

# Background

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## A Marshall Plan for Marriage: Rebuilding Our Shattered Homes

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**Abstract:** *Marriage and family are declining in America, following a trend well established in Europe. This breakdown of the American family has dire implications for American society and the U.S. economy. Halting and reversing the sustained trends of nearly four decades will not happen by accident. The federal, state, and local governments need to eliminate marriage penalties created by the tax code and welfare programs and instead use existing resources to better encourage and support family life.*

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The modern decline of marriage and family is well advanced. Whether measured by the increase in single parenthood, the increase in childhood poverty, the persistently high rate of divorce, or increasing cohabitation, the intact married family is a less common feature of life in the United States and other Western democracies than it was a generation ago. Buffeted by changing sexual mores, fraying family ties, and burgeoning welfare states that discourage family formation, marriage is in retreat in American culture and following a European pattern. Increasingly, this retreat is affecting the American middle class, formerly one of the strongholds of marriage. This retreat and the harms it inflicts will not be halted or reversed by accident.

After World War II, the United States, its territory largely unscathed by the fires of war, launched the Marshall Plan to rescue the shattered economies of Europe. The Marshall Plan focused on supplying the raw materials of economic recovery to nations at risk of a “breakdown of moral, social and commercial life.”<sup>1</sup> The breakdown of marriage today, fraught

### Talking Points

- The decline of marriage in the United States has reached alarming levels, following a European pattern that has seen cohabitation rates rise dramatically and out-of-wedlock births soar to more than 60 percent in several nations.
- Given the exhaustively documented impact of parental marital status on child well-being, concerted efforts are urgently needed to rebuild marriage and restore its relationship to childbearing and childrearing.
- The United States, by virtue of the character and history of its people, is positioned to defy the modern trend of marital decline and rebuild shattered homes through the equivalent of a Marshall Plan for Marriage.
- By extending the progress made in creating and identifying resources for healthy marriages and in reducing or eliminating marriage penalties in tax and welfare policy, new initiatives to promote strong families can lead to more stable homes and fewer demands imposed on taxpayers by failed families.

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with dire implications for national economic life and American society, calls for a similarly visionary response.

The best news is that a Marshall Plan for Marriage could reverse this decline. By maximizing the benefits of family life for the next generation of Americans, it could reduce the costs of family breakdown to taxpayers while fostering personal happiness, independence, and productivity.

## The Trouble with Marriage

Marriage is in trouble in the United States. As the second decade of the 21st century begins, the institution of marriage itself, not just individual marriages, is heading toward the rocks. Americans are cohabiting more, marrying less, and marrying much later in life. Out-of-wedlock childbearing is reaching European levels and still climbing. Divorce levels, although below their peak, remain high. Public attitudes continue to shift, with Americans expressing less concern about various “family forms” even as the children raised in those forms continue to file frank and frequently negative field reports on their experiences.

In November 2010, *Time* magazine and the Pew Research Center released a poll showing that nearly four in 10 Americans think “marriage is obsolete.”<sup>2</sup> A few pundits pored over the results like buzzards over roadkill, while others reflected soberly on the news. In December, the National Marriage Project at the University of Virginia and the Institute for

### ***The U.S. out-of-wedlock birthrate doubled between 1983 and 2008.***

American Values published a report that reached a similar conclusion, but with a riveting twist: The report concluded that marriage is disappearing, but not among the poor, where it has struggled for decades, nor among the rich, whose attitudes about changes in marital patterns are far more liberal than actual practices are. Rather, marriage is disappearing among middle-class Americans, the broad heart of the nation’s social order.<sup>3</sup>

W. Bradford Wilcox, director of the National Marriage Project, writes that the “retreat from marriage” among middle-income Americans is “imperiling the social and emotional welfare of children” and “opening up a cultural divide in our nation that does not augur well for the American experiment in democracy.”<sup>4</sup> The numbers are alarming indeed.

A higher percentage of children than ever before in American history start life with a single parent. Preliminary data show that the U.S. out-of-wedlock birthrate hit 41 percent in 2009.<sup>5</sup> For comparison, the out-of-wedlock percentage that so alarmed Daniel Patrick Moynihan in 1965, when his seminal study for the Department of Labor was published, was 28 percent for a single ethnic subgroup but only 7.7 percent for all U.S. women.<sup>6</sup> The U.S. out-of-wedlock birthrate

1. Library of Congress, “For European Recovery: The Fiftieth Anniversary of the Marshall Plan,” July 27, 2010, at <http://www.loc.gov/exhibits/marshall/mars0.html> (March 25, 2011).
2. Pew Research Center, “The Decline of Marriage and Rise of New Families,” November 18, 2010, at <http://pewsocialtrends.org/2010/11/18/the-decline-of-marriage-and-rise-of-new-families/2/#ii-overview> (May 16, 2011).
3. National Marriage Project and Institute for American Values, *When Marriage Disappears: The New Middle America*, December 2010, at <http://www.stateofourunions.org/2010/SOOU2010.pdf> (May 26, 2011).
4. W. Bradford Wilcox, Paul Taylor, and Chuck Donovan, “When Marriage Disappears: The Retreat from Marriage in Middle America,” Heritage Foundation *Lecture* No. 1179, February 22, 2011, at <http://www.heritage.org/research/lecture/2011/02/when-marriage-disappears-the-retreat-from-marriage-in-middle-america>.
5. The Heritage Foundation, “More Than Four in 10 Children Are Born to Unwed Mothers,” at <http://www.familyfacts.org/charts/205/more-than-four-in-10-children-are-born-to-unwed-mothersundation> (March 28, 2011).
6. James T. Patterson, “The Moynihan Future,” *The New York Times*, May 28, 2010, at <http://www.nytimes.com/2010/05/29/opinion/29Patterson.html> (March 28, 2011). For the percentage of out-of-wedlock births for all U.S. women in 1965, see Stephanie J. Ventura and Christine A. Bachrach, “Nonmarital Childbearing in the United States: 1940–99,” *National Vital Statistics Reports*, October 18, 2000, p. 17, Table 1, at [http://www.suprior-surrogacy.com/nchs/data/nvsr/nvsr48/nvs48\\_16.pdf](http://www.suprior-surrogacy.com/nchs/data/nvsr/nvsr48/nvs48_16.pdf) (May 3, 2011).

doubled between 1983 and 2008. Similar trends predominate in Europe.<sup>7</sup>

Part of the increase in single parenthood is a result of a rise in cohabitation, which has been increasing since 1960, when a little more than 1 percent of all co-residential couples in the United States were unmarried. Today, the figure is more than 10 percent of all couples.<sup>8</sup> In fact, more than 60 percent of all first marriages today are preceded by living together, a practice that was virtually nonexistent just 50 years ago.<sup>9</sup>

While the majority of cohabiting couples are childless, about 40 percent have children while living together, increasing the ramifications of any differences in stability between cohabiting and married couples.<sup>10</sup> Those who cohabit tend to be less religious, are more likely to have been raised in a divorced household or to be divorced themselves, and are more likely to have experienced fatherlessness.

The rapid increase in U.S. cohabitation—up more than 74 percent since 2000—complicates analysis of its impacts, especially on children. However, David Popenoe of Rutgers cites studies showing that cohabitation is less stable for children everywhere it is practiced and that this relative instability has not been cured over time. Popenoe points to a massive study in Britain that found that nearly half of cohabiting couples with children broke up within five

years. By contrast, only one in 12 married couples with children dissolves their relationship within five years.<sup>11</sup> A study in Norway found that the break-up rate for cohabiting parents was two-and-a-half times higher than that for married couples.<sup>12</sup>

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***The U.S. divorce rate peaked in 1980 and has declined slowly but steadily ever since, dropping by 27 percent from a high of 22.6 divorces per 1,000 women three decades ago to 16.4 divorces per 1,000 women in 2009.***

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Researchers acknowledge that these figures may reflect the inherent inability of many of these couples to maintain their relationships rather than the effect of cohabitation on their relationships. In previous generations, many of these breakups would have appeared in divorce statistics. While this may limit the effect of cohabitation as an independent factor in the decline of marriage, it nonetheless demonstrates that cohabitation—“trial marriage” in an earlier locution—remains extremely unstable compared with marriage, even when children are present.

Meanwhile, divorce law passed a historic benchmark on July 1, 2010, when New York, the last state to retain some version of fault-based divorce, repealed its law.<sup>13</sup> The laboratory of the states is

7. National Partnership for Women and Families, “European Union Sees Jump in Births to Unmarried Women,” *Medical News Today*, September 14, 2010, at <http://www.medicalnewstoday.com/articles/200955.php> (March 28, 2011). The proportion of out-of-wedlock births across the European Union was 35.1 percent in 2008, ranging from a high of 66 percent in Iceland to above 50 percent in Sweden, Norway, and France to 46 percent in Denmark and 44 percent in the United Kingdom. Overall, the percentage of births that are out of wedlock has doubled in the European Union in less than two decades. Stephanie J. Ventura, “Changing Patterns of Nonmarital Childbearing in the United States,” National Center for Health Statistics *Data Brief* No. 18, May 2009, p. 5, Figure 6, at <http://www.cdc.gov/nchs/data/databriefs/db18.pdf> (March 28, 2011).
8. The Heritage Foundation, “One in Ten Couples Living Together Is Unmarried,” at <http://www.familyfacts.org/charts/110/one-in-10-couples-living-together-is-unmarried> (March 28, 2011).
9. National Marriage Project and Institute for American Values, *When Marriage Disappears: The New Middle America*, December 2010, p. 76.
10. *Ibid.*
11. Centre for Social Justice, *The State of the Nation Report: Fractured Families*, December 2006, pp. 9–13, at [http://www.centreforsocialjustice.org.uk/client/downloads/BB\\_family\\_breakdown.pdf](http://www.centreforsocialjustice.org.uk/client/downloads/BB_family_breakdown.pdf) (May 16, 2011). See also David Popenoe, “Cohabitation, Marriage and Child Wellbeing: A Cross-National Perspective,” Rutgers University, National Marriage Project, 2008, p. 14, at <http://www.virginia.edu/marriageproject/pdfs/NMP2008CohabitationReport.pdf> (March 28, 2011).
12. Centre for Social Justice, *The State of the Nation Report*, p. 14.

now operating with a single dominant formula on divorce law. Because of the new factors depressing family formation, the raw improvement in the divorce rate in recent years must be understood with qualifications.

Nevertheless, the U.S. divorce rate peaked in 1980 and has declined slowly but steadily ever since, dropping by 27 percent from a high of 22.6 divorces per 1,000 women three decades ago to 16.4 divorces per 1,000 women in 2009.<sup>14</sup> Despite this improvement, divorce affects an estimated 1 million children each year, although government data on this question remain regrettably weak.<sup>15</sup>

The size and speed of these changes in common measurements of marital health are arresting, but do they translate into net losses for individual couples and for society? Social science research has consistently shown that for the most readily measured outcomes, most notably the impact of marital arrangements on children's educational, economic, and emotional well-being, the intact married household is reliably beneficial.

This has spawned efforts, including the work published in 2009 by the Institute for American

Values and the National Center on African American Marriages and Parenting, to develop a multi-factored "index" of marital well-being in the United States. The report focused on five key indicators and concluded that overall marital well-being in the United States has declined by approximately 21 percent since 1970. More encouragingly, three of the five marital factors measured have actually improved or remained stable since 2000.<sup>16</sup>

Improvement on any key marriage indicator is welcome, especially because it demonstrates that a sustained downward spiral is not inevitable. What remains to be seen is whether sustained improvement is possible.

The modern experience in Europe is clear about the depth of the challenge involved. Measured solely by the increase in the proportion of children born out of wedlock, the trend across Europe is almost uniformly negative. A 2010 report from the Population Reference Bureau showed that the proportion of out-of-wedlock births has risen across all of Europe.

- In Northern Europe, 46 percent of births in 2009 were out of wedlock.<sup>17</sup>

13. Nicholas Confessore and Anemona Hartocollis, "Albany Approves No-Fault Divorce and Domestic Workers' Rights," *The New York Times*, July 1, 2010, at <http://www.nytimes.com/2010/07/02/nyregion/02albany.html> (March 29, 2011).

14. The Heritage Foundation, "The Divorce Rate Is Declining but Still High," at <http://www.familyfacts.org/charts/120/the-divorce-rate-is-declining-but-still-high> (March 29, 2011).

15. National data collection on divorce generally and related sub-issues, such as the number of children affected by it, remains weak. After 1957, information on divorce was gleaned from state vital statistics registries, but lack of funding led to the cessation of this activity in 1995. At its peak, only 31 states provided divorce data to the Census Bureau. With more family structures emerging and change occurring rapidly, improving data collection in this area has drawn the attention of academics and government officials, but it remains a long way from the detailed data collection that could allow analysis of marriage and divorce impacts, especially for states and localities. See Federal Interagency Forum on Child and Family Statistics, Data Collection Committee, "Counting Couples: Improving Marriage, Divorce, Remarriage and Cohabitation Data in the Federal Statistical System," workshop, Bethesda, Maryland, December 13–14, 2001, at [http://www.childstats.gov/pdf/other\\_pubs/ccr.pdf](http://www.childstats.gov/pdf/other_pubs/ccr.pdf) (April 28, 2011). For a recent compilation of data through 1998 on the number of children affected by divorce each year in the United States, see Patrick F. Fagan, *The Annual Report on Family Trends, 2011: The Behaviors of the American Family in the Five Major Institutions of Society*, Marriage and Religion Research Institute, 2011, at <http://downloads.frc.org/EF/EF11B31.pdf> (April 28, 2011).

16. Institute for American Values and National Center on African American Marriages and Parenting, "The Marriage Index: A Proposal to Establish Leading Marriage Indicators," 2009, p. 5, at [http://www.americanvalues.org/pdfs/IAM\\_Marriage\\_Index\\_09\\_25\\_09.pdf](http://www.americanvalues.org/pdfs/IAM_Marriage_Index_09_25_09.pdf) (May 16, 2011). The two factors that showed a strong pattern of deterioration during the first decade of the 2000s were the percentage of U.S. adults who are married (down from 61.0 percent in 2000 to 57.2 percent in 2008) and the percentage of births to married parents (down from 66.8 percent in 2000 to 60.3 percent in 2007). Out-of-wedlock births increased another 1.3 percentage points between 2007 and 2009.

17. Carl Haub, "Births Outside Marriage Now Common in Many Countries in Europe," Population Reference Bureau, November 2010, at <http://www.prb.org/Articles/2010/birthsoutsidemarriage.aspx> (April 4, 2011).

- In 13 European nations, nonmarital births accounted for more than 40 percent of all births.
- In seven nations, the proportion exceeded 50 percent. (See Chart 1.)
- In nations with nonmarital births that exceeded 40 percent, not one has since seen nonmarital births fall below 40 percent.<sup>18</sup>

Reversing this trend will be difficult, but if any nation can make such a positive change, it is the United States. America’s Founding was premised on a concept of limited government supported by thriving civil institutions, including the family. Alexis de Tocqueville, a close observer of American society and character in the 19th century, wrote, “There is certainly no country in the world where the tie of marriage is more respected than in America or where conjugal happiness is more highly or worthily appreciated.”<sup>19</sup>

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***In Northern Europe, 46 percent of births in 2009 were out of wedlock. In nations with nonmarital births that exceeded 40 percent, not one has since seen nonmarital births fall below 40 percent.***

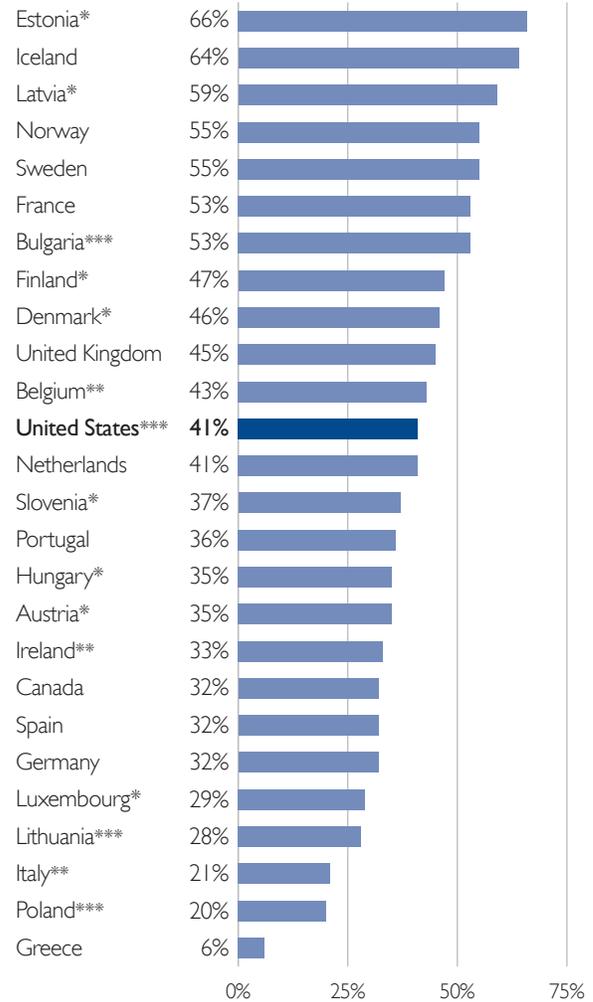
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Evidence suggests the persistence of this national trait. Despite the negative trends affecting marital stability now, only 5 percent of Americans under the age of 30 express the desire never to marry.<sup>20</sup> Americans likewise remain more religious than most of their European counterparts, a factor that is positively associated with marital stability and happiness.<sup>21</sup>

18. *Ibid.* The percentages are rising rapidly in Austria, Germany, Portugal, and Spain, which have out-of-wedlock birthrates between 30 percent and 40 percent.
19. Alexis de Tocqueville, *Democracy in America*, Vol. 1 (New York: Alfred A. Knopf, 1945), p. 305.
20. Pew Research Center “The Decline of Marriage and Rise of New Families.”
21. Patrick F. Fagan, “Why Religion Matters Even More: The Impact of Religion Practice on Social Stability,” *Heritage Foundation Backgrounder* No. 1992, December 18, 2006, at <http://www.heritage.org/research/reports/2006/12/why-religion-matters-even-more-the-impact-of-religious-practice-on-social-stability>.

## Unmarried Birth Rate: Comparing the U.S. With Europe

Out-of-Wedlock Births as a Percentage of All Births



**Note:** Figures are for 2008 except those denoted with:  
 \* 2005 \*\* 2007 \*\*\* 2009

**Sources:** Organisation for Economic Co-operation and Development, Directorate of Employment, Labour and Social Affairs, Social Policy Division, “SF2.4: Share of Births out of Wedlock and Teenage Births,” December 12, 2010, at <http://www.oecd.org/dataoecd/38/6/40278615.pdf> (May 5, 2011); Eurostat, *Europe in Figures: Eurostat Yearbook 2010* (Luxembourg: Publications Office of the European Union, 2010), at [http://epp.eurostat.ec.europa.eu/cache/ITY\\_OFFPUB/KS-CD-10-220/EN/KS-CD-10-220-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-CD-10-220/EN/KS-CD-10-220-EN.PDF) (May 5, 2011); Centers for Disease Control and Prevention, “Unmarried Childbearing,” Web page, at <http://www.cdc.gov/nchs/fastats/unmarry.htm> (May 5, 2011); and Statistics Canada, “Births 2008,” April 2011, p. 20, Table 2-3, at <http://www.statcan.gc.ca/pub/84f0210x/2008000/t006-eng.htm> (May 5, 2011).

Chart 1 • B 2567 heritage.org

Moreover, despite commentary from some that marriage and family are not declining but merely changing, recent studies in both Europe and the United States still find that children raised in single-parent households suffer negative effects. A major Swedish study published in *The Lancet* in 2003 found that Swedish children raised in non-intact households were twice as likely as children raised in intact families to suffer from psychological disorders, suicide attempts, substance abuse, and other disorders.<sup>22</sup>

If marriage were to disappear overnight, these harmful results would be obvious to everyone and generate calls for action. Instead, they form an accumulating stream of negative news that slowly alters the landscape and discourages policymakers and civil society leaders from taking steps to stanch the erosion and begin the process of reclamation. Nonetheless, this era when Americans are more attuned to the cumulative impact of economic and budgetary decisions that reverberate over 10-year and even 25-year periods presents a fresh opportunity to pursue policy changes and recover a sense of the “tie of marriage” in these turbulent times.

### Rebuilding a Culture of Marriage

While the following principles are not a formal or comprehensive attempt to capture all of the actions that public and private institutions could undertake, they offer a framework of recommendations<sup>23</sup> that, if implemented, would eliminate pervasive biases against marriage without placing significant new demands on the public purse.

**Principle #1: The decision to marry is inherently economically beneficial to couples and their children, if any. Any form of financial penalty in tax policy that masks or subverts this reality and deters marriage should be eliminated.**

**The 2001 and 2003 Tax Reform Bills.** The 2001 and 2003 tax reform bills went a long way toward eliminating the major marriage penalties in the federal income tax code. Extending this relief for two more years in December 2010 was a positive signal that policymakers continue to understand the value of marriage in fostering economic independence among families. The Joint Committee on Taxation estimated that 35 million couples would have been forced to pay an average of \$595 more in taxes in 2011 alone if marriage penalty relief had not been extended.<sup>24</sup> Making this tax relief permanent would be an improvement over existing law, which breeds uncertainty and raises the prospect that marriage-punitive federal tax policies could return.

However, Congress created an entirely new marriage tax penalty in 2010 by adopting the Patient Protection and Affordable Care Act, which included a poorly designed affordability tax credit to help millions of Americans purchase health care insurance policies. As enacted, the law provides a new tax credit based on the individual's or family's income and the cost of their health insurance premiums for a plan purchased through the new state insurance exchanges that the bill creates. The credit is available to individuals and families at or below 400 percent of the federal poverty level and phases out with rising income. As a consequence of the phaseout,

22. Gunilla Ringback Weitoft, A. Hjern, B. Haglund, and M. Rosen, “Mortality, Severe Morbidity, and Injury in Children Living with Single Parents in Sweden: A Population-Based Study,” *The Lancet*, Vol. 361, No. 9354 (January 2003), pp. 289–295.

23. An impressive array of policy ideas has been advanced in recent years to rebuild a culture of marriage. In June 2006, the Witherspoon Institute published a booklet that described 10 principles that are key to understanding the importance of marriage for the public good. The Institute proposed five policy priorities that, it argued, merited special attention to address the “radical crisis around human generativity.” Witherspoon Institute, “Marriage and the Public Good: Ten Principles,” 2nd ed., August 2008, p. 23, at [http://www.winst.org/family\\_marriage\\_and\\_democracy/WI\\_Marriage.pdf](http://www.winst.org/family_marriage_and_democracy/WI_Marriage.pdf) (May 16, 2011). The marriage index report from the Institute for American Values included 101 ideas to improve America's marriage indicators. Institute for American Values and National Center on African American Marriages and Parenting, “The Marriage Index.”

24. Chairman Dave Camp, “Democrats’ Ticking Time Bomb, Part III (Middle-Class Families),” *The Tax Tracker*, Committee on Ways and Means, U.S. House of Representatives, July 28, 2010, at <http://republicans.waysandmeans.house.gov/News/DocumentSingle.aspx?DocumentID=201136> (May 24, 2011).

couples of all ages within the applicable income range may receive a much less generous credit if they combine their earnings through marriage. This credit design introduces a fresh marriage penalty in the very income ranges that Wilcox identifies as experiencing the most marital erosion.

The scope of this marriage penalty can be dramatic. When this law takes full effect in 2014, married couples will generally receive \$1,500 to \$10,000 less per year in health care premium support than cohabitating couples with the same combined income. The effect is greatest on a 60-year-old couple earning about \$30,000 each. Their annual marriage penalty in lost premium reimbursement could reach \$10,000. Even a lower-income married couple of the same age (\$15,000 each per year) would receive an annual government bonus of \$4,212 if they chose to divorce and cohabit.<sup>25</sup>

This penalty creates a strong incentive for the affected couples to choose not to marry—or to divorce and cohabit. Moreover, the phenomenon of senior cohabitation is already widespread due in part to other marriage penalties. The new health care premium tax credit could affect millions of wage earners making up to \$85,000 per year.<sup>26</sup>

**EGTRRA.** The Economic Growth and Tax Reform Reconciliation Act of 2001 (EGTRRA) made one of the most important “fixes” to marriage penalties in the tax code when it modified the earned income tax credit (EITC). The EITC was first adopted in 1975 and has been expanded over the years to increase the earnings of the working poor in a highly targeted way that lowers or removes incentives to remain on government welfare programs, such as food stamps and public housing. Most of the more than 70 federal welfare programs include their own disincentives against work and marriage.

As the EITC grew in size and importance, the marriage penalty that it imposes on working couples, especially those with two or more children and

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***Given the dozens of federal and state welfare benefits that discourage marriage among the poor, Congress should reaffirm the principle of marriage-penalty tax relief as a core objective of U.S. tax policy.***

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relatively similar incomes, became a bigger problem. EGTRRA significantly reduced the EITC marriage penalty by extending the eligibility range for married couples, allowing more of them to combine their earnings without losing the maximum credit.

As several commentators pointed out, the EITC still included marriage penalties in certain scenarios after the enactment of EGTRRA. These effects were largest for couples with two or more children and those with a combined income at the upper end of the range at which the EITC began to phase out.<sup>27</sup> The American Recovery and Reinvestment Act (ARRA) of 2009 addressed this by expanding the combined income range of the maximum EITC benefit to \$5,000 for married couples, thereby further reducing marriage penalties.

Congress extended the 2001 and 2009 EITC reforms as part of the December 2010 tax agreement, but that extension will expire after 2012. While other and more wide-ranging changes in the tax code are being proposed and debated, Congress should signal that it will not restore the marriage penalties that existed in earlier versions of the EITC. For example, it could make the EGTRRA and ARRA reforms permanent. The phaseout rate of the credit could also be further reduced to eliminate the inequitable treatment of marriage in as many scenarios as possible.

Given the dozens of federal and state welfare benefits that discourage marriage among the poor, Congress should reaffirm the principle of marriage-penalty tax relief as a core objective of U.S. tax policy.

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25. Robert Rector, “The New Federal Wedding Tax: How Obamacare Would Dramatically Penalize Marriage,” Heritage Foundation *WebMemo* No. 2767, January 20, 2010, at <http://www.heritage.org/research/reports/2010/01/the-new-federal-wedding-tax-how-obamacare-would-dramatically-penalize-marriage>.

26. *Ibid.*

27. Nick Kasprak, “The Potential Impact of Expiring Tax Cuts on Low-Income Taxpayers,” Tax Foundation *Fiscal Fact* No. 250, October 7, 2010, at <http://www.taxfoundation.org/news/show/26766.html> (April 28, 2011).

**Principle #2: Policymakers and program managers should encourage pro-marriage messaging in existing government programs and other already available resources.**

**Pro-Marriage Messages.** Pro-marriage messages are among the allowable uses of funds in many programs. Given how critical marriage is to every indicator of individual well-being—including employment and earnings, avoidance of delinquency, school dropout, and abuse—marriage promotion should be a routine public value. The value of marriage should become part of “what everyone knows,” much as the unhealthy effects of smoking and obesity are almost universally understood.

**Healthy Marriage Initiative.** Direct federal support for a healthy marriage initiative within the U.S. Department of Health and Human Services is relatively recent, beginning in 2002 with a series of demonstration grants through existing programs designed to provide targeted assistance to children and families, including the Office of Community Service, Child Support Enforcement, and Head Start.

In the Deficit Reduction Act of 2005, Congress reauthorized the Temporary Assistance for Needy Families (TANF) program, which included marriage-building initiatives when it was enacted in 1996. The reauthorization set aside \$150 million each year for five years to fund healthy marriage and responsible fatherhood program grants to the states: \$100 million for marriage programs and \$50 million for fatherhood projects. The first grants

were awarded in the fall of 2006, and the longest of those grants will end later this year.

With the nation’s fiscal situation deteriorating rapidly, the majority in the House of Representatives has little appetite for increasing funding, even in areas of considerable need. Moreover, in 2010, the Obama Administration proposed to recast funding for the healthy marriage initiative as more or less another form of income support, allowing the funds to be used for a wide variety of purposes that could include not only marriage education and skills-building, but also job training and more child support enforcement.<sup>28</sup> This is regrettable because the first generation of healthy marriage programs produced some useful lessons, and Oklahoma’s Family Expectations program produced measurable positive results.<sup>29</sup>

The lessons from Oklahoma’s healthy marriage program suggest that, with experience, program results can be improved and that particular beneficial features, such as using already-married couples as mentors, can be developed with further study. The Oklahoma program serves unmarried couples who are romantically involved and are about to have or have just had a baby—a time that is both promising and vulnerable for the future of their relationships.

With more than four in 10 children (1.7 million per year) beginning life with unmarried parents, federal and state governments need to focus more on programs that extend the benefits of marriage to more couples. For example, the federal government could redeploy some or all of the \$6 billion

28. Charles A. Donovan, “Zeroing out Marriage,” Heritage Foundation, The Foundry, June 26, 2010, at <http://blog.heritage.org/2010/06/26/zeroing-out-marriage/> (April 25, 2011). The Obama Administration has proposed replacing the Healthy Marriage Initiative with the Families Innovation Fund. See U.S. Department of Health and Human Services, Administration for Children and Families, *Justification of Estimates for Appropriations Committees*, Fiscal Year 2011, pp. 293–404, at [http://www.acf.hhs.gov/programs/olab/budget/2011/2011\\_all.pdf](http://www.acf.hhs.gov/programs/olab/budget/2011/2011_all.pdf) (May 19, 2011). Ironically, the project, housed within Child Support Enforcement at the Administration on Children and Families, essentially ended funding for one of the few innovative efforts by government to promote married families and parenting.

29. See Barbara Devaney and Robin Dion, “15-Month Impacts of Oklahoma’s Family Expectations Program,” Mathematica Policy Research, August 2010, at [http://www.publicstrategies.com/Report\\_3-11.pdf](http://www.publicstrategies.com/Report_3-11.pdf) (April 25, 2011). This report examined the impact of a program of relationship skills and family services support over its first 15 months of operation. The study design included more than 500 couples assigned to the Family Expectations (FE) program and a similar number assigned to a control group. Participation was voluntary. While the program did not produce more marriages, it did achieve an increase in the FE couples’ attitudes toward marriage, reduced reliance on certain forms of public support, more fidelity, and improved conflict resolution. In both the FE group and the control group, the marriage rate for couples was roughly 5 percent over the study period.

spent on ineffective federal job training to marriage education programs that replicate and improve on the Oklahoma model. Education and job skills can do only so much to rectify the economic insecurity that children suffer due to their parents' unmarried status. Raising a child in an intact married family is about 2.5 times more effective in reducing child poverty than is adding four years to a mother's education.

The Safe and Stable Families Block Grant, another federal program that could be utilized better for marriage building, provides funds for states to prevent the unnecessary separation of children from their families and to facilitate reentry after a child has been in foster care. The program permits funds to be used for parenting skills training and "to strengthen parental relationships and promote healthy marriages."<sup>30</sup> The Obama Administration has requested \$443 million for fiscal year 2012, a considerable sum that states should explore using in order to encourage the safest and most stable setting for children—a married household.<sup>31</sup>

Moreover, other existing government programs, including some that generally do not include pro-marriage messages, could devote a portion of their educational outreach to promoting the benefits of marriage to couples and their children. For example, information about marriage resources and the benefits of marriage could be made available in Head Start projects, Medicaid and public health clinics,

contraception clinics funded through Title X, and unemployment offices, where a couple experiencing new financial stress might visit.<sup>32</sup>

In the absence of congressional direction to the contrary and consistent with the objectives of these social services, several states have considered or are considering proposals to require such uses of program funds. For a time, the Administration on Children and Families specifically encouraged marriage education efforts in Title X projects, and this effort could be revived.<sup>33</sup>

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Broader media campaigns that promote marriage can also play an important role. Private resources deserve more attention, and a number of resources already deliver powerful messages about the ancillary virtues that can influence decisions to marry or remain married.

- The Foundation for a Better Life has produced a number of television spots, including subtle messages such as "You Can Let Go, Daddy,"<sup>34</sup> about a father's lifelong devotion to and guidance of his daughter, and "Good Stuff,"<sup>35</sup> an ad that

30. Federal Grants Wire, "Promoting Safe and Stable Families," at <http://www.federalgrantswire.com/promoting-safe-and-stable-families.html> (April 29, 2011).

31. U.S. Department of Health and Human Services, *Advancing the Health, Safety, and Well-Being of Our People: FY 2012 President's Budget for HHS*, pp. 94–95, at <http://www.hhs.gov/about/FY2012budget/fy2012bib.pdf> (April 29, 2011).

32. While evidence is mixed on the effect of marital status on the effective use of contraception, married women "are significantly less likely than unmarried women to resolve unexpected pregnancies through abortion." Susan Dudley, "Women Who Have Abortions," National Abortion Federation, 2003, at [http://www.prochoice.org/about\\_abortion/facts/women\\_who.html](http://www.prochoice.org/about_abortion/facts/women_who.html) (May 24, 2011). Recent controversies over abortions provided by entities that receive Title X funding should prompt more consideration of the role that marriage and relationship skills training could play in improving couples' ability to act responsibly in this area.

33. Robert Rector, "Welfare Reform and the Healthy Marriage Initiative," testimony before the Subcommittee on Human Resources, Committee on Ways and Means, U.S. House of Representatives, February 10, 2005, at <http://www.heritage.org/research/testimony/welfare-reform-and-the-healthy-marriage-initiative>. Because marriage skills and education programs hold more promise for couples earlier in relationships, reaching younger people before anti-marriage attitudes and patterns are set makes sense. As Rector notes, "The potential for outreach through the Title X clinics may actually be greater than through maternity wards." *Ibid.*

34. Values.com, "You Can Let Go," at <http://www.values.com/inspirational-stories-tv-spots/103-You-Can-Let-Go> (April 26, 2011).

35. *Ibid.* and Values.com, "Good Stuff," at <http://www.values.com/inspirational-stories-tv-spots/94-Good-Stuff> (April 26, 2011).

powerfully illustrates a mature response to early marital conflict.

- The new “Love Is...” campaign provides a series of online resources on an interactive Web site that also offers relationship advice by topic and insights from experts in various marriage-related fields. Users can customize the site to fit their relationship status, whether single, engaged, or married.<sup>36</sup>
- Films such as Family Research Council’s *I Do: Portraits from Our Journey* illustrate a truth lost in today’s fissionable marriage climate: that hard times can strengthen relationships in some instances when couples work through difficulties together and achieve reconciliation.

Similarly, a variety of course materials, including both secular and faith-based approaches, have been developed as a result of recent recognition of the need to restore marriage. Many of these curricular materials are catalogued with appropriate summaries and links by the National Healthy Marriage Resource Center, which was created under grants provided by the Administration on Children and Families. The center’s TwoOfUs.org Web site<sup>37</sup> also offers specific marriage and relationship advice and expert video resources on a variety of topics. Expanding public awareness of these and similar resources to expand marriage education and skills training to save families would be socially and fiscally wise.

**Principle #3: States should recognize that a significant percentage of divorcing couples, especially those with children, would respond to reconciliation efforts and restore their marriages. States should develop policies and programs that maximize the reconciliation option.**

Current practices poorly serve the significant percentage of divorcing couples who would respond to voluntary reconciliation opportunities. All 50 states have adopted no-fault divorce statutes, and 32

states have no waiting period for divorce, although some limit it to instances in which there is mutual consent to divorce.

Divorce rates have declined by more than one-fourth from their peak of 22.6 per 1,000 married women in 1980.<sup>38</sup> However, the rise of cohabitation masks to some degree the magnitude of couple breakdown in the United States.

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***The steadily accumulating evidence from grown children of divorced parents shows that the effects of divorce are lifelong and more significant than the experts predicted a generation ago.***

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With no-fault divorce the universal rule in the United States after the New York legislature’s action in 2010, the temptation may exist to believe that an organic evolution in marriage law has run its course and that American society has reached a new consensus to make speedy divorce normative practice. However, this belief runs contrary to continuing evidence that many divorced couples come to regret pursuing divorce too hastily with inadequate time for reflection and forethought, especially when minor children are involved. In addition, the steadily accumulating evidence from grown children of divorced parents shows that the effects of divorce are lifelong and more significant than the experts predicted a generation ago.

In 2002, Oklahoma State University published the results of a survey commissioned under the state’s marriage initiative to assess Oklahomans’ attitudes toward marriage, divorce, and related issues. Oklahoma’s status as a Bible Belt state with one of the nation’s highest divorce rates made it an especially ripe candidate for deeper examination and the application of potential braking mechanisms. The survey reported that more than one-third of divorced men and one-fifth of divorced women

36. Love Is, Web site, at <http://loveishere.com/index2.html> (April 26, 2011).

37. National Healthy Marriage Resource Center, Web site, at <http://www.healthymarriageinfo.org/> (April 26, 2011). See also TwoOfUs.org, Web site, at <http://www.twoofus.org/index.aspx> (April 26, 2011).

38. The Heritage Foundation, “The Divorce Rate Is Declining but Still High.”

reported wishing they had personally done more to save their previous marriage.<sup>39</sup> This level of “divorce remorse” has encouraged marriage experts and policymakers to consider options that combine a waiting period with a requirement for both husband and wife to receive information and counseling on how divorce affects both children and their own well-being.

The Parental Divorce Reduction Act, introduced in the New Mexico Senate this year by state Senator Mark Boitano, is designed to “reduce unnecessary divorce, decrease parental conflict and litigation and educate couples on the impact of divorce on families.”<sup>40</sup> The bill proposes that parents with minor children be required to complete a divorce reduction curriculum taught by a certified instructor and an eight-month period of “reconciliation and reflection” before filing a divorce petition. The bill provides for a number of exceptions to this policy to address situations of domestic violence, imprisonment, recalcitrant substance abuse, or abandonment that make completion of the curriculum infeasible. An online curriculum option would be offered where in-person instruction is unavailable. Recognizing budget realities, the couple would be responsible for the course fee, but the courts could waive the fee for indigent parties, and the state secretary of human services would receive the authority to use TANF funds to make grants to defray the cost.<sup>41</sup>

**Principle #4: Policymakers should study, recognize, and reward success in marriage, recognizing the power of the bully pulpit and civic leadership to shape consensus and define progress.**

While the wisdom of recognizing and rewarding success in marriage seems self-evident, policymakers, researchers, and legislators typically devote their time and resources to studying family breakdown and remedies to relieve its effects. While this attention is appropriate, an ethos has developed in some quarters that enduring families are either a relic of the past or an endangered species headed for extinction.

A poll released by the Pew Research Center in late 2010 found that 39 percent of American adults believe that marriage has become obsolete, a figure that has risen from 28 percent in 1979.<sup>42</sup> Many media reports reacted to this finding either with fatalism or with fascination.

The story is frequently different when a particular marriage dissolves in a segment of the population where stability is expected or when persons who have a celebrated relationship are involved. The recent breakdowns of the marriages of Al and Tipper Gore and John and the late Elizabeth Edwards, two prominent political couples who had seriously contended to be the nation’s First Family, struck much of the reporting community as genuine tragedies that transcended political boundaries.<sup>43</sup>

39. Christine A. Johnson *et al.*, “Marriage in Oklahoma: 2001 Baseline Statewide Survey on Marriage and Divorce,” Oklahoma State University, Bureau for Social Research, June 2002, esp. p. 17, Table 14, at [http://www.okmarriage.org/downloads/media/survey\\_report.pdf](http://www.okmarriage.org/downloads/media/survey_report.pdf) (April 26, 2011).

40. Parental Divorce Reduction Act, SB 556, New Mexico Senate, 50th Legislature, 1st Session, 2011, § 2, at <http://www.nmlegis.gov/Sessions/11%20Regular/bills/senate/SB0556.pdf> (April 26, 2011).

41. Interestingly, a detailed fiscal impact report on the bill prepared by the state Legislative Finance Committee poses a series of questions about processes and costs under the legislation, including the hourly wages of instructors, and thoroughly describes the existing stresses in the TANF program that have led to cuts in payments to meet a caseload that has grown by 47 percent since June 2008. Illustrating the difficulty of documenting the consequences of action not taken, the impact report does not mention the possibility of realizing savings from reconciled marriages, which do not burden the court system or make one party and their children dependent on public assistance. New Mexico Legislative Finance Committee, “Fiscal Impact Report: Parental Divorce Reduction Act,” March 9, 2011, at <http://www.nmlegis.gov/Sessions/11%20Regular/firs/SB0556.pdf> (May 19, 2011).

42. Pew Research Center, “The Decline of Marriage and Rise of New Families.” An 11 percentage point increase in the proportion of Americans who think marriage is “obsolete” is significant given the harshness of the judgment expressed, but the datum does not indicate whether the respondents believe that marital obsolescence is a good thing. It does indicate that changes of small annual magnitude (0.3 percent since 1978) matter over time. A Marshall Plan for Marriage that produced a positive trend of that size is neither unthinkable nor unaffordable.

This human response reflects not only the phenomenon of lower divorce and out-of-wedlock birthrates among the nation's most economically successful and educated class, but also a public familiarity with what a lengthy marriage really means. The demise of such a marriage powerfully reminds commentators, irrespective of their views on other issues, that an intact family unit is a community treasure.<sup>44</sup>

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***Finding new and better ways to publicly celebrate and encourage enduring marriages may be one of the most critical ways that a Marshall Plan for Marriage could succeed.***

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National leaders should exhibit this same sense of value—and the commensurate sense of loss when a family does not form or does not survive—in policy and in communications to families across all ethnic groups and all income ranges. Finding new and better ways to publicly celebrate and encourage enduring marriages may be one of the most critical ways that a Marshall Plan for Marriage could succeed. For example, civic organizations and churches that once honored or still honor couples on their 40th or 50th wedding anniversaries might consider honoring and encouraging married couples on earlier and pivotal milestones, such as their fifth or 10th anniversaries. Marital Longevity Day might be linked to National Marriage Week<sup>45</sup> or older celebrations<sup>46</sup> and occupy a place in the public mind as an occasion of immense personal and civic importance.

The cost of divorce and family breakdown, both to taxpayers and to long-term economic growth, is immense. Estimates of the annual cost of divorce and unmarried childbearing range as high as \$112 billion.<sup>47</sup> Conversely, couples who avoid divorce typically save the taxpayer in reduced utilization of family courts, the criminal justice system, and social services.

For this reason, states and localities might consider experimenting with reductions in state and local taxes on wedding anniversaries. For example, a state could offer a 0.5 percentage point reduction of income taxes or similar relief in property taxes when a couple reaches a five-year or 10-year anniversary together. Such relief would amount to a rebate on their investment as taxpayers in government programs. The relief could be constructed and executed in such a way that its symbolism exceeds its cost, and the data generated by the rebates could spur policymakers to focus more on the health and well-being of long-term marriages in their jurisdictions.

## Conclusion

Lest we lose heart, the data suggest that the United States may be nearing a tipping point for the institution of marriage. As stark as the record out-of-wedlock birthrate and cohabitation figures are for the United States, European statistics suggest that marital breakdown could increase by up to 50 percent over the next decade. No nation can afford to be neutral about the substantial impact that such dislocation imposes on the well-being of future

43. "Al Gore, Tipper Gore Split: Friends, Political Observers React with Shock," *Huffington Post*, June 10, 2010, at [http://www.huffingtonpost.com/2010/06/02/al-gore-tipper-gore-split\\_n\\_597593.html](http://www.huffingtonpost.com/2010/06/02/al-gore-tipper-gore-split_n_597593.html) (April 29, 2011).

44. There were some notable exceptions to this response, including Sally Quinn, "The Gift of the Gores: Rejoice, Al and Tipper Have Split Up," *The Washington Post*, June 7, 2010, at [http://newsweek.washingtonpost.com/onfaith/panelists/sally\\_quinn/2010/06/the\\_gift\\_of\\_the\\_gores.html](http://newsweek.washingtonpost.com/onfaith/panelists/sally_quinn/2010/06/the_gift_of_the_gores.html) (May 16, 2011).

45. National Marriage Week is February 7–14. It was begun in the United Kingdom in 1998 and is now observed in nearly a dozen countries, including the United States since 2002. For more information, see National Marriage Week USA, "About Us," at <http://www.nationalmarriageweekusa.org/aboutus/> (May 5, 2011).

46. World Marriage Day was established in 1981 by marriage advocates in Louisiana and was adopted as an international observance by Worldwide Marriage Encounter, a Catholic marriage-renewal organization. It has been recognized by the governors of 43 U.S. states and by foreign leaders. See World Marriage Day, Web site, at <http://wmd.wwme.org/index.html> (May 5, 2011).

47. Benjamin Scafidi, "The Taxpayer Costs of Divorce and Unwed Childbearing: First-Ever Estimates for the Nation and All Fifty States," Institute for American Values, Georgia Family Council, Institute for Marriage and Public Policy, and Families Northwest, 2008, at <http://www.georgiafamily.org/resources/research/taxpayer-costs-of-divorce> (May 5, 2011).

generations and the resulting effects of spurring the growth of government and slowing the economy.

Halting and reversing the sustained trends of nearly four decades will not happen by accident. The nation needs to forge a fresh American consensus that rescuing marriage—a Marshall Plan to

rebuild shattered American homes—is a matter of the highest national priority.

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