomes, while out-of-wedlock births have increased dramatically in the bottom two income rungs. A 2010 Pew Research Center survey, for example, found that a significantly higher number of college graduates (64%) are married than Americans with a high school diploma or less (48%).²⁶ At the same time, the number of nonmarried births is skyrocketing among moderately and least educated Americans.²⁷

So why are women of means the ones getting and staying married? For one, they meet men who are more marriageable, who have fewer financial problems, and who are more interested in the success of their kids. Additionally, unemployment among men is important; men without jobs are less likely to be marriage material, as they can’t provide for their families and tend to engage in activities that are harmful.

One study, published in *The American Journal of Sociology* in May 2011, found that when men are unemployed, women are more likely to leave them. “Men’s breadwinning is still so culturally mandated that when it is absent, both men and women are more likely to find that the marital partnership does not deserve to continue,” the authors conclude.²⁸

Regardless of the reasons, it appears that women of means see marriage as a means of maintaining their financial standing, whereas women in the middle and lower classes are increasingly disregarding marriage, and therefore making it more difficult to move up the income ladder.

The Effect of Cohabitation

Just because marriage has declined, it doesn’t mean that couples aren’t trying to create families outside the bonds of matrimony. For many Americans, cohabitation has supplanted marriage as the family union. As the stigmas of living with an unmarried partner and having a child with that partner have lessened, the number of cohabitating couples has risen rapidly.

Since 1960, the number of American cohabitating couples has increased fifteenfold. In fact, cohabitation is not specific to individual income levels; all income rungs are more likely to choose cohabitation now than 50 years ago, although it has become more prevalent among the lowest education levels.²⁹

Figure 5 demonstrates the sharp increase in cohabitating couples since 1960.

In many cases, cohabitation leads to marriage; more than 60% of first marriages are now preceded by a period of living together, compared to virtually none in 1960.

More often, couples are opting for a “trial marriage” period, where they learn what it is actually like to live with their partner before signing up for a lifelong commitment.

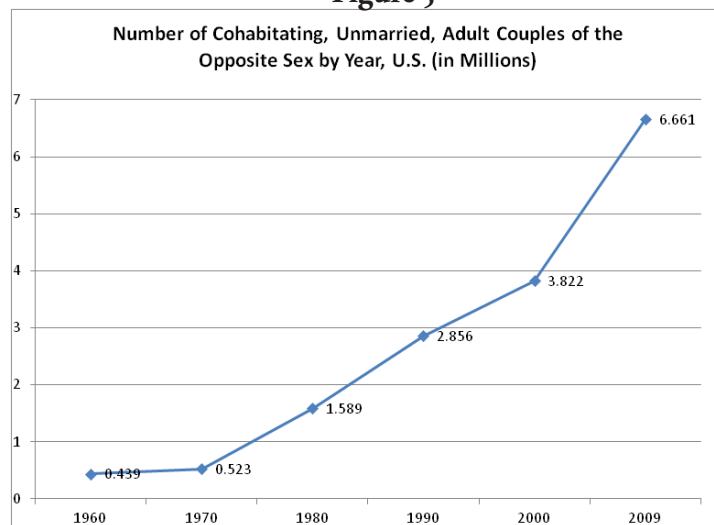
But more often, couples are opting not to marry at all, living together with their partner and their children. Currently, 40% of all children in America are expected to spend some time in cohabitating households.

While common sense would dictate that a household with a man and a woman living together would be better for children than one with a woman living alone, the data say otherwise. First of all, parents who aren’t married are more likely to separate, leaving children in the lurch. A full two-thirds of couples cohabitating break up by the time their child turns 10.³⁰

Not only do cohabitating relationships see higher rates of breakups, they are also prone to lower household income, and more child and domestic abuse.³¹ One study of 6- to 11-year-olds found that 15.7% of children in cohabitating households carried serious emotional problems, compared to just 3.5% of children in homes where the biological parents were married.³²

So while cohabitation is supplanting traditional marriage as the preferred living arrangement for raising children, studies show it doesn’t provide the same emotional and behavioral benefits that occur when both parents are married. Children of unmarried parents living together are just as susceptible to school failure, behavioral problems, drug use, and loneliness as children of single mothers.³³ Children of cohabitating relationships only fare better than single parent children in terms of economics, as cohabitating couples usually share incomes for the time they are together.³⁴

Figure 5



Source: U.S. Census Bureau

Marriage and Unmarried Births in Wisconsin

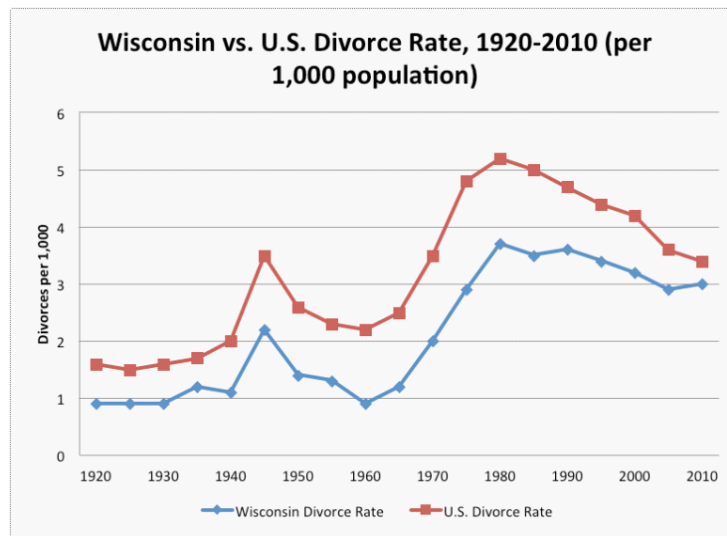
Marriage in Wisconsin

With regard to marriage, Wisconsin has tracked closely with national trends for nearly 100 years, although the marriage rate in Wisconsin has been consistently lower than the national rate since 1920. The U.S. provisional marriage rate for the 12 months ending in June 2010 was 6.8 per 1,000 population, while the rate in Wisconsin was 5.3 per 1,000.

Figure 6 shows the U.S. marriage rate versus the Wisconsin marriage rate between 1920 and 2010. As demonstrated, in both Wisconsin and nationwide, it has been declining similarly since 1980.

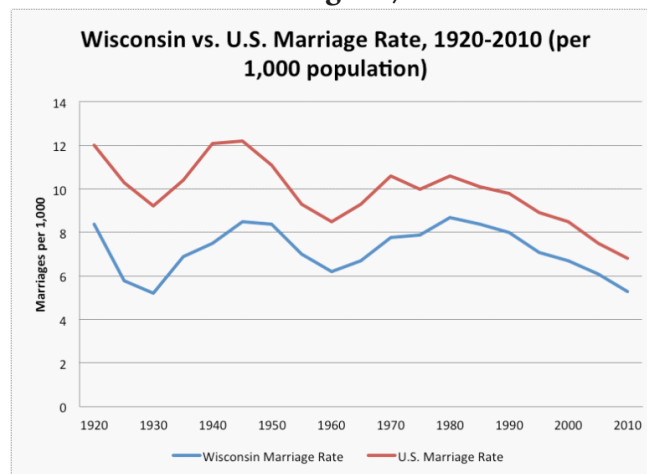
One of the primary reasons for fewer marriages in Wisconsin is that both men and women are waiting longer to get married. The median age for first marriages in

Figure 6



Source: Wisconsin Department of Health Services

Figure 7



Source: Wisconsin Department of Health Services

Unmarried Births in Wisconsin

2010 was 25.7 years for women and 27.2 years for men. In 1960, the median age at first marriage was 20.4 for brides and 22.9 for grooms.

But while fewer people in Wisconsin get married, fewer divorce. A total of 17,285 divorces occurred in Wisconsin in 2010, for a divorce rate of 3.0 per 1,000 total population. This is slightly higher than the 2009 rate (2.9). However, this is lower than the national rate of 3.4 per 1,000, and Wisconsin's rate has been lower than the national rate since 1920.

Figure 7 shows the national divorce rate versus the Wisconsin divorce rate between 1920 and 2010.

In 2010, the ratio of Wisconsin marriages to Wisconsin divorces was 1.7 to 1 (there were 1.7 marriages for each divorce). This ratio has been falling since 1920, when it was 9.2 to 1; it was 6.7 to 1 in 1960; 2.2 to 1 in 1990; and 2.1 to 1 in 2000.

But simply because the rate of divorce has been falling for 30 years, it doesn't mean there are fewer victims of divorce. Fifty-three percent of all Wisconsin divorces in 2010 involved families with children under 18 years of age. Among divorces involving children, an average of 1.8 children were affected by each divorce. In total, 16,897 children under 18 years old were affected by divorce in 2010.

Furthermore, as the next section will explain, the decrease in divorce both in Wisconsin and nationally wasn't because people were becoming more virtuous, or because their marriages were gaining in strength. It was because more women were simply choosing to have children without marrying their partner. Marriage has increasingly ceased to be a requirement for having and raising children.

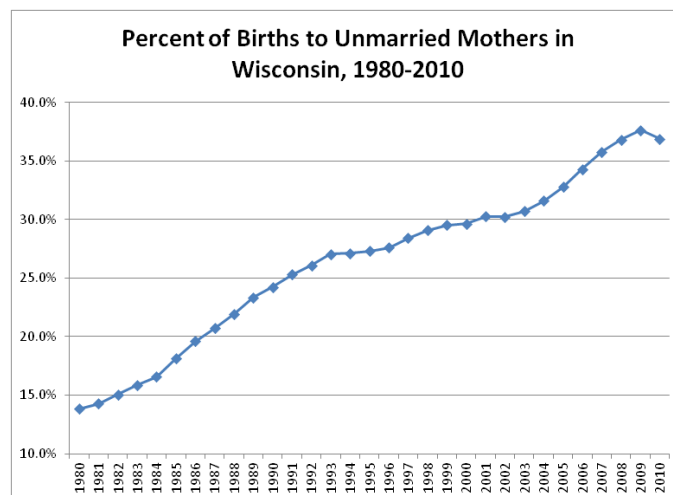
Over the past 30 years, Wisconsin has seen an explosion in the number of unwed births. As demonstrated in Figure 8, 37% of Wisconsin births in 2010 were to unmarried women, compared with 13.8% in 1980.

Wisconsin's overall percentage of births to unmarried mothers in 2010 (37%) was lower than the national percentage in 2008 (41%). However, the percent of births to unmarried mothers was higher in Wisconsin than nationally among blacks/African-Americans (85% versus 72%) and Hispanics/Latinas (55% versus 53%). Furthermore, from 2000 to 2010, the percentage of Wisconsin nonmarital births increased in all race/ethnicity groups.

In general, the percentage of births to mothers who are unmarried decreases with age. Eighty-eight percent of Wisconsin women age 18 and 19 who gave birth in 2010 were unmarried, compared with 17% of women 30 to 34 who gave birth. Between 2000 and 2010, the unmarried percentage increased in every maternal age group. The largest increase occurred among mothers age 20 to 24 (from 52% to 65% — 13 percentage points).

So while marriage, divorce and non-marital births in Wisconsin were all lower than the national average, they mirrored many of the trends seen nationally. However, Wisconsin has an extremely high rate of births to single African-American mothers (85%). Recently, the Washington-based Urban Institute released a study that deemed Milwaukee the worst city in America for African-American racial equality; among their measures were test scores, employment and income, all of which studies have shown to be negatively affected by single parenthood.³⁵

Figure 8



Source: Wisconsin Department of Health Services

The Costs of Declining Marriage

So far, this paper has centered on the individual costs of divorce and single parenthood. The numbers on family level are overwhelming; for instance, married couples have 75% more wealth than single people and 73% more wealth than people who have been married and divorced. (This is not simply because of married couples' combined incomes. It's because the economies of scale of marriage; it costs half as much for people to live together, pay water bills, etc.)

But when children of single-parent families grow up in poverty, those financial stresses are often offloaded to the taxpayers. In fact, the majority of children who grow up outside of married families have experienced at least one year of dire poverty.³⁶ Some studies actually indicate that all of the increase in poverty since the 1970s is attributable to the fracturing of families via divorce and illegitimacy.³⁷ (Interestingly, the poverty rate in America dropped from 22.4% in 1959 to 12.1% in 1969, then slowly climbed upward to 15.2% in 1983 before dipping again. Still, studies insist that despite the declining poverty rate, a growing percentage of the remaining poverty was the result of fractured families.)

Further, as mentioned, children born outside of marriage tend to be poorer, have fewer skills, have more emotional problems, be more likely to be incarcerated, have lower academic performance, and have lower lifetime earnings. These factors have caused significant stress on federal, state and local social safety nets.

But the societal costs of declining marriage don't lie exclusively with the children. Divorce, declining marriage rates and increasing rates of cohabitation affect adults, and therefore the economies in which we live.

In some sense, the effect of marriage on the economy is a chicken-and-egg argument. Some suggest that a bad economy and high unemployment also cause high divorce and illegitimacy rates.³⁸ Studies have shown that 80% of poverty is related to changes in family structure,³⁹ such as when women become the sole breadwinner (although things such as mental illness or substance abuse can cause changes in family structure), and that when men are unemployed, they are less likely to live a structured life, avoid substance abuse, and get and stay married.⁴⁰

Interestingly, divorce rates actually declined during the recession that began in 2008. According to a study by Marquette University, after rising from 16.4 per 1,000 married women in 2005 to 17.5 per 1,000 married women in 2007, divorce rates in the U.S. fell to 16.9 per 1,000 married women in 2008. Economics professor Abdur

Chowdhury, who authored the study, said that declining incomes and marital assets (mostly home values) have forced couples to remain together during the bad times.

But others argue that it is the other way around: Bad economies are likely made worse — or even caused — by unmarried fathers and their single-parent children. After more than doubling between 1947 and 1977, the growth of median family income has slowed recently. A primary reason argued by the Institute for American Values is that married couples, which fare better economically than their single counterparts, have been a rapidly decreasing proportion of families. They point out that married men, who tend to be more disciplined and have more incentive to maximize their work potential, earn between 10% and 20% more than do single men with similar education and job histories.⁴¹

But it's not just the adults who affect the economy negatively when couples fail to marry. When children born to single parents grow up, they then enter the workforce less prepared to maximize their human capital. Studies show that children born in marriage tend to earn more money and have better skills. Researchers call this the "sustainable demographic dividend" — the more children that are born to married couple, the higher level of economic activity a community can expect between generations. Communities with high levels of illegitimacy are weighed down by waves of children who aren't prepared to live up to their promise.

In 2007, a group of researchers headed by Harry J. Holzer of Georgetown University and the Urban Institute attempted to calculate the cost of lost work productivity due to children growing up in poverty. According to the Holzer study, poverty "costs" the U.S. \$500 billion per year, or nearly 4% of gross domestic product (GDP)

Holzer's study estimates that poverty:

- Reduces productivity and economic output by about 1.3% of GDP (\$170 billion)
- Raises the cost of crime by 1.3% of GDP (\$170 billion)
- Raises health expenditures and reduces the value of health by 1.2% of GDP.

Among the prescriptions Holzer provides for ameliorating the substantial cost of poverty among children: "Marriage promotion and faith-based initiatives."

The Cost of Poverty to Wisconsin

One year later, another group of researchers used the Holzer study's data to calculate the costs of divorce and illegitimacy on a state-by-state basis. Benjamin Scafidi of the Georgia College and State University, in his report titled "The Taxpayer Costs of Divorce and Unwed Childbearing," concluded that family fragmentation cost U.S. taxpayers about \$112 billion per year: \$70.1 billion at the federal level, \$33.3 billion at the state level, and \$8.5 billion at the local level. Thus, if family fragmentation (defined as divorce and unwed childbearing) were reduced by a mere 1%, it would save taxpayers more than \$1.1 billion per year.

Scafidi quotes a 2000 study of more than 100 family scholars and civic leaders that lays out a number of the expected cost increases as a result of divorce and single parenthood:

"Divorce and unwed childbearing create substantial public costs, paid by taxpayers. Higher rates of crime, drug abuse, education failure, chronic illness, child abuse, domestic violence and poverty among both adults and children bring with them higher taxpayer costs in diverse forms: more welfare expenditure; increased remedial and special education expenses; higher day care subsidies; additional child-support collection costs; a range of increased direct court administration costs incurred in regulating post-divorce or unwed families; higher foster care and child protection services; increased Medicaid and Medicare costs; increasingly expensive and harsh crime-control measures to compensate for formerly private regulation of adolescent and young adult behaviors, and many other similar costs."⁴²

Chart 1 details the study's projected annual cost increases to U.S. taxpayers, given the above list.

Chart 1
Cost of Family Fragmentation for U.S. Taxpayers (in billions)

Justice System	\$19.3
TANF — Cash Assistance	\$5.1
Food Stamps	\$9.6
Housing Assistance	\$7.3
Medicaid	\$27.9
SCHIP	\$2.8
Child Welfare	\$9.2
WIC	\$1.6
LIHEAP	\$0.7
Head Start	\$2.7
School Lunch and Breakfast	\$3.5
Additional U.S. Income Taxes Paid	\$6.1
Additional FICA Taxes Paid	\$9.4
Additional State and Local Taxes Paid	\$6.8
Total U.S. Taxpayer Cost of Family Fragmentation:	\$112.0

The Institute for American Values report places Wisconsin 16th highest in the nation in terms of total costs attributable to family fragmentation. (Wisconsin is the 20th most populous state.) The study estimates that Wisconsin is home to 555,000 individuals in poverty, 78.9% of whom are in single-parent households and 61.4% of whom are in female-headed households. The study estimates that if marriage reduced poverty in female-headed households by 60% (a number they used from researchers Adam Thomas and Isabell Sawhill), it would reduce poverty in Wisconsin by 36.9%.

Using that number, the researchers then calculated the extra cost attributable to Wisconsin taxpayers in terms of the justice system, federal poverty aid, health care, and

child welfare. Chart 2 demonstrates the increased cost of family fragmentation to Wisconsin taxpayers, at both the state and local level.

Among Midwest states, Wisconsin trailed only Michigan (\$1.5 billion) and Indiana (\$839 million) in terms of costs associated with divorce and unwed parenting.

Thus, for every 1% reduction in family fragmentation, Wisconsin taxpayers could save \$7.4 million in state and local tax expenditures.

Chart 2
Cost of Family Fragmentation for Wisconsin Taxpayers (in millions)

Foregone Tax Revenue	\$135
Justice System	\$284
TANF	\$11
Medicaid	\$198
SCHIP	\$15
Child Welfare	\$95
Total cost to taxpayers:	\$738

Proposals

In reality, government has very little leverage to significantly alter that state of marriage in the United States. However, there are current efforts that at the very least suggest a growing openness to trying. One example is the Twogether in Texas program, started in 2008. The program adds a twist to marriage counseling. Under the program, soon-to-be-married couples are given a \$60 credit toward their marriage license if they agree to take a marriage counseling class before tying the knot. In addition, if they successfully complete the eight-hour course, the 72-hour license waiting period is waived. In the first year of the program, Texas spent \$15 million to administer the Twogether in Texas program, predicting that if it helped reduce broken families by only three-tenths of 1%, it would pay for itself. (According to the Institute for American Values study, fractured families cost Texas taxpayers nearly \$3 billion per year.)

But to some, the governmental cure for fractured families seems futile. For one, Twogether in Texas doesn't address young couples having children outside of marriage, or help lower-income mothers whose birth rates are much higher.

Further, Charles Murray has written that the best thing that the new upper class can do to provide help is to "drop its condescending nonjudgmentalism" toward those who have children out of wedlock. "Married, educated people who work hard and conscientiously raise their kids shouldn't hesitate to voice their disapproval of those who defy these norms," said Murray in a *Wall Street Journal* column in January 2012. President George W. Bush referred to this nonjudgmentalism as "the soft bigotry of low expectations."

Of course, one of the best things that can happen to promote marriage is to get the nation's economy moving again. Jobless men are less likely to marry, and financial stresses are among the leading causes of marriages breaking up.

But absent a surge in social disapproval or family incomes, states have begun taking action to promote marriage. A number of states (Alaska, Georgia, Maryland, Mississippi, New Mexico, New York, Utah, Louisiana, Virginia, Oklahoma, and Ohio among them) have either diverted federal Temporary Assistance for Needy Families (TANF) funds for marriage support programs or funded them out of their general funds.

Wisconsin hasn't stood idly by in the battle against broken families. Between 2006 and 2011, the state took

advantage of \$3.5 million annually in grants from the Federal Healthy Marriage and Fatherhood Grants program. Five groups (three in Milwaukee, one in Sheboygan, one in Green Bay) used the funds to run programs aimed at strengthening relationships and avoiding violence in the home. In 2006, Democratic Gov. Jim Doyle signed a new law requiring schools to provide instruction in marriage and personal responsibility if they also provided instruction in human sexuality, reproduction, family planning, AIDS, prenatal development, childbirth and adoption.⁴³

In 2010, a total of 29,952 marriages occurred in Wisconsin. The cost of a marriage license in Wisconsin varies by county; in Dane County, the cost is currently \$120. In Milwaukee County, the cost is \$105. If Wisconsin were to adopt a Texas-style program and subsidize the cost of every marriage certificate in the state (presuming the average marriage certificate cost is around \$110), it would cost the state \$3.29 million per year. If the state only applied a credit of \$60 towards the marriage certificate, it would drop the cost to \$1.8 million. As mentioned, fractured families cost Wisconsin taxpayers \$738 million per year. Even a small decrease in children born to single parents could pay for such a program.

It may also be beneficial to instruct school children in the economic benefits of marriage; governments spend a great deal of time teaching students how to go out into the world to make a living in order to maximize their earning potential. It would make sense for this instruction to include facts about how much better off they will be financially if they get and remain married.

Other suggestions offered by pro-marriage groups:

- Eliminate government programs that promote out-of-wedlock child rearing, such as those that reduce a mother's welfare aids if she gets married and her income exceeds the allowable threshold. Increase programs that promote marriage (tax credits, etc.)

- Modify "unilateral," or "no fault, no contest" divorce laws. Over 16,000 minor children are involved in divorce every year in Wisconsin, and thus are subjected to all the negative consequences of parents splitting. Making divorce more difficult could protect these children and provide savings to taxpayers.

Conclusions

Marriage as it is currently known is changing throughout America. But what isn't changing are the benefits children reap from growing up in a married, two-biological parent home. Marriage is an economic stabilizer that is on decline in Wisconsin and the nation as a whole; it is being replaced by single parenthood and cohabitation, which don't offer nearly the same benefits to children.

Furthermore, the decline in marriage continues to plague national, state and local governments, which are forced to fund programs to ameliorate the high cost of family fragmentation. The lack of marriage isn't merely a societal problem; it is also an economic one. According to the previously referenced Scafidi study, every 1% increase in family fragmentation will cost Wisconsin state and local taxpayers around \$7 million in social services.

Yet the decline in marriage is an intractable problem, for which it appears no government has devised an effective solution. Give individuals more incentives to marry, and you're spending valuable public money subsidizing married couples who, by definition, are better off economically than they were before their marriage. Take away those benefits, and people will refuse to marry in order to keep the government checks coming.

While some believe a government solution to the epidemic of single parenthood would be worse than the problem itself, government can have a small role in encouraging healthy marriage. Even a small reduction in family fragmentation can pay big dividends for taxpayers.

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