

## Marriage – Pathway to Flourishing and Prosperity

***“In the midst of a national marriage collapse and the resulting poverty, what can the church’s message be in reversing this calamity?”***

As the battle over fixing poverty rages, we want to present the social science (facts, data and observations) that debunk the arguments that racial inequality and social injustice are the primary causes of poverty in America. Rarely does the public conversation about the changing economic fortunes of Americans and their families look at questions of family structure. We will offer four key articles recommended to us that would help you in your conversations with friends.

*“Between 1979 and 2012, median family income rose only 14 percent, or only 0.4 percent per year. However, among married parents, median family income increased by 30 percent.”*

In a culture that uses the race card for almost every debate, Denzel Washington’s latest film *Roman J. Israel Esq.* ([as reviewed in \*The Federalist\* by Matthew Garnett, Dec. 7, 2017](#)) wrestles with the question “Is the answer to our racial woes an overwhelming protest of oppressed over the oppressor – is it revenge as the formerly oppressed exert power over the formerly oppressors - or is it forgiveness and genuine reconciliation?” The film is a sobering look at how we are treating race. This question is relevant because **the issue of social injustice is frequently used as the primary cause of poverty**. Social Justice becomes a diversion from correctly diagnosing and dealing with poverty, especially in minority groups. As poverty in the minority communities is debated, seldom do you hear calls for responsibility relative to marriage and fatherhood.

We want to suggest a series of articles to help you speak well about this issue. We sent another version of this to pastors with a tongue in cheek suggestion for a sermon series - ***“Marriage - The Prosperity Gospel that Really Works.”*** At a time when marriage is under attack like no other time in history, this is our chance to turn this tide and show our people the power of marriage as a public good.

### **A Word of Qualification about the Good of Marriage:**

There are two basic branches to the marriage conversation:

- First, *what is marriage in the eyes of God and how does it relate to His plan for mankind?* This is a discussion not taken up here but is the first one we must understand and teach. In resources such as [Marriage: What It Is and Why It Matters](#) or [Marriage and The Public Good: Ten Principles](#) we see the case made that marriage is between a man and woman and when that relationship is conjugal, it benefits children, all classes, and all societies. There are economic, social, and emotional goods to marriage that we will discuss, but if all we argue for are these pleasures, we have no reason to argue against same-sex marriage.

- Second, *why is marriage the key ingredient in the flourishing of all classes of people?* We need to inform people about how marriage is the one key ingredient always at the top of the list when we encounter poverty. While we don't see these as separated benefits, we will separate them for the purpose of discussion.

### **“What is the number one issue that causes poverty in Montana and America?”**

A couple of years ago, I asked a friend who was running for high public office this question. Even after I primed my friend, they were clueless – had no idea. My point? If they did not know, neither do most in the church. This confusion aids those who *use the issues of race and social justice* to divert public attention for their political influence. To anyone at all familiar with the social sciences, they know the answer is “marriage.” The articles presented here will document that marriage has no rival – no program or policy – can come close to the good it does for the disadvantaged. As the Heritage Foundation outlines in [How Welfare Undermines Marriage and What to Do About It](#), in the 50 years since the instigation of the “war on poverty” in 1964, the percentage of children born out of wedlock – the number one causal agent of poverty in America - has grown from 5% to over 40%. Governments attempt to create programs, but none of these ideas match the idea of Genesis one “in the beginning God created them male and female”... As America has walked away from marriage and started more social programs to help the poor, things have gotten much worse.

### **“The Facts Ma’am, just the Facts”:**

We will present four articles as a resource base for making the case for marriage. To provide a little direction, we will provide a few bullet points from each article that you can scan to give you a flavor for what is in the articles. The last two articles have executive summaries. The first article is below at the very bottom (and attached) but is the very “meat” of our agenda. The others are referenced and also attached. .

### **Links for Further Study?**

[Marriage: America’s Greatest Weapon Against Child Poverty](#) - Heritage Foundation

[Marriage Weapon Against Poverty Slide Show](#) – Heritage Foundation

[A Marshall Plan for Marriage: Rebuilding Our Shattered Homes](#)

[The Consequences of Putting Off Marriage, for Christians and for Culture](#)

**First Article:** [The Research Proves The No. 1 Social Justice Imperative Is Marriage](#) – Glenn Stanton

We begin with our foundational article by Glenn Stanton from Focus on the Family. Glenn is the Director of Family Formation Studies at Focus. Here are some factors he mentions to “prime your pump:” (Specifics: Data, charts and references are in the article.)

- A foundational value in our nation is the opportunity for all its citizens to be able to compete for a fair and meaningful shot at the American dream.
- For the last 20 years or more, marital status has increasingly become the central factor in whether our neighbors and their children rise above, remain, or descend into poverty.
- Marriage has become the fault line dividing America’s classes.
- Marriage is displacing both income and race as the great class divide of the new century.
- The proliferation of single-parent households accounts for virtually all of the increase in child poverty since the early 1970s.” Yes, virtually all of the increase!
- The success sequence: Americans need only do three things to avoid living in poverty: #1 graduate from high school, #2 marry before having a child, #3 have that child after age twenty.
- Fewer millennials are keeping these things in order, compared to their Boomer and Xer forbearers.
- Working-class women are nearly three times more likely to have babies out of wedlock than upper-class women. Poor women are about five times more likely.
- Marriage strongly boosts *every* important measure of well-being for children, women, and men. Pick any measure you can imagine.
- Poverty rate for children living with two **unmarried cohabiting parents** is more similar to that of single-mother homes than to those living with their married mother and father.
- Married people, regardless of how much they have, tend to manage their money differently than divorced, single, and cohabiting people.
- Only 4 percent of homes with a married mother and father are on food stamps at any given time. But 21 percent of cohabiting and 28 percent of single-mother homes require such public assistance.
- Even women entering marriage between the conception and birth of their first child, regardless of class, education, and race, benefit from a greater standard of living.
- Adjusting for family size, family income is 73 percent higher for married women compared to that of their unmarried peers.
- Marriage generates wealth largely because marriage molds men into producers, providers, and savers. Singleness and cohabiting don’t.
- If you really care about inequality, you support marriage.
- **As Government expands, marriage declines.**

We want to give you three supporting LINKS that will be helpful, the articles associated with these links will be attached below. The last two have *executive summaries* and excellent and more exhaustive resources.

**Second Article: *The Widening Marriage Gap: America's New Class Divide***

<http://reason.com/archives/2001/05/19/the-widening-marriage-gap-amer>

This 2001 article says “*marriage is displacing both income and race as the great class divide of the new century*” same thing Stanton is saying. If you think about the deterioration between when this article was written and when Glenn writes several things become apparent:

- **These trends** are not new – but they are getting worse.
- **The Social Scientists** don’t know how to promote marriage.
- **The Government** programs have not helped and in most cases have hurt.
- **The Church has had no message** – we have been largely silent in terms of teaching about marriage, promoting it, and teaching on its benefits.

**Third Article: *The Millennial Success Sequence – Marriage, Kids, and the Success Sequence***

**Among Young Adults-** [http://www.aei.org/wp-content/uploads/2017/06/IFS-](http://www.aei.org/wp-content/uploads/2017/06/IFS-MillennialSuccessSequence-Final.pdf)

[MillennialSuccessSequence-Final.pdf](http://www.aei.org/wp-content/uploads/2017/06/IFS-MillennialSuccessSequence-Final.pdf) This article would also be useful for **Youth Groups and College and Career Groups**

**Some points of interest:**

A record 55% of Millennial parents (ages 28-34) have put childbearing before marriage. By comparison, when the youngest Baby Boomers (born between 1957 and 1964) were the same age and became parents, only a quarter of them had their first child before marriage.

- The most financially successful young adults today continue to be those who put marriage before the baby carriage. This pattern holds true for racial and ethnic minorities, as well as young adults from lower-income families. In general, Millennials who marry first are more likely to be on track to realizing the American Dream than those who put childbearing first.
- 97% of Millennials who follow what has been called the “*success sequence*”—that is, who get at least a high school degree, work, and then marry before having any children, in that order—are not poor by the time they reach their prime young adult years (ages 28-34).
- Today, 31% of Millennials who obtained at least a high school degree (but didn’t follow the work and marriage steps) by their mid-20s are in poverty when they reach ages 28 to 34. Only 3% of young adults who passed through all three milestones associated with the success sequence in its entirety—including marrying first—are poor.
- Overall, 30% of Millennial parents are unmarried by ages 28 to 34, and the share differs sharply by race/ethnicity and education levels. More than 6 in 10 (61%) of black young adults with children are not yet married, compared with 37% of Hispanics and 20% of whites.

**Fourth Article: *For Richer, for Poorer – How Family Structures Economic Success in America***

[http://www.aei.org/wp-content/uploads/2014/10/IFS-ForRicherForPoorer-Final\\_Web.pdf](http://www.aei.org/wp-content/uploads/2014/10/IFS-ForRicherForPoorer-Final_Web.pdf)

Rarely does the public conversation about the changing economic fortunes of Americans and their families look at questions of *family structure*. This is an important oversight because, as this report shows, changes in family formation and stability are central to the changing economic landscape of American families, to the declining economic status of men, and to worries about the health of the American dream.

### **Is there a growing disparity in family income?**

*Between 1979 and 2012, median family income rose only 14 percent, or only 0.4 percent per year. However, among married parents, median family income increased by 30 percent.*

This study documents **five key findings** about the relationships between family patterns and Economic well-being in America:

**1–** The retreat from marriage—a retreat that has been concentrated among lower-income Americans—plays a key role in the changing economic fortunes of American family life. We estimate that the growth in median income of families with children would be 44 percent higher if the United States enjoyed 1980 levels of married parenthood today. Further, at least 32 percent of the growth in family-income inequality since 1979 among families with children and 37 percent of the decline in men’s employment rates during that time can be linked to the decreasing number of Americans who form and maintain stable, married families.

**2–** Growing up with both parents (in an intact family) is strongly associated with more education, work, and income among today’s young men *and* women. Young men and women from intact families enjoy an annual “intact-family premium” that amounts to \$6,500 and \$4,700, respectively, over the incomes of their peers from single-parent families.

**3–** Men obtain a substantial “marriage premium” and women bear no marriage penalty in their individual incomes, and both men and women enjoy substantially higher family incomes, compared to peers with otherwise similar characteristics. For instance, men enjoy a marriage premium of at least \$15,900 per year in their individual income compared to their single peers.

**4–** These two trends reinforce each other. Growing up with both parents increases your odds of becoming highly educated, which in turn leads to higher odds of being married as an adult. Both the added education and marriage result in higher income levels. Indeed, men and women who were raised with both parents present and then go on to marry enjoy an especially high income as adults. Men and women who are currently married and were raised in an intact family enjoy an annual “family premium” in their household income that exceeds that of their unmarried peers who were raised in non-intact families by at least \$42,000.

**5–** The advantages of growing up in an intact family and being married extend across the population. They apply about as much to blacks and Hispanics as they do to whites. For instance, black men enjoy a marriage premium of at least \$12,500 in their individual income compared to their single peers. The advantages also apply, for the most part, to men and women who are less educated. For instance, men with a high-school degree or less enjoy a marriage premium of at least \$17,000 compared to their single peers.

**[The Research Proves The No. 1 Social Justice Imperative Is Marriage](#)**

*For the last 20 years, marital status has increasingly become the central factor in whether our neighbors rise above, remain, or descend into poverty. The research is astounding.*

By [Glenn T. Stanton](#) The Federalist - NOVEMBER 3, 2017

A foundational value in our nation is the opportunity for all its citizens to be able to compete for a fair and meaningful shot at the American dream. This begins with access to citizenship, educational opportunity, and securing meaningful work that leads to greater life opportunities via commitment, diligence, and self-sacrifice. But an important contributor to putting and keeping men, women, and children on the escalator toward the American dream is little-known and widely ignored.

Just 70 years ago, social mobility and protection from poverty were largely a factor of employment. Those who had full-time work of any kind were seldom poor. Fifty years ago, education marked the gulf separating the *haves* from the *have-nots*. For the last 20 years or more, though, marital status has increasingly become the central factor in whether our neighbors and their children rise above, remain, or descend into poverty. The research is astounding.

Charles Murray of the American Enterprise Institute explains in his important book “Coming Apart: The State of White America” that in 1960, the poorly and moderately educated were only 10 percent less likely to be married than the college educated, with both numbers quite high: 84 and 94 respectively. That parity largely held until the late 1970s.

Today, these two groups are separated by a 35 percent margin and the gap continues to expand. All the movement is on one side. Marriage is sinking dramatically among lower- and middle-class Americans, down to a minority of 48 percent today. No indicators hint at any slowing. It’s remained generally constant among the well-to-do. This stark trend line led Murray to lament, “Marriage has become the fault line dividing America’s classes.” He has company in this conclusion.

### ***Marriage Matters Lots More than Income and Race***

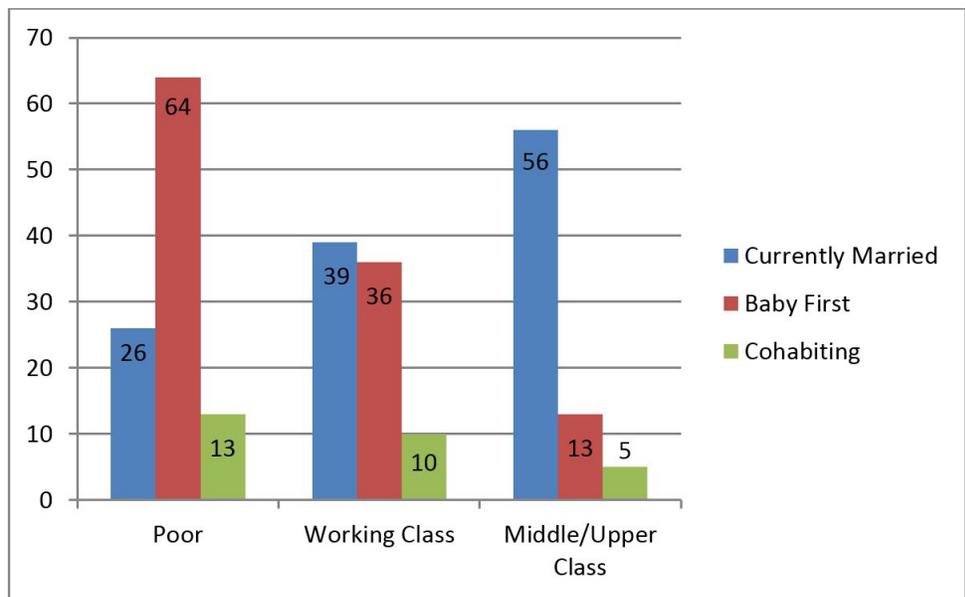
Jonathan Rauch writing in the [National Journal](#), certainly no conservative, notes that “**marriage is displacing both income and race as the great class divide of the new century.**” Isabel Sawhill, a senior scholar at the center-left Brookings Institute, boldly and correctly proclaimed some years ago that “the proliferation of single-parent households accounts for virtually all of the increase in child poverty since the early 1970s.” Virtually all of the increase!

Professor Bill Galston, President Clinton’s domestic policy advisor and now a senior fellow at Brookings, explained in the early 1990s that an **American need only do three things to avoid living in poverty: graduate from high school, marry before having a child, and have that child after age twenty.** Only 8 percent of people who do so, he reported, will be poor, while 79 percent who fail to do all three will.

Sociologists have referred to keeping these things in proper order as the “success sequence.” It remains true, according to a new [research investigation](#) from the Brookings and the American Enterprise institutes. It takes a deeper look at this “first comes love, then comes marriage” sequence by class and generation.

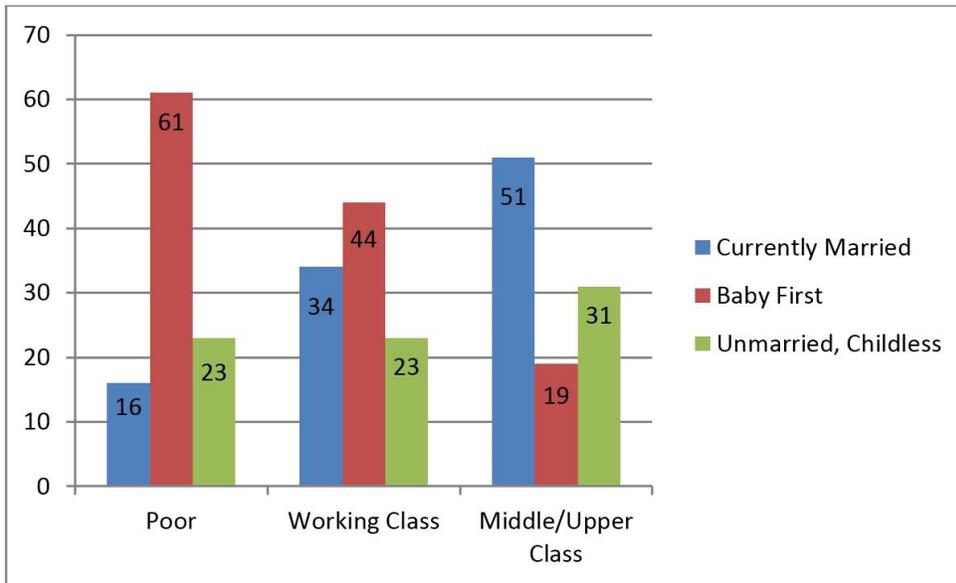
The increase of baby carriages coming before marriage is terribly alarming among the working poor. Working-class women are nearly three times more likely to have babies out of wedlock than upper-class women. Poor women are about five times more likely. These two groups are far less likely to be married overall and twice as likely to be cohabiting, suffering further from inherent instability of living together without marriage.

**Figure 1: Share of Overall Family-Path by Class**



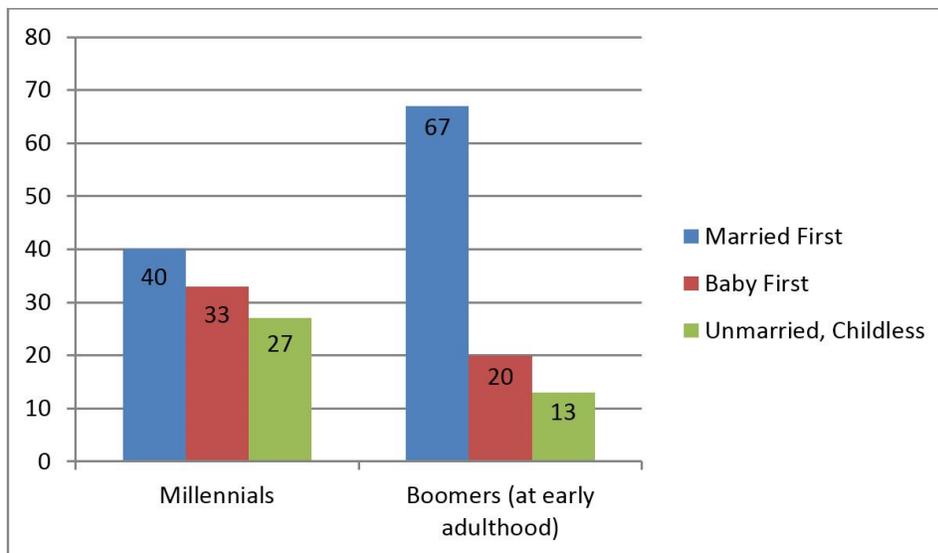
These troubling family-path trends leading to decreased life success are unfortunately true for millennials, as well.

**Figure 2: Millennial Family-Path by Class**



A [recent report](#) on this topic focusing on millennials reports that 97 percent of those who follow the success sequence—earn at least a high-school diploma, work, and marry before having children—will not be poor as they enter their 30s. This is largely true for ethnic minorities and those who grew up in poor families. But sadly, fewer millennials are keeping these things in order, compared to their Boomer and Xer forbearers.

**Figure 3: Percentage of Young Adults by Generation**



The success sequence of “first comes love” is so much more than moral choice or romantic idealism. These are deeply pragmatic, economic decisions powerfully affecting class mobility,

where people live on the social scale, and the opportunities they will be able to provide for their children. This is because of the extraordinary economic power of marriage.

### ***Marriage Boosts Every Measure Of Human Well-Being***

A consistent and irrefutable mountain of research has shown, reaching back to the 1970s and beyond, that marriage strongly boosts *every* important measure of well-being for children, women, and men. Pick any measure you can imagine: overall physical and mental health, income, savings, employment, educational success, general life contentment and happiness, sexual satisfaction, even recovery from serious disease, healthy diet and exercise. Married people rate markedly and consistently better in each of these, and so many more, compared to their single, divorced, and cohabiting peers. Thus, marriage is an essential active ingredient in improving one's overall life prospects, regardless of class, race, or educational status.

This is why it's not merely one-parent versus two-parent families that makes the difference. The U.S. Census Bureau finds the poverty rate for children living with two *unmarried* cohabiting parents is similar to that of single-mother homes than to those living with their married mother and father. Married people, regardless of how much they have, tend to manage their money differently than divorced, single, and cohabiting people.

Only 4 percent of homes with a married mother and father are on food stamps at any given time. But 21 percent of cohabiting and 28 percent of single-mother homes require such public assistance. Likewise, 78 percent of married people own their own home—a central goal in achieving the American Dream—while only 41 percent of cohabiting adults and 44 percent of singles do. Data indicates that marital status boosts home ownership more than home ownership increases marital opportunities.

### ***Shotgun Marriages Also Confer Big Benefits***

Robert Lerman, an economist at the Urban Institute, [reports](#) the marriage benefit holds for even the most poor, and to a lesser degree but still consequentially for those who marry between conception and the birth of their first child. Despite “academic ability, school completion, family background, race, and age at pregnancy, women who are married between pregnancy and the birth of their first child averaged a 30 percent higher income-to-needs ratio and a 15 percent lower degree of [financial volatility].”

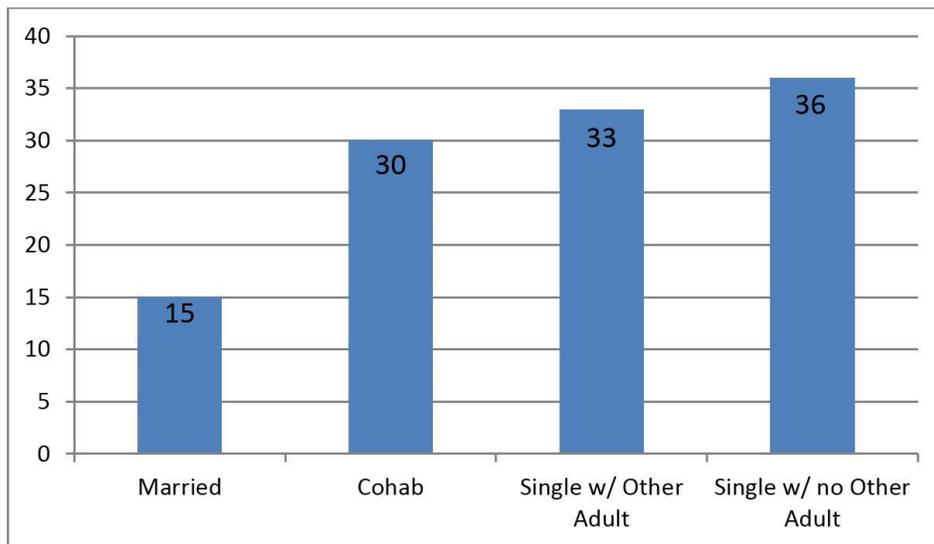
These numbers are not insignificant. Such marriages were associated with reducing the number of years the mother, father, and children spent in poverty by half, compared with those who did not marry before the birth of their first child. Remarkably, this difference was even *greater*—by substantial margins—for black mothers and those with low educational test scores. Lerman concludes, “Even among the mothers with the least qualifications and highest risk of poverty, marriage effects are consistently large and statistically significant.”

Even women entering marriage between the conception and birth of their first child, regardless of class, education, and race, benefit from a greater standard of living by the following percentages.

- 65 percent over a single mother with no other live-in adult
- 50 percent over a single mother living with a non-romantic adult
- 20 percent over a single mother living with a man

Shotgun weddings are not just a moral action. Even among households with similar incomes, and comparable demographic and educational characteristics, the following statistics demonstrate that, over the past year, married households are at least half as likely to have difficulty meeting their basic monthly living expenses and bills. This was most pronounced for black families.

**Figure 4: Percentage Unable to Meet Basic Monthly Bills**



A major [2014 report](#) from the American Enterprise Institute and the Institute for Family Studies at the University of Virginia reports that:

- Adjusting for family size, family income is 73 percent higher for married women compared to that of their unmarried peers.
- Married men benefit from an average annual economic “marriage premium” of at least \$15,900 per year compared to their unmarried peers.
- This investigation also finds that the marriage premium is even more substantial for the most disadvantaged.

***Marriage Is Good for People of Every Race***

The advantages of growing up in an intact family and being married extend across the population. They apply as much to blacks and Hispanics as they do to whites. For instance, black men enjoy a marriage premium of at least \$12,500 in their individual income compared to their single peers. The advantages also apply, for the most part, to men and women who are less educated. For instance, men with a high-school degree or less enjoy a marriage premium of at least \$17,000 compared to their single peers.

This is not simply because the well-to-do are more likely to marry, but that marriage itself is ‘a wealth-generating institution.’

So marriage is far more than just a personal, sentimental institution, giving folks something to feel-good about at each year’s anniversary. It produces profoundly practical and essential value. The scholars at the [National Marriage Project](#) working from the University of Virginia explain this is not simply because the well-to-do are more likely to marry, but that marriage itself is “a wealth-generating institution.” The [sociological evidence](#) on this fact is dramatic.

Marriage generates wealth largely because marriage molds men into producers, providers, and savers. Singleness and cohabiting don’t. Nobel-winning economist George Akerlof, in a prominent lecture more than a decade ago, [explained](#) the pro-social and market influence of marriage upon men and fathers: “Married men are more attached to the labor force, they have less substance abuse, they commit less crime, are less likely to become the victims of crime, have better health, and are less accident prone.”

Akerlof explains this is because “men settle down when they get married and if they fail to get married, they fail to settle down.” This is precisely why every insurance company offers lower premiums on health and auto insurance to married men. Settled-down men also work more, earn more, save more, and spend more money on their families than on themselves. They boost the well-being of women and children in every important way.

### ***If You Really Care About Inequality, You Support Marriage***

The evidence is impossible to ignore or explain away. Even *The New York Times* noted its importance in a major story some years ago entitled [“Two Classes, Divided by ‘I Do.’”](#) Marriage drives well-being and upward mobility. The absence of marriage diminishes it. Thus, the growing class divide. Any smart and compassionate effort to alleviate poverty and increase the well-being of our communities and its citizens cannot ignore this fact.

Today, many unfortunately believe that to be concerned about what kinds of families adults create and raise children in should be no one’s business. It’s a personal matter. Such people have no idea what a family is or does anthropologically. Each family is as much a public institution as it is private, if not more so. Its strength and weaknesses are felt throughout each community in countless ways. **Government expands as marriage declines.**

Working for healthy, well-formed, enduring marriages is one of the most effective ways we can do the work of social justice. That the effort is not hip and trendy has no bearing on its ability to

change lives for the better. Decades of research and the lives of real people make the case over and over again every day, for good or for bad. Let's resolve as a nation to choose and work for the good and halt the ever widening chasm of class.

*Glenn T. Stanton writes and speaks about family, gender, and art, is the director of family formation studies at Focus on the Family, and is the author of eight books including "[The Ring Makes All the Difference](#)" (Moody, 2011) and "[Loving My LGBT Neighbor](#)" (Moody, 2014). H*