

University of Chicago Professor Linda J. Waite delivered this lecture to the University of Chicago Alumni Club of Washington, DC on Wednesday Evening, December 4<sup>th</sup> 2002, as part of the Harper Lecture Series.

(Olivier Denier Long, Esq. cannot guarantee the accuracy or completeness of the following notes prepared by him during the presentation at the St. Regis Hotel.)

**The Case for Marriage:  
Why Married People are Happier, Healthier, and Better Off Financially**  
(Book Published in 2000)

Professor Waite's background is in sociology, demography, and aging. She was previously with the Rand Corporation. Her earlier book was entitled New Families and Old Families, Transformations in the American Home. Now, she concentrates on the intersection of work and family, and on the impact of a return to work upon women after their first child.

"The social institution of marriage changes people."

1970	67 % of males and 62% of females were married.
2000	55% of men and 52% of women were married.

Marriage is declining in the US.

1970	Married White Males were 68%
2000	Married White Males were 59%

1970 and 2000 Black percentages of persons married were significantly lower.

We see today a greater percentage of our population living alone by choice and financial ability. We see more people raising children alone, or living together and raising children together.

13% of Adults live alone now.  
This = 25% of all households.

22% of White children and 53% of Black children live with only one parent.

7.6 million Americans are living with a partner outside of marriage. (This does not include same-sex couples.)

40% of cohabiting couples have children under 18.

More and more children are born to unmarried mothers.  
1/3 of all births nationwide in last five years were children born out of wedlock.

25% of white births are to unmarried women.  
66% of births to black women are to unmarried women.

Black college graduates are more likely to marry than Black dropouts, but still not as frequently as White college graduates.

The Hispanic community contains three major subgroups: Puerto Ricans (like Blacks, reflecting substantial poverty), Mexican (positioned statistically between Whites and Blacks) and Cubans (the Hispanics who are demographically most like the White population). *Cohabitation is a legitimate alternative to marriage in an Hispanic family.* Socially, Hispanics are treated as married if the parties cohabit and the man turns all his pay over to his woman.

Demographers are just beginning to study the Gay and Lesbian populations, and the parenting styles in their families. These couples are not part of the statistics being reported here.

The definition of “family” in sociology is different from the definition employed by the census bureau, [and the definition of sex among students of Professor Waite is surprisingly inclusive].

“Family” according to the Bureau of the Census is a relationship by blood, marriage or adoption. A cohabiting couple is therefore not a family if the partners are unrelated by blood or marriage. Curiously, the Census definition means that having a child together creates a family as to mom-and-child, and as to dad-and-child, but still not as to mom and dad. Sociologically, however, a couple becomes one family when a child is born.

In Sweden or New Zealand, an unmarried couple with a child has a greater statistical chance of sticking together as a family than a married couple that has a child in the United States!

“Marriage is a social institution.” When humans evolved as a species, marriage co-evolved as the oldest social institution in human society. We are a pair-bonding species designed to live in small family groups, unlike chimps and great apes. We are different in that we create living units made up of a single male and a single female. Polygamous marriage is one man and 1-4 women. Every man with 4 wives means there are three men with none!

The social institution of marriage causes changes in behavior that make people better off: People do things differently when they are married.

Forty-nine percent of self-reporting married people claim that they have good or excellent health, yet only 38% of unmarried people make that claim.

Engaged people reduce heavy alcohol use, whether they are married, cohabiting, or not cohabiting.

Here are survival statistics on tracking 100 women from age 48 to age 65:

Looking at survival to age 65, married women live longer. Widowed women live the next longest. *Divorced* women live significantly shorter lives than the previous two groups. Women never married die the earliest.

For men, *any* unmarried status is equally bad in terms of shortening their lifespan. "Unmarried men die like flies, basically." Men who divorce should seek out a new relationship immediately.

Married people (men or women) are vastly happier than people who are previously married or never married, after controlling for income, education, race, etc.

However, most people say that married people are not happier, if asked.

**The greatest level of perceived happiness for women, in order of declining happiness, is:**

Unmarried woman entering their first marriage.

Changing from married to widowed.

Widowed/ separated / divorced women becoming remarried (only a small positive effect)

BIG NEGATIVE = Changing from married to separated / divorced.

First marriage and remarriage are big positives for men, but separation / divorce / widowhood all cause a major loss of happiness among men.

**The highest incidence of depressive symptoms among women and men:**

Going from married to "widowed" is the most depressing.

Also bad (in terms of increasing depressive symptoms) is changing your status from married to separated / divorced.

Changing from unmarried to entering a first marriage shows a slight decline in depressive symptoms.

The evolution from widowed / separated or divorced into a remarriage causes a slight *increase* in depressive symptoms.

There is not much evidence supporting the concept that the healthier men marry more. In fact, *less* healthy men seem to marry more.

The literature on sex shows that married people have better sex lives. They have more sex than even sexually active singles, and are more satisfied with it.

Cohabitors also have high levels of sex, but are generally less satisfied with it.

Women improve their emotional satisfaction from long-term commitment more than from the quantity of sex.

People appear more willing to discuss sex than money.

In relationships, men look for youth and beauty. Women look for status and probability of commitment.

Married people have far more money, averaging about \$132,000 per couple. Separated people have the least amount of money. Divorced, widowed, and never married all have about the same median household wealth (\$33,000 to \$42,000 per household). The conclusion is that married people save more. Half the difference is the difference in earnings, and the other half is due to differences in savings behavior (known as “asset control”). Families are more likely to buy a house, save for children, etc., on average.

Married men and women earn more than their unmarried counterparts.

This is called the “marriage premium” and runs from 10% to 40% for men. Men earn ten to forty percent more if they are married than if they are not married. Women earn 3-6% more if they are married and have no kids, than if they are unmarried and have no kids. Married mothers with a child earn 4-12% less than if they had no child.

Cohabiting men get about half the “marriage premium” of married men. Most married couples have a single savings account. A second savings account is usually for the wife’s household money. Second savings accounts are almost exclusively found in marriages.

It is rare to find the second account, or men sharing all their money, when men cohabit.

Men were tracked from age 18 until age 32.

A possible explanation for the marriage premium is that a married wage earner strives for bigger money but less satisfaction or flexibility, because of pressure from the spouse or from having a child.

When states made it easier to divorce by providing for no-fault divorce (as many states in the United States did from 1968 to 1981), the marriage premium for men went down. Wives were more at risk.

The more children a married woman has, the less she earns, statistically. The prevalent theory is that women bearing children earn less because they are more tired from child rearing, though there is no statistical support for that premise.

Kids raised by singles, Gays, and cohabitants cause a nasty debate. On average, studies suggest that children do better if raised by their two biological or adoptive parents.

Children appear to have fewer emotional problems, teen births, and high school or college dropouts when they are raised in an “intact” family, than when they are raised by

one parent. Statistical evidence tracking children into their 30's indicates that this gap widens as children get older.

Stepparents do no better raising problem-free children than single parents. However, stepparent families do have greater financial well-being. In other words, children experience problems in a stepparent family at the same rate, statistically, as children raised by only one parent.

Paul D'Amato and Alan Booth writing for the Harvard University Press measured troubled marriages. Conflict was determined to be bad for kids. Two factors: 70% of marriages ended with low-conflict divorces. 30% of marriages ended with high-conflict divorces. Although children from high conflict divorces did worse financially, they did *better* on the emotional scale.

D'Amato and Booth controlled for geographic area, age, income, race, and education.

Sarah McLanahan and Gary Sandifer wrote Growing Up With a Single Parent, What Helps, What Hurts.

Youthful marriage increases the odds of divorce through the early to mid 20's.

Children of divorced parents are slightly more likely to divorce, and are more concerned about commitment.

Judy Wallerstein concluded in The Surprising Legacy of Divorce that all married fathers pay for kids' college, but divorced fathers generally do not, even if they can afford to.

In Sweden, cohabiting is even more binding from a governmental standpoint than common law marriage. In the UK, in contrast, cohabiters have no rights at all.

*Religious participation has many of the same benefits across the board as marriage.*

People who go to a religious place once a week or more are much less likely to die within five years than people who do not. [Professor Waite is unsure why. Someone in the audience suggested the Devil takes lives sooner than the Lord.]

Being married and having young children tends to *increase* religious activity of a family, on average. Divorce and cohabitation tend to *reduce* religious participation.

Married and engaged couples are less violent than the unmarried and unengaged.

3-4% of married couples engage in violence.

11-12% of "engaged" cohabiters engage in violence.

13-15% of "disengaged" cohabiters assault each other.

Female to male violence is as common as male to female violence. This is a complicated issue. [An important story on intra-family abuse appeared in the New York Times Magazine a couple of weeks ago.]

If one member of a couple reports violence to authorities, usually both members of the couple have been physically violent.

Each sex is equally likely to kill the other.

Male to female violence is substantially more common among cohabiters, but about equal to the female-to-male violence among married couples.

There may be a stronger constraint on violence by friends and relatives of a married couple.

### **Marriage Benefits:**

- Specialization >> Greater Production
- Economies of Scale << Two Can Live as Cheaply as 1.65 People. This savings is on top of the “income premium”; meaning people in partnership can have a higher quality of life or save more money.
- Risk sharing. A man in his 50’s accedes to 35% greater financial wealth if he is married than if he is single. (If man is disabled, he has someone to care for him.)
- Social connection. We do best in closely bonded intimate relationships. Marriage improves immune, endocrine and cardio-vascular systems.

One study looked at people diagnosed with cancer. Married people did better at every stage of evolution of the disease.

The Wall Street Journal reported on Wednesday, December 4, 2002:

A woman at a hospital (who was also the reporter) asked for an MD for all major procedures instead of a medical resident, and got one. This reduced the likelihood of error. She also asked for copies of all lab notes and had them accessible for follow-up visits. When she had to be taken home by a family member according to hospital protocol, her husband conveniently disappeared, enabling her to stay at the hospital an extra day.

### **Cohabitation does not confer the same benefits as marriage:**

- There is no long-term commitment.

- One of the couple is more likely to participate in EPC's ("extra-pair copulations").
- There is no social support (unlike cohabitants in Sweden, for example, who have tremendous social support).
- Cohabitants tend to lead lives that are more separate.
- Living together is more like being single or dating.

**To strengthen marriage, we should:**

- Get the message out.
- Get the facts.
- Create pro-marriage public policies. (Many public policies hurt / tax poor people who are married. It seems to be bad public policy and unfair.)
- Change our laws to strengthen marriage.

State law changes easing eligibility for uncontested divorce increased the number of divorces by 17% between 1960's and mid-1980's. This is an enormous social cost.

People reporting that they are very unhappy in a marriage consist of 4-5% of the married population.

**Cohabitation is increasing because:**

- Divorce law changes have increased the rate of divorce.
- Divorce causes a loss of benefits and a decline in economies of scale, especially for women.

A rational woman invests in her own job skills, and works more than she would like, to protect against the possibility of divorce. This decreases her investment in her marriage, and increases the chances her marriage will end.

Fertility is low in the US. (It is not as low as in Germany, Italy or Japan, but it is still low). Our birth rate is only positive in the United States because of our immigrant population.

Our media does not support people sticking it out through a tough marriage. Professor Waite's next book will study what happens to people in an unhappy marriage. In one study, 77% of those surveyed that said they were unhappy in their marriage were still married 5 years later. Among those still married five years later, 66% said they were happy in their marriage. This suggests people do benefit from working through marital problems.

Look at Hilary Clinton as a role model. Popular opinion was that she should dump Bill. Yet, there are no perfect marriages. She was elected to the US Senate in spite of Bill, and they are still a couple.

*If no one stuck with a flawed marriage, there would be no marriages.*

Some marriages deserve to die, but many will recover if supported by society. Society does not seem to encourage people to fix a troubled marriage.

Both men and women find substantial psychological benefit from marriage.

The personal view of Dr. Waite is that if same-sex couples were legally, socially and religiously supported the same as married couples, they would probably be as successful socially. Gays and Lesbians are seeking the right to marry as a way of gaining this social support.

Dr. Waite approaches marriage and divorce as a demographer, but there is also considerable research on the psychological and religious similarities and differences in couples.

Intermarriage does not seem to impact divorce in liberal religions (like Unitarian Universalism), but has a *huge* impact in more restrictive or dogmatic faiths like the Mormon or Catholic religions. Curiously, if one member of a couple *converts* to the religion of the other, then the marriage is quite stable.

Age and educational differences increase the rate of divorce. If there is a wide difference in the age of the parties and one partner *murders* the other, the younger member of the couple is almost invariably the one who murders the older one.

Professor Waite recommends a book called Mating, by David Buss.

People marry more in the South, in their youth, and in rural areas.

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