Engines of Inequality: Class, Race, and Family Structure

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I. Introduction

Among those concerned with our country’s future, there is sharp disagreement over what form of the family is best—for men, women, children, and society as a whole. This divide finds expression in competing visions of marriage, sexuality and the family’s place in social life. Although views run the gamut, the chief positions on these issues may be characterized as “traditionalist” and “pluralist.”

Traditionalists seek to maintain the institution of marriage as it has conventionally been defined: a life-long, sexually exclusive relationship between one man and one woman. They regard this relationship as the preferred setting for bearing and raising children. On this view, the conventional nuclear family—consisting of children residing with their shared, biological, opposite-sex married parents—should be upheld, in law and custom, as the ideal model to which most people should aspire.

The pluralist camp, in contrast, is committed to a wider diversity of family types. Individuals should be free to construct families as they see fit, and established structures should be neither idealized nor favored. In the words of a leading proponent of pluralism, Judith Stacey, there are “few limits on the kinds of marriage and kinship patterns people might wish to devise.” For pluralists, “[t]he meaning and quality of intimate bonds” are far more important than “their customary forms.” On this approach, marriage is just one option among many—one setting in which

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2. See Judith Stacey, In the Name of the Family 127 (1996).
citizens can choose to establish relationships, bear children, and live their lives. Pluralists see no reason to preserve marriage as conventionally defined. Many see no problem in dispensing with marriage altogether.

A powerful assumption within this camp is that happiness, welfare, and wide-ranging freedom of choice can coexist in the realm of family life. On this view, established family forms are no better than others and there is nothing intrinsic to particular kinds of families that is more conducive to the well-being of adults and children. In the right circumstances, a variety of family types can function equally well. The effort to foster a broader range of possibilities has been directed, in particular, at expanding options for personal relationships between men and women beyond the form that has traditionally been identified as the most desirable for such relationships—which is marriage. This effort has been identified with what David Blankenhorn, in his recent book The Future of Marriage, terms deinstitutionalization—the effort to demote marriage from its place as the central paradigm for male-female relations and for raising children.4

Is this pluralist vision a blueprint for the future? In fact, that future has already arrived. A grand experiment in living is now underway in our society and the deinstitutionalization of marriage is proceeding apace. However, not all sectors of society have participated equally in the experiment. Among some groups, conventional marriage and the traditional nuclear family are as strong as ever. In others, they have declined or virtually disappeared.

A picture has now emerged of a growing divergence in family life by social class, income, education, and race. Professional demographers have known about these trends for some time, and awareness has increased among social scientists generally. Sara McLanahan, as president of the Population Association of America, called attention to these developments in a landmark article in Demography in 2004.5 Much work in the social sciences literature is now addressed to documenting these patterns, with efforts directed at understanding the causes as well as exploring the

implications of emerging family structure disparities along lines of class and race. The legal scholars, in contrast, have paid relatively little attention to these developments, and few have probed the implications for family law and policy.

The segmentation of family forms by class and race is the product of three interrelated trends. The first is a differential shift in the patterns of marriage, including its timing and prevalence. The second concerns the incidence of divorce and remarriage. The third bears on patterns of childbearing and child rearing, which determine whether children are born within marriage or outside it, and are raised by both their biological parents, by a single parent, or by some other combination of adults.

The changes in behavior related to marriage and procreation converge to produce a complex landscape. The selective weakening of customary forms and practices has generated new permutations, with the rise of novel combinations and relationships. The number of single-parent families, whether formed through divorce or extramarital childbearing, has increased sharply and is on the rise. Many more children are now growing up in fatherless homes. Blended families—that is, families in which only one adult in the home is biologically related to the child—are also more commonplace. Likewise, there has been a surge in multipartnered fertility, by which individuals produce children—either inside or outside of marriage—with more than one partner.

These patterns now vary dramatically by sociodemographic status, and the differences are growing. The affluent and well-educated whites—society’s most privileged group—still marry at very high rates and bear children predominantly within marriage. Although the incidence of divorce increased across the board starting in the 1960s, marriages among the affluent and educated have always been more stable, and divorce has dramatically declined among this group recently. Family “diversity”—and disarray—are now most common among minorities. The traditional family is also declining among less educated whites, including those without a college degree. As summarized recently in a review of family demographics by two economists, “the famil-


8. McLanahan, supra note 5; Lundberg & Pollak, supra note 6.
ily trajectories of college graduates have deviated little from the family trajectories of midcentury: almost all children are born within legal marriages, and these marriages are relatively stable. Nonmarital fertility and multipartnered fertility is concentrated among women in the bottom third of the income/education distribution, and the marriages that do take place are relatively early and relatively unstable.”

This essay addresses the class and race dimensions of this new family diversity. In attempting to understand the emerging trends and investigate their implications, it poses these questions: What is the current distribution of family structure, including patterns of marriage, divorce, childbearing, and child rearing? Specifically, what is the prevalence of the traditional nuclear family as opposed to alternative forms, such as single parent and fatherless families, across different sociodemographic groups? Second, why should we care about the distribution of family structure? More specifically, how and to what extent might these trends contribute to racial and economic inequality within American society today? What are the possible explanations for the emergence of these patterns? Finally, what, if anything, should and can be done about them?

II. Marriage

Marriage has long been the foundation for family and child rearing in the United States. Until recently, in all social classes, “[f]amilies headed by a couple in their first marriage. . . have [ ] been the dominant family form.”

For example, “more than [ninety] percent of the women in every birth cohort on record (records extend back to the mid-1800s) have eventually married.” Nonetheless, new patterns—called by some demographers the “second transition”—began to emerge “around 1960.” One important element of this transition was a change in marital behavior. Age of marriage began to climb for both men and women, and there was a slow but steady decrease in the number of people entering into marriage in all sociodemographic groups.

These overall patterns, however, mask profound differences by race and class—differences that have intensified recently. The relationship of marriage to class has shifted over time. For example, “[h]alf a century ago, Americans, whether poor or well-to-do, all married at roughly the

9. Lundberg & Pollak, supra note 6, at 8.
11. Id. at 10. In addition, “[t]hroughout the twentieth century, about nine out of ten Americans eventually married, although in some eras people tended to marry earlier than in others. Those who married earliest were the men and women who were born in the depression and the war years.” Id. at 9.
12. McLanahan, supra note 5.
same rate.” This uniformity, with some minor variations, continued through this century and into the post-World-War-II period. By the mid-1980s, however, marriage rates began to diverge, with poor women only about three-quarters as likely to marry as more privileged women by the end of that decade. The decline in marriage among the disadvantaged has continued, with poor men and women in 2005 “only about half as likely to be married as those with incomes at three or more times the poverty level.”

The precipitous decline in marriage among those with less education and income contrasts with a stabilization, followed by an increase, in marriage rates for women with more education. Although, for many decades, women with a college degree were somewhat less likely to marry than those with only a high-school education or some college, women with a bachelor’s or graduate degree surpassed all other groups in the 1990s and are now more likely to marry than those with less education. Economic status and education have long correlated with marriage rates for men, with higher-earning and better-educated men more likely to marry. As with women, class differences for men have also widened since the early 1980s, with affluent, well-educated men (those with a college degree or more) marrying at steadily higher rates than men with less education and lower income.

Marital patterns have also diverged by race, with long-standing differences becoming more pronounced recently despite the decline in marriage among all groups. Because the well-being of blacks is of great national concern, black family structure has always received attention. The acceleration of family fragmentation has caused that attention to intensify. Over the past fifty years, marriage rates have declined precipitously among blacks, with the percentage of adults married, or ever married, now by far the lowest among major American groups. For example, sixty percent of black women twenty-five to twenty-nine years old were

14. Id.
15. Garrison, supra note 7; see also Lundberg & Pollak, supra note 6, at 10–11; McLanahan, Diverging Destinies, supra note 5, at 612; Diane K. McLaughlin & Daniel T. Lichter, Poverty and the Marital Behavior of Young Women, 59 J. Marriage & Fam. 582, 591 (1997) (“Completing high school and completing college increased the probability of marriage by 1.5 and 1.7 times, respectively, compared with women who had not completed high school.”). Id. at 589 (“[P]oor women were about 72% as likely to marry in a given year as women who were not poor.”).

The marriage rate for African Americans has been dropping since the 1960s, and today [African
married in 1960, but only thirty-two percent in the mid-1980s. In contrast, the percentage of white women of the same age who were married went from 83% to 62% during this period. Similar trends have also been observed among black men, with this population achieving markedly lower rates of marriage than men in other major American groups. These disparities are observed even among men with similar levels of education and income.19

III. Divorce

Class and race have become more strongly correlated not just with the incidence of marriage but also with its persistence. In short, class now predicts marital stability, with more educated persons enjoying longer-lasting relationships.

The correlation between high levels of education and marital longevity has not always been so strong. The incidence of divorce increased generally after World War II, with women at all levels of education ending their marriages in the 1960s and 1970s at about the same rate.20 Beginning around 1980, however, the incidence of divorce began to diverge. The divorce rate for women without an undergraduate college degree has remained about the same, which is about thirty-five percent. “But for college graduates, the divorce rate in the first [ten] years of marriage has plummeted to just over 16[%] of those married between 1990 and 1994 from 27[%] of those married between 1975 and 1979.” 21 Divorce risk has

Americans] have the lowest marriage rate of any racial group in the United States. In 2001, according to the U.S. Census, 43.3 percent of black men and 41.9 percent of black women in America had never been married, in contrast to 27.4 percent and 20.7 percent respectively for whites.

See also R. Kelly Raley, Recent Trends and Differentials in Marriage and Cohabitation: The United States, in THE TIES THAT BIND: PERSPECTIVES ON MARRIAGE AND COHABITATION, 19, 23 (Linda J. Waite et al. eds., 2000) (“Since the 1950s, black women’s marriage rates have declined much more steeply than white women’s.”); Robert D. Mare & Christopher Winship, Socioeconomic Change and the Decline of Marriage for Blacks and Whites, in THE URBAN UNDERCLASS 175, 175 (Christopher Jencks & Paul E. Peterson eds., 1991); David T. Ellwood & Jonathan Crane, Family Change Among Black Americans: What Do We Know?, 4 J. ECON. PERSPECTIVES 65, 68–69 (1990).

18. See Jones, supra note 17, at B1.
20. Dan Hurley, Divorce Rate: It’s Not as High As You Think, N.Y. TIMES, Apr. 19, 2005, at F7:
As overall divorce rates shot up from the early 1960’s through the late 1970’s, the divorce rate for women with college degrees and those without moved lockstep, with graduates consistently having about one-third to one-fourth the divorce rate of nongraduates. Ellwood & Jencks, supra note 6, at 13 (“. . . the percentage of previously married mothers who were divorced also rose for every education group between the early 1960s and the early 1980s.”).
21. See Hurley, supra note 20 (summarizing data from various researchers in the field). Hurley also notes that, because most divorces occur within the first ten years of marriage, “the
become more sensitive to men’s education level as well, with more years of schooling now significantly reducing the odds of divorce.\textsuperscript{22} Although better-educated men and women tend to marry later, their reduced divorce risk is only partly explained by the positive association between later marriage and marital stability.\textsuperscript{23}

Just as with other demographic trends in marriage and the family over the last fifty years, divorce rates have diverged by race and ethnicity. Blacks have always divorced more often than whites, but blacks have seen a steeper increase since the mid-1980s.\textsuperscript{24} As demographers Megan Sweeney and Julie Philips observe, \textquotedblleft . . . divorce rates for white women continued to increase during the late 1970s, reaching a peak in 1969, and then stabilized (and even declined somewhat) during the 1980s.\textquotedblright \textsuperscript{25} In contrast, \textquotedblleft [b]eginning in the mid to late 1980s . . . crude divorce rates for blacks appear to drift upward . . . Indeed the smoothed divorce rate among white women was 9\% lower than that of black women in 1980, but by 1993, this difference had expanded to 29\%	extquotedblright .\textsuperscript{26} Although the decline in black marriage rates in recent decades would be expected to decrease the risk of divorce as the population entering into marriage became more selective, in fact the trend has been in the opposite direction. Large differences in the divorce rates of blacks and whites have persisted through the 1990s and into this decade.\textsuperscript{27}

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\textsuperscript{22} White & Rogers, \textit{supra} note 6, at 1043.

\textsuperscript{23} \textit{Id}. (noting that \textquotedblleft [o]ur results suggest that the increases in rates of marital disruption since the mid-1970s have been steeper among blacks than among Whites. Although the disruption rate appeared to level off for Whites in the post-1980 period, it began to rise for blacks beginning in the mid-1980s.	extquotedblright ).

\textsuperscript{24} Id.

\textsuperscript{25} Id.

\textsuperscript{26} \textit{Id}. (noting that \textquotedblleft [o]ur results suggest that the increases in rates of marital disruption since the mid-1970s have been steeper among blacks than among Whites. Although the disruption rate appeared to level off for Whites in the post-1980 period, it began to rise for blacks beginning in the mid-1980s.	extquotedblright ).

\textsuperscript{27} See Ellwood & Jencks, \textit{supra} note 6, at 42.
IV. Childbearing

In the past fifty years, more frequent decoupling of marriage and childbearing has marked women’s reproductive behavior. Since the mid-1970s (when fertility in the United States reached an all-time low), birth rates—as measured by the number of children born to women of childbearing age—have modestly increased overall. At the same time, however, the number of children born to unmarried mothers has soared. “Collectively, these trends yield a particularly striking increase in the ratio of unmarried births to total births”\(^{28}\) In the early 1950s, “only about 4% of children were born outside marriage”\(^{29}\) and many of the mothers married immediately following these births.\(^{30}\) In contrast, more than one third of all births were to unmarried mothers by the end of the twentieth century, with the most recent data putting the figure at 36%\(^ {31}\). Although extramarital childbearing increased in all classes,\(^ {32}\) the incidence diverged widely by mother’s education and economic status, with the proportion of children born outside of marriage significantly greater for mothers with less education and lower family income. The most important behavioral divide that has emerged is between women with a college degree or more, and everyone else. As Ellwood and Jencks note, the significant increase in extramarital childbearing “is not confined to the least educated. Quite the contrary. The increase has been about as steep among women with twelve to fifteen years of school as among those with less. Only college graduates seem largely

\(^{28}\) Joanna Gray et al., *The Rising Share of Nonmarital Births: Fertility Choice or Marriage Behavior?* 43 Demography 241, 241 (2006). Likewise, although teen pregnancy and childbirth rates (births per 1,000 adolescent females) have dropped in the past fifteen years, those trends reflect declining fertility rates generally. In contrast with the situation at midcentury, however, most births to women under age 20 take place outside marriage. The extramarital birthrate has continued its steady rise among all women of childbearing age. See *Positive Trends Recorded in U.S. Data on Teenagers*, N.Y. Times, July 13, 2007.


\(^{31}\) McLanahan, *Diverging Destinies*, supra note 5, at 611. See also Leah Ward Sears, *A Case for Strengthening Marriage*, Wash. Post, Oct. 30, 2006, A17 (citing Center for Disease Control and Prevention data showing that “almost 36[%] of all births are [now] the result of unmarried childbearing, the highest percentage ever recorded.”).

\(^{32}\) Maggie Gallagher, *The Abolition of Marriage: How We Destroy Lasting Love* 85 (1996). Gallagher states that “[b]etween 1982 and 1992 the proportion of single women with some college education who bore out-of-wedlock children more than doubled, from 5.5 to 11.3[%].” By way of contrast she notes that, despite their low rates of extramarital childbearing relative to other sociodemographic groups, “college-educated women today are more likely to become unwed mothers than women as a whole were in 1960. They are even more likely to approve of other women doing so.”
As a consequence of this “exemption,” the percentage of children born to the most educated segment of the female population (those with a four-year college degree or postgraduate education) has remained in the single digits, the lowest the incidence for white women in this group. In contrast, for women with a high-school degree or less, out-of-wedlock birth rates have soared and now exceed 40%.34

Although extramarital childbearing among blacks also varies by education and income, births outside marriage are far more common among black than white women at all levels of education and income. Because white, female college graduates so rarely have children outside of marriage, the disparity is particularly striking for well-educated black women, with the percentage of black, female college graduates giving birth out of wedlock almost 20% higher than for non-Hispanic Caucasian women of the same educational class.35 Although extramarital childbearing rates for blacks at all socioeconomic levels exceed that for other racial groups, the rate of increase in extramarital births is now greatest among Hispanic women. At the current juncture, “[f]orty-five percent of all Hispanic births occur outside of marriage, compared with 24 percent for whites and 15 percent for Asians. Only the percentage for blacks—68 percent—is higher.”36

Finally, demographers have documented a rise in so-called multipartnered fertility—that is, the pattern of men fathering children (often extramaritally) by more than one woman, with a corresponding increase in women bearing children outside of marriage by more than one man.37 Once again, the evidence suggests significant variation by race and social class, with multipartnered fertility far more common among persons with less education and income, and also more prevalent among blacks.38

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33. Ellwood & Jencks, supra note 6, at 10.
34. See McLanahan, Diverging Destinies, supra note 5, at 612; White & Rogers, supra note 6, at 1047; Edin & Reed, supra note 13, at 118.
35. Gallagher, supra note 32, at 119 (noting that “[o]ver the past twenty years . . . the illegitimacy rate among black female high school dropouts has roughly doubled. Among black female college graduates, the illegitimacy rate has tripled.”).
38. See Logan, supra note 37 (finding that black men in her sample of low-income males
V. Child rearing

What are the implications of these patterns of marriage, divorce, and reproduction for the setting in which children grow up? Overall, many fewer children are being reared in traditional nuclear families, defined as those consisting of two married parents and their shared biological children. More children are growing up in single-parent households and in a range of blended-family types—that is, those that include only one of the child’s biological parents (usually the mother) and an adult (usually male) biologically unrelated to the child. Once again, the incidence of children raised in traditional nuclear families, as compared to alternative-family types, varies widely by social class. By 2002, nearly half of all children with less educated mothers (those with four or fewer years of high school) were living without their biological fathers, either with their single mother, or with their mother and an unrelated male adult. Many were also residing with half-siblings or with children to whom they were biologically unrelated.

In contrast, fatherless or blended households are much less common for women who have completed four years of college or more, and those women are also more likely to be married to the father of their children. This means that children of well-educated mothers more often grow up with a man present, and that man is usually the biological father. Indeed, “virtually all—92%—of children whose parents make over $75,000 per year are living with both [biological] parents.” Because marriage rates are high within this group, the children’s parents tend to be married to each other.

Not surprisingly, there are also marked differences in children’s living situation by race. Quite simply, fatherless households are the norm among blacks and are common at all education levels within that group. As Harknett and McLanahan observe, “[b]ecause African-Americans have higher rates of nonmarital childbearing and divorce than the general population, African-American children spend substantially more time in sin-

were twice as likely as white men to have children by more than one woman). See also Guzzo & Furstenberg, supra note 37 (finding relatively high rates of multipartnered fertility for low income and black men); Baby Fathers and American Family Formation: Low-Income, Never Married Parents in Louisiana before Katrina, Ronald Mincy and Hillard Pouncy, eds., An Essay in the Future of the Black Family series, Center for Marriage and Families at the Institute for American Values (2007) (showing a high incidence of multi-partnered fertility in a Louisiana sample of poor parents that is more than 80% black).

39. See, e.g., Ellwood & Jencks, supra note 6, at 37. See also McLanahan, Diverging Destinies, supra note 5, at 612; Ellwood & Jencks, supra note 30, at 14.
41. KAY HYMOWITZ, MARRIAGE AND CASTE IN AMERICA 22 (2006).
gle-parent households than white or Hispanic children.” Indeed, “black children are eight times more likely than white children to live with an unwed mother.” For black children under age six, “the most common arrangement—applying to 42 percent. . .—was to live with a never-married mother.” Another consequence of low marriage rates and high divorce rates among blacks is that more black than white children live in blended families. As a result, more black children are raised in households with an unrelated adult male.

VI. Why Do We Care?

Why should class and race disparities in family structure and reproductive behavior elicit concern? These patterns have important consequences because family structure is linked to the well-being of both adults and children. A growing body of research shows that children who grow up with single or unmarried parents are less well off on many measures. This is partly because single-parent families having fewer resources. Just as marriage brings financial benefits to both parties, it also alleviates economic hardship for children. Not surprisingly, poverty rates for children of never-married mothers are substantially higher than for children of divorced mothers or from intact families. In recent decades, poverty has increasingly become concentrated in the growing number of households maintained by unmarried mothers. The poverty rates for individuals living in married two-parent households is about seven percent, but “[a]mong individuals in families with an unmarried head and children present (five-sixths of whom are female unmarried heads), the poverty rate [is] 40.3 percent.”

43. GALLAGHER, supra note 32, at 117.
44. Id.
47. CHELIN, supra note 10, at 91. Indeed, the child born outside of marriage is thirty times more likely to live in persistent poverty than is the child whose parents got married and stayed married. Sixty percent of children whose mothers never married will be poor for most of their childhoods, compared to just 2 percent of children whose parents got married and stay married.
recent survey reveals that, regardless of race, nearly sixty percent of children under age six in mother-headed families were in poverty.\textsuperscript{49} Indeed, it has been estimated that the failure of the child poverty rate to decline between 1967 and 2003, despite significant increases in female labor-force participation, can be traced to the dramatic growth in extramarital births and fatherless families.\textsuperscript{50} Child support has not alleviated this situation, as it is not always available, is difficult to collect, and is rarely sufficient to make up for the father’s absence.\textsuperscript{51}

Although its economic effects are not as severe as for extramarital births, divorce also undermines the well-being of children. While women’s standard of living often declines after a marriage dissolves, men’s usually gains.\textsuperscript{52} Since most children live with their mothers after divorce, women’s economic difficulties translate into more financial stress and fewer economic resources available to others in the household. Finally, living with married parents is advantageous not just because a father’s presence in the home is an important hedge against poverty, but also because marriage boosts men’s earnings.\textsuperscript{53} Thus, children who live with their married biological parents will tend to have more resources available to finance their upbringing.

Economic deprivation is not the only negative consequence of living with a single parent. Noneconomic factors are also critical. Children living apart from their fathers enjoy less parental attention and personal investment in their upbringing. They suffer more disorder and uncertainty in

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\item \textsuperscript{49} White & Rogers, supra note 6, at 1036. \textit{See also id.} at 1038: The link between family structure and family income grew during the 1990s. . . . Until relatively recently, the economic advantage of married-couple families stemmed from their having access to male earnings, which were much higher than female earnings. During the 1980s and continuing through the 1990s, however, their advantage was increasingly due to the presence of two earners.
\item \textsuperscript{50} Hoynes et al, supra note 48, at 49.
\item \textsuperscript{51} According to the most recent data, about 74% of nonresidential fathers do not pay child support at all, and low-income fathers are particularly unlikely to pay. Nelson, supra note 16, at 439–40. \textit{See, e.g.,} Cherlin, supra note 10.
\item \textsuperscript{52} \textit{See id} at 73:
In the Panel Study of Income Dynamics (PSID), a national study of families who were interviewed annually beginning in 1968, separated and divorced women suffered an average drop of about 30 percent in their standard of living in the year following a marital break-up. Men, in contrast, experienced a rise of 10 to 15[\%] because they no longer fully supported their wives and children.
\item \textsuperscript{53} \textit{See Avner Ahituv} & Robert I. Lerman, \textit{How Do Marital Status, Work Effort, and Wage Rates Interact?} 44 Demography 623–47 (2007) (analyzing data from a The National Longitudinal Survey of Youth, a large demographic sample, to conclude that “being married and having high earnings reinforce each other over time”). \textit{See also} Sanders Korenman & David Neumark, \textit{Does Marriage Really Make Men More Productive}, 26 J. Human Res. 282–307 (1990). As Korenman and Neumark show, married men’s higher average earnings is not just a matter of a “selection” effect—that is, of the greater propensity of men with desirable attributes and earning power to marry. Rather, marriage actually induces men to earn more.
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family life and relationships. The absence of consistent male guidance is thought to contribute to the difficulties experienced by children from single-mother homes.\textsuperscript{54}

Both economic and noneconomic deprivations take their toll. Social scientists have documented that children from nontraditional families have an enhanced risk of problems with life-long repercussions.\textsuperscript{55} Children growing up with one parent are significantly more likely to drop out of school and have an out-of-wedlock child themselves.\textsuperscript{56} They also have “lower educational attainment, poorer mental health, and more family instability when they grow up.”\textsuperscript{57} Recent research reveals that children raised in blended or stepparent families experience similar types of problems. In addition to having lower educational achievement and completing fewer years of schooling, these children experience relatively more behavioral and psychological problems throughout life and have less stable adult relationships.\textsuperscript{58} Indeed, children from blended families fare no better than children raised by single or divorced parents.\textsuperscript{59} Although, as with single-parent families, this is partly due to blended families’ lower average socioeconomic status, significant adverse effects are also observed even when families are matched for available income and parental education.

In sum, data from a variety of studies now strongly suggests that children growing up in settings other than traditional families are at a disadvantage.\textsuperscript{60} Being raised by one’s married biological parents does indeed appear to produce superior outcomes. Thus, a picture has gradually

\textsuperscript{54.} See Kristin Anderson Moore et al., Marriage from a Child’s Perspective: How Does Family Structure Affect Children and What Can We Do About It?, Child Trends Research Brief (June 2002).
\textsuperscript{55.} Id.
\textsuperscript{56.} Ellwood & Crane, supra note 17, at 70 (“This result reflects both an impact due to reduced income and a separate component attributed to family structure itself.”).
\textsuperscript{57.} McLanahan, Diverging Destinies, supra note 5, at 611. There is also a documented relationship between family structure and employment, at least in young black men. See Ellwood & Crane, supra note 17, at 70.
\textsuperscript{60.} McLanahan, Diverging Destinies, supra note 5, at 627.
emerged from the social science literature of the traditional family as the “gold standard”—the most desirable setting for raising children. A research brief by Child Trends sums up the scholarly consensus:

[R]esearch clearly demonstrates that family structure matters for children, and the family structure that helps them most is a family headed by two biological parents in a low conflict marriage. Children in single parent families, children born to unmarried mothers, and children in step-families or cohabiting relationships face higher risks of poor outcomes.61

The relative paucity of “gold standard” families among blacks and people with less education and income has important implications for the future distribution of resources and well-being in our society. Economic inequality in the United States has recently become more pronounced. This trend has generated growing attention and concern, with economists and others attempting to identify the causes and cures for accelerating economic disparities.62 Such factors as globalization of capital and labor, the decline of labor unions, growing returns to skill and education, and higher costs for basics like housing, education, and health care, are all thought to contribute to these patterns. In the myriad articles bemoaning and exploring the potential causes of rising inequality, relatively little stress is placed on family structure. Yet that factor clearly contributes to socioeconomic polarization and continues to grow in importance.

The family has remained strong for the most educated segment of the population, especially among whites. Assortative mating—with individuals marrying others with similar levels of education and potential earning power—further enhances the fortunes of the most privileged group. In contrast, black families and those with less education infrequently reap the benefits of two incomes. In addition, personal attention from parents is thought by many developmental experts to be a potent source of human capital.63 Sustained parental oversight and the consistent investment of

63. For controversy on the degree to which parenting matters, however, see Amy L. Wax, Unique, Like Everyone Else, 138 Pot. y Rev. (Aug./Sept. 2006).
parents’ time and effort are believed critical to the development of productive citizens. If children with educated parents or from economically well-off groups more often grow up in families that perform these functions well, existing inequalities will grow.

Given current demographic realities, children from less-affluent families will tend to receive less parental attention and private support. Given very high overall extramarital birth rates, the same is true for black children at all levels of income. In particular, the absence of fathers significantly reduces the amount of adult investment in children’s development. Unmarried and divorced fathers usually do not reside with their children. Fathers who live in separate households or are not married to their children’s mother are less firmly attached to their offspring, with many contributing to their children’s welfare only occasionally or intermittently. A far larger number of poor, nonwhite, and less-educated fathers are absent or unmarried, so their children are frequently shortchanged.

Yet another way in which class divides in family structure and reproductive patterns exert a potentially detrimental influence on children’s upbringing is by selectively weakening neighborhoods and communities. Residential segregation by race and class means that fatherless and single-parent families will tend to cluster together geographically, with traditional two-parent families in relatively short supply. A paucity of responsible, married fathers undermines the supervision and proper socialization of children. The balance of married and unmarried men also has implications for the incidence of antisocial behavior. Single adult males create a potentially disruptive presence because they are more likely to engage in criminal activities or to be unemployed.64 Crime and male idleness make neighborhoods unsafe, put stress on family life, and undermine men’s ability to contribute to their children’s upbringing, both personally and financially. The benefits of a strong marriage culture thus “radiate outward into the commonweal.”65

In sum, disparities in father absence between well-off children and the less privileged have widened in recent decades and are growing. The gaps in family structure between blacks and whites, especially among educated families, are also pronounced. Class and race differences in family type affect individual children and the wider community. These disparities

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65. Brad Wilcox, Marriage, the Poor, and the Commonweal, in THE MEANING OF MARRIAGE, 244 (Robert George & Jean Bethke Elshtain eds., 2006).
systematically undermine attempts to create equal opportunity across lines of class and race.66

VII. What Is to Be Done?

What should be done about these changes in the family? Should we attempt to reverse these developments? Are we able to do so? If not, can we compensate for detrimental effects and counter resulting inequalities between groups?

How these questions are resolved depends on whether the growing diversity of family structure and the resulting differentials by race and class are seen as undesirable or as problems in need of solution. Traditionalists are clearly troubled by these trends. They point out that conventional families have intrinsic strengths. And many note that, although government programs can try to ease the difficulties of nontraditional families, they can never entirely eliminate the advantages that conventional nuclear families enjoy nor close the gaps between different family types. Pluralists, in contrast, are skeptical of efforts to restore longstanding family forms. They deny that good or bad outcomes are intrinsic to any family type and believe that observed differences can be eliminated by providing outside assistance and resources or changing policies to make life easier for fragmented families.

Assuming one would want to restore the traditional family, is that project feasible? One way to approach this question is to investigate the causal roots of observed patterns. Why has the family changed, and why have these changes not been uniform by class and race? In particular, why do people at different levels of education and income now behave so differently? Likewise, what is the source of the dramatic black–white disparity in family structure, and why has it failed to yield to greater opportunities and improved economic and social conditions for blacks? Demographers have long wrestled with these issues. The chief theories point to three main sources of influence: economics, technology, and culture.

Economic explanations look mainly to monetary factors and to the incentives created by the availability of resources. Traditional economic models identify four principal influences on choices regarding marriage and family: male earnings and employment, female earnings, the sex ratio

66. See Steven P. Martin, Growing Evidence for a “Divorce Divide”?: Education and Marital Dissolution Rates in the U.S. Since the 1970s, supra:

Educational divergence in divorce rates might be considered a benign sort of inequality, in that the advantaged group is doing better but the disadvantaged group is doing no worse. The divergence in stable married families with children, however, is such that families with highly educated mothers and families with less educated mothers are clearly moving in opposite directions, and the disadvantaged group is doing worse.
of marriageable individuals, and the availability of public assistance. Economists have developed a number of basic assumptions about the role of these factors. Men with higher earnings are more likely to marry and stay married because they are viewed as more desirable mates. Likewise, women who work and have high earnings will be less eager to marry because they have less need for male resources. Public assistance for single-parent families will discourage marriage, especially if husbands’ earnings are low or higher income leads to a loss of benefits. A paucity of marriageable men—through incarceration, premature death, low earnings, or low employment—will lead to lower marriage rates, both because too few men will be available or considered suitable husband material and because more desirable men will have more opportunity to “play the field.”

The literature that discusses and analyzes the economic model is extensive and complex. A consensus has developed that economic factors, although perhaps exerting some influence, fail consistently to explain patterns and trends in family structure. The notion that high male earnings encourage marriage and high female earning potential and workforce participation undermine it is based on a model of family economics that views men’s and women’s roles as divergent and complementary. However, under current patterns of assortative mating, men and women with equal earning power are more likely to marry each other. This is more consistent with a model that stresses gains from mutuality, cooperation, and consumption rather than a strict sexual division of labor. This pattern also highlights the importance of noneconomic and cultural factors, such as similarity in attitudes, values, outlook, and tastes.

Nevertheless, the benefits of these companionate marriages seem to be going disproportionately to the upper classes, which are increasingly more likely to marry and stay married than others. Why less-educated persons do not seem as eager to join forces, despite the decline in sharp marital division of labor, is not well understood.

The prevalence of marriage among the more educated and affluent is sometimes attributed to the economic advantages women perceive from marriage. Well-educated husbands are more desirable because they earn more. Only well-educated women have the ability and opportunity to snag a prosperous husband. However because it slights other economic factors that point in a different direction, this explanation grounded in female

67. See Lundberg & Pollak, supra note 6. See also Harknett & McLanahan, supra note 42, at 792–93.
68. See, e.g., Ellman & Jencks, supra note 6, at 47.
70. See Lundberg & Pollak, supra note 6.
preference fails fully to account for upper-class women’s propensity for marriage. Educated men bring more economic resources to a marriage, but, as elaborated more fully below, less-affluent women can still significantly improve their standard of living by marrying men of their own class, despite these men’s relatively modest earning power. Thus, female economic self-interest cannot explain the observed class divergence.

In addition, although there are advantages to marrying well, motherhood is often viewed as an important goal. Privileged women are still far better equipped, economically and otherwise, to go the single-motherhood route than their less-educated counterparts. Yet unlike women with fewer resources, high-status women still insist upon marriage before children. It is unclear why upper-class women tend to forgo motherhood if unable to find suitable mates. The key question is why they choose this outcome when their poorer sisters do not.

Second, the focus on women’s preferences also does not explain why well-educated men agree to marry their female counterparts. The answer cannot be the desire to have children. Affluent men could adopt the patterns more commonplace among those less well off, which is to have children by women (and sometimes more than one) without marrying them. If the goal is to reproduce at least cost, this strategy makes sense. Given the realities of weak child support enforcement and the demands of domestic life, absentee fatherhood is far cheaper and entails less financial sacrifice than taking the obligations of matrimony and married fatherhood seriously. However, the financial costs are only part of the story. Resident fathers devote far more personal time and attention to their children’s upbringing. Why are educated and high-earning fathers more willing to invest in their children in every way? Economic theories seem unable to explain why these men voluntarily agree to assume these considerable burdens and why absentee fatherhood has failed to catch on among the most educated segments of the population.

In the same vein, the notion that the marriage rates of unskilled men have plummeted because their economic and employment situation has seriously deteriorated is unpersuasive because it fails to comport with the evidence. Although income differentials for men by education have increased dramatically over time, this divergence has been driven primarily by rising returns to college and graduate education. Men with high school degrees or less, and men at the bottom of the wage scale, have seen

71. See page 581–82 infra.

their earnings stagnate or, in some cases, decrease slightly.\textsuperscript{73} Nonetheless, male high-school graduates and dropouts do not earn significantly less than comparably educated men in past decades. The resources these men bring into a marriage are therefore not dissimilar to what working-class men had to offer decades ago, when marriage rates were far higher across the board and family-structure differences by social class were far smaller. In sum, the data on male earnings simply cannot explain the longitudinal changes in marriage patterns and propensity by social and educational class over time.\textsuperscript{74}

The decrease in marriage among less educated persons is even more puzzling because the evidence suggests that marriage still carries significant economic advantages, even for persons of modest skills, earning power, and economic prospects. These advantages hold, regardless of race, and are more pronounced for blacks than whites.\textsuperscript{75} Studies indicate that “adults who begin adulthood in poverty are sixty-six percent less likely to remain poor if they get and stay married; that low-income married families are less than half as likely to experience material hardship—missing a meal or failing to pay bills—than are cohabiting or single parents; and that single mothers who marry shortly after a nonmarital birth experience an increase of more than fifty percent in their standard of living relative to single parents and twenty percent relative to cohabiting families.”\textsuperscript{76}

That well-functioning married couples can achieve greater economic well-being, regardless of social class, stands to reason. Marriage creates efficiencies and economies of scale and opens up opportunities for sustained cooperation in child rearing and other joint ventures that build economic and social capital. In addition, as noted, there is evidence that marriage causes men to work harder and earn more.\textsuperscript{77} Although higher-earning men obviously bring more resources into marriage, even men with modest earning power can contribute significantly to a household’s economic position. Indeed, it can be argued that lower-income women

\textsuperscript{73} For statistics on trends in male earnings by education and class, see Lawrence Mishel, Jared Bernstein & Sylvia Allegretto, The State of Working America 2006/2007, 121, 151 (2007). See also Edin & Kefalas, supra note 59.


\textsuperscript{75} Robert Lerman, Effects of Marriage on Family Economic Well-Being (Urban Institute and American University, July 2002); Lerman, supra note 45 (citing data indicating that “married-couple households were much more likely to avoid poverty than all other types of households” and noting that “the highest advantage for married couples in reduced poverty was among black households. Relative to poverty levels of married couple households, the percentage in poverty among black single parents was 20–40 percentage points higher; for whites, the gap was only 8–20 percentage points.”).

\textsuperscript{76} Brad Wilcox, Marriage, the Poor, and the Commonwealth.

\textsuperscript{77} See discussion page 578 & note 53, supra.
have a greater incentive to marry than women with more earning capacity. According to basic principles governing the marginal utility of money, each additional dollar brought into a family has greater value at lower rather than higher incomes.\(^7\) Thus, a working husband’s earnings, even if modest, can provide an important boost to purchasing power and can significantly elevate the entire family’s standard of living. This effect is especially important in its potential to lift the lowest earning families out of poverty.

Consider, for example, a single mother with two children earning $7.00 per hour—a sum not much above the current federal minimum wage of $5.85. For full-time, year-round work (forty hours per week for fifty weeks per year), her total yearly pretax income would be $14,000. Suppose she marries a man with the same earning power. Two workers at this wage can together earn a pretax income of $28,000. That couple would also be eligible for the Earned Income Tax Credit, which would abate federal taxes and improve their net earnings. Although that benefit would have somewhat lower value to the couple (due to their higher income) than to the mother living alone with her children, it would still increase the pair’s total effective earnings by several thousand dollars.\(^7\) More importantly, marriage would elevate this family (including the two children) well above the poverty line and significantly enhance the couple’s net financial position.

All told, marrying a person of equal earning capacity, regardless of skill level, can be an effective way for men and women to raise their family income and improve their standard of living. Although such a family would be far from rich, its members would still be better off than if each adult in the couple lived separately. Reaping those gains, however, depends on hard work, consistent employment, active cooperation, and the careful and sustained application of both spouse’s earnings to the common enterprise. These are big “ifs”: there is no guarantee that the potential for cooperation and harmonious sharing will be realized. If the “downside” of marriage is sufficiently large for either spouse—in loss of independence, increased domestic workload, abuse, conflict, or unhappiness—then economic advantages will fail to hold sway. This balance of costs and benefits is not solely a matter of economics because lack of marital cooperation is not properly regarded as an economic problem. Rather, it is a matter of attitudes, values, commitment, socialization and behavior.

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79. On the problem of the marriage penalty in some benefits programs, see the discussion of poor relief programs and marginal tax rates, infra. On the current structure of the Earned Income Tax Credit, which illustrates the problem of the phase-out and the marriage penalty, see Leslie Book, Preventing the Hybrid from Backfiring: Delivery of Benefits to the Working Poor Through the Tax System, WIS. L. REV. 1103,1110–11 (2006).
The decline in marriage despite its potential to make people financially and personally better off is a cultural problem, not an economic one.

In the same vein, poverty and socioeconomic factors do not fully account for observed racial differences in family structure and marital behavior. Falling marriage rates and increasing extramarital birth rates among blacks are of special concern and have elicited a sustained effort to understand these trends. Despite a relative shortage of desirable black men, especially among the best and least educated segments of the population, demographers have concluded that racial differences in mate availability and other factors (such as unemployment) that are thought to bear on marital eligibility explain but a small portion of the steep decline in marriage among blacks over recent decades.\(^0\) Black men marry far less often than men from other racial and ethnic groups with comparable education and income. Significant numbers of employed black men now remain unmarried, with marriage for African Americans declining even among the upper classes.\(^1\) As one author explains, “African Americans are less likely (60% as likely) to marry than whites, regardless of family culture, economic circumstances, attitudes, welfare receipt, and marriage market conditions.”\(^2\) In sum, the employment status, education level and income of black men fail to explain their far lower marriage rates. Although blacks’ economic situation plays some role, its contribution is modest at best. Culture, not economics, holds the key to the fragile state of the black family.\(^3\)

Another explanation cited for demographic shifts in family structure is the pattern of government benefits for the poor. In his famous 1986 book *Losing Ground*, Charles Murray argued that federal welfare payments

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\(^1\) See Cherlin, supra note 10, at 105 (Cherlin, 1992, also explains that “[o]ther evidence shows that the deteriorating labor market position of poorly educated black men cannot be the only reason why fewer blacks are marrying. During the 1960s and 1970s, marriage declined nearly as much among better-off blacks as among poor blacks.”). See also Harknett & McLanahan, supra note 42, at 792-93 (“Although important, the poor employment prospects of low-skilled African American men cannot entirely explain racial differences in marriage because African Americans are less likely to marry than whites at all socioeconomic levels.”).

\(^2\) McLaughlin & Lichter, supra note 15, at 589.

under the Aid to Families with Dependent Children program were instrumental in discouraging marriage and encouraging out-of-wedlock childbearing among low-income women. Repeated efforts have been made to evaluate this claim in intervening years with equivocal results. Nonetheless, federal welfare reform legislation in 1996 was motivated in large part to eliminate the perverse incentives generated by the prior regime. It was believed that time limits and stricter work requirements, which conditioned benefits on participation in work-related activities, would encourage mothers to marry or discourage out-of-wedlock childbearing altogether. These hopes have not been realized, in part because work support programs still effectively subsidize all types of families, thus providing little added incentive to marry. In addition, the problem of the decline in marriage and the increase in extramarital childbearing has grown beyond the welfare population. These patterns now dominate among working-class women with too much income to qualify for substantial cash welfare benefits under either the old or the new rules.

Nonetheless, the current system of poor relief continues to provide cause for concern. Most programs are no longer designed to substitute for work but rather to support or supplement earnings for low-income working households. These include the Earned Income Tax Credit, food stamps, Medicaid, state-sponsored health insurance for poor children, housing assistance, child support enforcement, and child care benefits. Most of these programs are means tested. As Daniel Shaviro and others have noted, a family may lose some or all government assistance as their earnings increase—a result that operates like a tax on additional resources coming into the family. Indeed, the combined effect of these programs has the potential to impose very high, effective marginal tax rates on additional income, whatever its source.

One way in which single-mother families can “earn” additional money is through marriage. A husband’s wages can boost family income. But these wages also add to the family’s resources, which can disqualify the family for food stamps and Medicaid, or lead to the phasing out of the refundable Earned Income Tax Credit. Although the evidence suggests that most eligible families do not take advantage of all available programs—and thus do not experience as high effective marginal tax rates on additional earnings as they could—the potential for existing government programs to discourage marriage or work effort among low-income men and women cannot be wholly discounted. Whether people are actually aware of these consequences and are moved by them is an empirical question. The effect of government policies in the wake of welfare reform awaits further evaluation. In the current climate, however, marginal tax effects of government benefits are not believed to be the principal factor driving disparities in family structure.

In sum, the current consensus among demographers who study family decline is that economic factors provide, at best, a partial explanation for the recent disintegration of the family among less-educated and less-privileged persons or for its relative preservation among more well-off populations. Despite the absence of external obstacles to forming stable families and the documented economic and social advantages of married life, men and women with less education now often reject marriage.

In an attempt to better understand the shift in reproductive behavior among the least advantaged members of society, two social scientists, Kathryn Edin and Maria Kefalas, conducted an ethnographic study of 162 single mothers in eight Philadelphia-area low-income neighborhoods. Through extensive interviews and observations, the authors concluded that most of their subjects had a positive—even idealized—view of marriage. Yet despite expressing a strong desire to marry and regarding extra-marital childbearing as “second best,” almost all the mothers in the sample remained single. The authors offer this explanation: Expectations for marriage have risen across the board. Everyone now regards marriage as a luxury good rather than as a necessity, so they refuse to tie the knot unless they have first achieved economic success. A house, a well-paying job, and enough money for a nice wedding are now needed before considering a trip to the altar. But few of the unskilled can make good on these aspirations because wages at the bottom have stagnated or declined.

Wisconsin, but showing that incomplete utilization of existing programs yields much lower rates in practice).

89. See Holt, supra note 88.
90. EDIN & KEFALAS, supra note 59.
The authors acknowledge that overall economic prospects for men with a high-school education or less are not significantly worse than in past decades when marriage rates were much higher. According to them, it is not that most unskilled men are less able to support a family than they were decades ago; earnings for this group have always been modest. Rather, the problem is that women—and men—expect far more. In contrast, they conclude that having children does not carry similarly inflated expectations. Childbearing is a fundamental hallmark of female adulthood that is central to poor women’s dignity and identity. Affluence and security are not regarded as prerequisites for taking on this responsibility.

Although the idea that the class divergence in family structure can be traced to well-off people’s superior ability to meet widely shared economic expectations for marriage seems to make sense, the actual interviews Edin and Kefalas conducted do not support this theory. The women in their study almost never complain about their men’s earning power. Rather, the book is replete with evidence that men’s antisocial behavior, not unfulfilled economic expectations, is the main obstacle to matrimony. To be sure, these women’s accusations have an economic aspect: they accuse the men of being unwilling to grasp opportunities, work steadily, and spend wisely. They find fault with the men’s financial profligacy, defiant attitudes, and lack of work discipline. And they claim that what money the men manage to earn is seldom applied to family needs, but is too often dissipated on personal luxuries, indulgences, and vice. The complaints are not focused on low earning potential as such. Rather, they are directed at how well and hard their men work, how they use their money, and their lack of devotion to family life.

These women’s most vociferous complaints are reserved for men’s chronic criminal behavior, drug use, violence, and, above all, repeated and flagrant sexual infidelity. Most of the men described in this book made no effort to hide their frequent liaisons, which were often carried on simultaneously. More often than not, those relationships produced babies. These men’s sexual habits—and women’s complicity in them—produced conflict, jealousy, resentment, mistrust and tumultuous personal lives. The connection between these patterns and economic factors is tenuous as best. These tales do not point to rising expectations, economic or otherwise. These women do not hold their men to new and higher standards. Rather, they ask for the basics of responsible male behavior. Women have always expected this from their husbands, but upper-middle-class women now seem to get it far more often. Admittedly, the women in Edin’s and Kefalas’s sample contribute to the very behaviors to which they object. They are the ones bearing these men’s children outside of wedlock. To many of them this seems better than marrying a man who is financially,
personally, and sexually unreliable.

Although Edin and Kefalas focus on a small group of subjects and do not purport to offer a comprehensive or systematic survey of low-income women generally, their book is suggestive of the problems that afflict this group. The overall impression gleaned from their account is that the men these low-income women would potentially marry are not well socialized to the expectations that conventionally apply to responsible husbands and fathers. By implication, better-educated men may more consistently fulfill these requirements. The possibility that the effective socialization of men has declined selectively—or that the differential disintegration of the family may reflect widening disparities in patterns of male behavior by race and class—has received little serious attention. Yet there is some indirect evidence for this.

The detrimental effects of being raised in a single-parent home are greater for boys than girls. Boys raised without fathers are more likely than those from traditional families to become delinquent and commit crimes. These patterns suggest that single-parent families are, on average, less effective in regulating male behavior. This inferior ability to socialize boys could spill over into areas, such as sexual behavior and relations with the opposite sex that require men to exercise restraint, to cooperate with others, and to show responsibility. Unfaithfulness, inconstancy, unreliability, and the refusal to adhere to norms of monogamy are particularly disruptive to harmonious male–female relationships and are known to deter or destabilize marriage. These behaviors are hallmarks of poor socialization.

Nonetheless, race and class differences in these patterns have not been systematically documented. A sustained study of such patterns would be controversial and would pose methodological difficulties. There is a literature on the sexual mores of inner city blacks that suggests some reluctance to adhere to norms of sexual fidelity, but rigorous comparisons

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91. See Sampson, Roudenbush & Earls, supra note 64, at 918–24; Laub & Sampson, supra note 64; Sampson et al., supra note 64, at 465. It has also been suggested that the decline in male college attendance—which has been especially pronounced among those with lower income—might also be traceable to the rise in single-parent families and the lesser ability of those families to inculcate the noncognitive habits and dispositions that make for educational success. See Brian A. Jacob, Where the Boys Aren’t: Non-Cognitive Skills, Returns to School and the Gender Gap in Higher Education, NBER Working Paper 8964, at 4 (2002) (finding that boys, but not girls, growing up in single-parent households suffer a statistically significant reduction in their likelihood of attending college and also that the difference in noncognitive skills between boys and girls accounts for 40% of the sex gap in college enrollment).

92. See generally Elliott Liebow, Talley’s Corner: A Study of Negro Street Corner Men (2nd ed. 2003); see, e.g., Nathan E. Fosse, Sex, Self-Worth, and the Inner-City: Procreation and “Boundary Work” Among the Truly Disadvantaged, unpublished dissertation, Harvard University Sociology Department, on file with author. See also Christopher R. Browning & Lori
with underprivileged individuals from other racial groups or in other
cultural settings have not yet been made. Social class differences are even
less well-studied. In 1970, Edward Banfield, one of the first social scien-
tists to flesh out the notion of a “culture of poverty,” suggested that eco-
nomic failure is traceable to a particular cluster of attitudes, dispositions,
and understandings. According to Banfield, a reluctance to defer gratifi-
cation, to anticipate consequences, and to plan for the future, characterize
many individuals who fall into poverty. However, even if these observa-
tions are valid, surprisingly little is known about whether and how such
attitudinal factors translate into conduct relating to sexual behavior or
marital success. As with racial differences, class disparities in these
aspects of behavior are elusive and difficult to investigate, and there is
resistance to the notion that people from one race or socioeconomic group
tend to exercise less sexual restraint than others.93

Yet what we know of why marriages endure suggests that sexual
behavior is probably an important factor driving class divisions in mar-
riage, divorce, and extramarital childbearing. Women across the board
still expect monogamy within marriage, and cheating and its results—
including multipartnered fertility—are still potent relationship killers.94 It
is unlikely that many college-educated white women would tolerate open
and flagrant infidelity from their husbands; nor would many remain mar-
rried if their husbands admitted to fathering children by other women. The
relative stability of upper-class marriages—a stability that has increased
in recent decades—suggests that better-off men more often honor

A. Burrington, Racial Differences in Sexual and Fertility Attitudes in an Urban Setting, 68 J.
MARRIAGE & FAM. 236, 251 (2006); Hymowitz, supra note 41, at 103 (describing results from a
University of Chicago study of sexual relations in Chicago that concluded that “transactional”
sexual relationships, infidelity, domestic violence, and relationships with “concurrent partners”
were significantly more common in a predominantly poor black neighborhood, leading the
authors to conclude that polygamy was that neighborhoods’ “dominant structure.”). See also
Orlando Patterson, Rituals of Blood (describing sexual aspects of the male inner city “code
of the street.”); Baby Fathers and American Family Formation: Low-Income, Never Married
Parents in Louisiana before Katrina, Ronald Mincy and Hillard Pouncy, eds., An Essay in the
FUTURE of the BLACK FAMILY series, Center for Marriage and Families at the Institute for
American Values (2007) 5, 19, 21, (noting that within a Louisiana sample of poor parents that
is more than 80% black, 69% of mothers and 65% of fathers agreed that most
partners “can’t be trusted to be faithful” in a relationship, and “many men indicated that they
did not intend to be faithful to their partner and still considered themselves players in the
dating game.”)

93. See Kathryn Edin & Maria Kefalas, Letter to the Editor, WALL St. J., Sept. 12, [2005]
A17 (objecting to a statement by this author in an opinion page article that “following the
sexual revolution . . . the disparities in family structure suggest that people are not equal in their
ability to handle newfound sexual freedom,” on the grounds that “no sound social science
research we know of backs up this view.”).

94. See Edin & Kefalas, supra note 59; N. Belinda Tucker, The Decline in Marriage
monogamy and strive for sexual fidelity. This doesn’t mean they never cheat. But how they cheat, and how often, may make all the difference.

As Jonathan Rauch has noted, discretion and hypocrisy are the hallmarks of middle-class adultery.95 Although these norms are in tension with the celebration of honesty and autonomy that characterizes our dominant moral outlook, they remain useful instruments of social control. Occasional or hidden lapses are much less destructive of stable families than notorious liaisons or infidelity as a way of life. Because it is often difficult to maintain secret relationships within the constraints imposed by modern employment and family life, a commitment to discretion puts inherent limits on extramarital adventurism within this milieu.

Likewise, the disruptive practice of multipartnered fertility would seem to be unusual among educated men. The numbers show that well-heeled women do not openly bear “love children,” so fathering children simultaneously by multiple women—or becoming an out-of-wedlock father at all—would require privileged men to conduct liaisons across lines of class or race. There is little evidence that such relationships are commonplace. Nonetheless, the very discretion and restraint that make sexual adventurism less destructive of better-off families also make actual behavior harder to document or investigate. Therefore, the evidence on these matters is thin.

A recently published paper by two University of Pennsylvania sociologists supports the inference that the reproductive behavior of well-educated white men differs drastically from that of men with lower socioeconomic status. Of the 300 men who had children by more than one woman in a representative sample of almost 5,000 men aged fifteen to forty-four, only six percent were college graduates, as compared with 44.5% who completed high school and 24.2% who were high-school dropouts.96 The paper does not break down information on the marital status of these men or the children’s mothers by social class. However, unpublished data gathered by one of the paper’s authors sheds light on this question. The author states that, given the high rates of marriage among their most educated fathers (and in contrast to the pattern that data suggests prevails among those with less education) what little multipartnered fertility exists among the college graduates “is most likely entirely marital”—that is, the result of divorce and a subsequent remarriage rather than of multiple out-of-wedlock or extramarital liaisons.97 Although this


96. See Guzzo & Furstenberg, supra note 37, at 583–601.

97. Personal e-mail communication from Karen Guzzo, Sept. 17, 2007 (adding that “in general, there is fairly little childbearing outside of marriage among college-educated men compared
does not directly reveal the incidence of sexual infidelity among the most elite group, it does indicate that any illicit relationships will not ordinarily result in the birth of children.

In addition to economics and culture, technological change has been identified as an important impetus for the decline in marriage and increase in out-of-wedlock childbearing. In a well-known paper published in 1996, economists Akerlof, Yellin, and Katz,98 argue that the invention of the birth control pill in the early 1960s, followed by the legalization of abortion not long after, constituted significant “technological shocks” that unsettled prior conventions and radically shifted patterns of sexual behavior. By reducing the chance of unwanted pregnancy, contraception and abortion dramatically increased the number of women willing to have sex outside of marriage, which made extramarital sex more available to men. This in turn made men less willing to promise marriage in exchange for sex or to follow through on that promise in the event of pregnancy. Because women who became pregnant and wanted to become mothers had less power to induce men to marry them, the extramarital childbearing rate increased.

The problem with this account is that it fails to explain emerging social-class disparities. In the wake of the sexual revolution and the legalization of abortion, premarital sexual activity increased across the board, but extramarital childbearing did not. Less-educated women became more willing to bear children out of wedlock—but well-educated women continued staunchly to resist. Disparities also increased by race.99 What stands in need of explanation is why, in the wake of better birth-control technology, the demise of shotgun marriage, and the 1960s shift in mores, some behavioral changes spread throughout society while others penetrated selectively. Specifically, why have privileged and well-educated women, especially among the white population, eschewed

to other groups. In another paper I am working on, college educated men make up only 6% of men with a nonmarital first birth . . .”


99. The behavior of well-educated whites suggests an interesting disjunction between practice and attitudes. Whereas few married persons from any social class would today urge tolerance of adultery, single motherhood is not uniformly condemned. A recent public opinion poll reveals that a substantial minority of the population (about a third) regards bearing children outside of marriage either as a positive development or as socially harmless. See Motherhood Today—A Tougher Job, Less Ably Done, As American Women See It (Survey by Pew Research Center for the People and the Press, released May 9, 1997). Because well-educated individuals have more tolerant social attitudes generally, persons from privileged sociodemographic groups may take an even more sanguine view of family diversity—including single motherhood—than the general population. Yet well-educated women almost uniformly fail to practice what they condone.
out-of-wedlock childbearing and continued to embrace marriage as a prerequisite to motherhood?

According to Akerlof and his colleagues, the refusal of respectable women prior to the invention of the birth control pill to offer premarital sex with no strings attached created an effective cartel that made extramarital sex scarce and kept the practice of shotgun marriage in force. That cartel was effectively destroyed by the “technological shock” of effective contraception. Premarital sex became widely available in all sociodemographic groups. However, there is another norm that prevailed before the 1960s that merits separate consideration: a respectable woman would not bear and raise a man’s child unless he agreed to marry her. That norm weakened considerably among less-educated women and blacks in the wake of the sexual revolution, but it survived among upper-middle-class, educated women and continues in force for that group today.

This analysis shows that the cartel that kept the preexisting regime in place consisted of two elements: the refusal to have sex except on an enforceable promise of marriage, and the unwillingness to have children except within marriage. What Akerlof’s model fails to reveal is why, and how, upper-middle-class women continue to insist on the second despite giving up on the first—and why less fortunate women have relinquished both. Likewise, the model fails to explain why upper-middle-class men are compliant or complicit in the second demand, but less-privileged men effectively—and successfully—resist.

These are the very questions that Kay Hymowitz attempts to answer in her recent book analyzing changes in family structure by race and class. According to Hymowitz, educated men and women understand that securing a child’s future educational success and economic well-being in the current climate requires intensive investment in that child’s development. Although effective child-rearing has many components, the presence and day-to-day efforts of two involved parents, and the creation of a stable family life, are central to this “mission.” In other words, well-educated people seem implicitly to understand that status reproduction requires marriage and all that goes with it. In the words of sociologist Brad Wilcox, they “recognize that their lifestyle, and the lifestyle of their children, will be markedly better if they form a long-term social and economic partnership—that is, marriage—with one person.” And they seem willing to act on that understanding, despite the considerable effort required.

100. Not only were the rates of out-of-wedlock childbearing prior to 1960 far lower than today, but until roughly the mid-1970s, the vast majority of children born to unmarried mothers were put up for adoption. See Deborah Fessler, The Girls Who Went Away (2006).


102. Wilcox, supra note 65, at 244.
Can this account help explain observed class differences in marital and reproductive behavior? It can be argued that only the most privileged have both a status worth preserving and the financial means to do so. Perhaps “the Mission is simply too expensive for poor parents to enlist.” There are reasons to doubt that this is the crux of the problem. What strategies characterize the most successful families? What practices are most effective in developing children’s “human capital?” There are many unknowns here, but the fact that children from modest backgrounds (including, most notably, many recent immigrants) routinely build successful lives, achieve self-sufficiency, and often improve their economic status significantly, suggests that money is not as important as behavior. Talking to children, reading to them, maintaining order and quiet at home, creating effective expectations and consistent discipline, and exemplifying and endorsing constructive values, surely are critical. So, it appears, is sustaining a successful marriage. All these elements require restraint (including sexual restraint), effort, self-control, and an orientation toward the future. These may be personally costly but do not require a high income. Although there is no question that having money makes it easier to educate children and enrich their experience, there is remarkably little evidence that what money can buy actually produces better results. Nor is it clear that the factors that make for success depend on financial resources. High income correlates with high achievement, but correlation is not causation. The literature on child development does not prove a causal link between lots of money and successful child-rearing.

Middle- and upper-middle-class parents’ willingness to sacrifice in the interest of status reproduction only begs the question of why persons from other sociodemographic groups are relatively reluctant to take similar steps to improve their children’s status. Likewise, it is a mystery why so many less privileged individuals, unlike their better off counterparts, fail to recognize the advantages of marriage or to modify their behavior to obtain them. To be sure, there is controversy over whether the poor and working class can really improve their lives, with many questioning the potential for upward mobility. However, data on the economic benefits of marriage, and the experience of groups (including recent immigrants) with a strong family culture, cast aspersions on these doubts. There is

103. Hymowitz, supra note 41, at 5.

104. One reason that children from affluent families may do better in school is that meritocratic policies have strengthened the link between economic success and intelligence in recent decades. Intelligence is partly heritable so intelligent, high-income parents tend to have children who are also are intellectually capable. See, e.g., Charles Murray, Abolish the SAT, The American (July 2007). On the tenuous connection between family income and successful outcomes for children see Susan S. Mayer, What Money Can’t Buy (1997).
considerable evidence that marriage produces higher earnings, greater economic security, stronger and more peaceful communities, and better behaved and better educated children. Those effects are evident at all levels of education and income. Yet many people seem unmoved by these potential advantages.

As the previous discussion indicates, demographers do not fully understand the origins of recent changes in family structure. The gulls that have opened up by class and race are getting wider, and our failure to explain them hobbles attempts to reduce disparities, strengthen families, and advance the goals of social and economic equality. After years of research and policy experiments, social scientists have yet to devise effective schemes to reverse family disintegration among the most vulnerable groups in our society.\(^{105}\)

Although social scientists have not figured out how to restore the traditional family, there remains room for disagreement about the proper role of government in alleviating the resulting inequalities and deprivations. Growing numbers of fatherless, broken, and single-parent families have prompted calls for new and better-funded programs to support families in need. These include vigorous child support enforcement, intensive early childhood education, childcare subsidies, free medical care, and other resource-intensive measures. Although such proposals have long been on the table, and implementing them will no doubt improve the lives of many people, there is no reason to believe that such measures can hold people harmless for family disintegration. In particular, it is unrealistic to expect that such interventions will come close to eliminating the relative disadvantages suffered by adults and children in nonintact families. Governments cannot easily alleviate the harms that flow from the breakdown of the nuclear family. The strengths of traditional families, and the well-being of individuals within them, are intrinsic to how those families actually function. Those benefits cannot easily be replicated or conferred by outsiders. The government cannot replace absent fathers or protect children from indifferent ones. It cannot reorder the details of family life, nor can it entirely make up for shortcomings of day-to-day relationships. In these matters, there is no substitute for moral revival, cultural change, and behavioral reform.

Evidence that differences in outcomes by family type are not inexorably tied to social class or material resources (and cannot easily be remedied by providing programmatic support or more funds) can be found in the recent literature on blended families. Several researchers have recently found that

\(^{105}\) On the ability of government programs to change behaviors surrounding reproduction and sexuality, see Wax, supra note 83.
children growing up in such families experience many of the behavioral problems that beset children from single-parent homes. In seeking to further understand these effects, sociologists have compared conventional two-parent families to a variety of family combinations consisting of an adult biological parent living with or married to an unrelated partner. Although this research is complicated by the plethora of possible arrangements, certain patterns have consistently emerged: as compared with homes consisting of married parents living with their biological children, and regardless of education and income, households that include children living with an unrelated adult are associated with poorer child outcomes and more problems. Differences are found in behaviors such as antisocial conduct, depression, drug use, and educational attainment.

What is the explanation for these observations? The answers are currently a matter of speculation. Problems are especially evident for children raised in the presence of an unrelated male or stepfather, and a resident biological father appears to be an important factor enhancing child well-being. These effects may be grounded in men’s evolved interest in their biological offspring and the importance of the marital tie to men’s constructive involvement with child rearing. Alternatively, some observed effects may reflect selection—that is, possible average differences between coresident biological fathers and stepfathers. Or they may be the product of dynamics peculiar to different family types. There are in fact good reasons to believe that the ecology of blended families may be less conducive to effective child-rearing. Stepparent families tend to present a less harmonious and orderly environment than traditional nuclear families. As this author has previously noted,

Lines of authority and loyalty in blended families are often ambiguous, divided, and vexed. Mothers may feel torn between their biological children and the demands of their new partners, whose interest in the children may not match hers. Alternatively, children may feel little need to respect or obey a step-father or their mother’s male partner, especially if they maintain a relationship with a biological father who exists outside the relationship and independently exerts authority over them.

All told, family structure matters to children’s development. Traditional nuclear families seem to enhance children’s well-being overall, with alter-

106. See Ellwood & Jencks, supra note 30, at 3–77; Ellwood & Jencks, supra note 6, at 25–65.
107. See Hofferth, supra note 59, at 53; Ginther & Pollak, supra note 59, at 671. See also Wax, supra note 1, at 402–12 (reviewing and discussing this literature).
108. See Hofferth, supra note 59, at 63 (suggesting, based on her data, that “the achievement story in two-parent families may be simply about having a biological father [in the home].”)
109. See Wax, supra note 83, at 406.
Engines of Inequality: Class, Race, and Family Structure

native types less successful in producing well-functioning, healthy children. No doubt there are excellent families of many types that function smoothly and raise happy and healthy children. That some families beat the odds, however, does not mean that the odds are uniform. That risk does not always produce harm does not change the fact that family structure correlates with outcomes and that these differences contribute to inequalities between groups.\textsuperscript{110} Such disparities worsen when nontraditional families come to dominate within particular communities. The resulting erosion of norms and expectations further accelerates family decline and undermines many aspects of community life. What has happened within the black community—where marriage rates are at a historic low and more than two-thirds of all births are outside of marriage—is emblematic of these distressing trends.

Do the success rates of different family types have roots in essential, intransigent aspects of human nature or are they the product of social and cultural conventions that are contingent and manipulable? The answer hardly matters at this point. We simply do not know enough about the sources of these differences to render all families equally effective. Nor is there any evidence that changes in public policy can significantly improve the functioning of fragile families or contribute to their stability. Likewise, there is no reason to believe that government can compensate children and hold them harmless for less than optimal conditions of upbringing, or assuage the uncertainties, conflicts, and dislocations that disproportionately afflict fractured families. Certainly, it is hard to prove that public programs \textit{cannot} accomplish this. That is the challenge, impossible to meet, of proving a negative. Hope springs eternal that what is wrong with broken families can be fixed. That hope is especially strong among pluralists and diversity advocates who favor the deinstitutionalization of conventional marriage and are mistrustful of efforts to buttress, preserve, and protect traditional forms. However, experience has shown that the pluralist position carries potential costs—costs most likely to be visited upon vulnerable members of our society. Disparities in family structure are now adding to other trends that are widening the gap between rich and poor, and between whites and blacks. Family diversity has become a potent engine of inequality. That alone is reason to question our enthusiasm for innovative family forms and to support the revival of marriage and traditional family structures.

\textsuperscript{110} Id. at 385.
traception that she showed her shallowness. This biography is subtitled *A Life of Passion*, but it might just as well have been subtitled *A Life of Heartlessness*. True, she had many passionate affairs, but there is not much evidence that she ever cared much for the passion, or even the feelings, of others. She abandoned her first husband, a draughtsman and aspiring artist called William Sanger, though he was a decent, honorable, kindly, loving man, merely because she felt like it and wanted fulfilment elsewhere. In the process she virtually abandoned her children and it was no thanks to her that two of the three did not end up too badly. Her ideal of human relationships was that everyone should do as he or she pleased, as she herself did, without considering what, in military parlance, would be called the collateral damage. In Sanger’s ideal world, everyone could have it all, all of the time; she entirely lacked the sense of the tragic, and any awareness that in order to have one desirable thing you must forgo another.

Although Sanger never campaigned for the legalization of abortion, she was a pioneer of the view that the relationship of a person with his or her own body is that of sovereignty or ownership. Irrespective of the rights and wrongs of abortion, this is a very crude attitude to human existence.

The unhappiness of her final years was a natural consequence of how she had lived. Her main battle had been won, and the struggle from which she derived most of the meaning of her life was over. There is no sadder fate for a reformer than to see his or her reforms accepted. She had sacrificed her relationships to the cause, and while she was by no means the worst of mothers, it is clear that her two sons felt no particular warmth for her, nor did they have any reason to do so. They were dutiful towards her but little more. By the time she needed their affection, it was too late for them to develop it.

Baker’s biography is clearly written, not of undue length as so many biographies these days are, and while inevitably it concentrates on the subject’s public activities, it succeeds in conveying her character. One characteristic that she lacked (if the biography is accurate) was a sense of humor. The only funny thing she ever said, however, was quite good, and worth committing to memory: “The more I have to do with Congressmen, the more I believe in birth control and sterilization.”

**Learned helplessness**

*Ralph Richard Banks*  
*Is Marriage for White People?: How the African American Marriage Decline Affects Everyone.*  
Dutton Adult, 304 pages, $25.95

*reviewed by Amy L. Wax*

As Daniel Patrick Moynihan learned to his dismay, the topic of the black family is a minefield. In *Is Marriage for White People?*, Ralph Richard Banks, a Stanford Law Professor, goes where few dare to tread, seeking to “reexamine everything . . . and tell the truth about it.” in the words of the book’s epigram by James Baldwin. His candid treatment of this divisive topic casts a bold eye on uncomfortable truths, but the blinders of ideology ultimately defeat him. He succumbs to the reductionist shibboleths of social science, refuses to “blame the victim,” and resists explanations relying on cultural dysfunction. These defects mar his assessment of the black family’s dilemma and his proposed corrective.

Banks begins with the fact that blacks are “the most unmarried group of people in our nation.” Rates of matrimony have dropped steadily since the 1950s, with nearly 70 percent of black women and over half of black men failing ever to marry. This has resulted in a drastic increase in single-parent families, out-of-wedlock births, and children growing up without fathers. Though the marriage rate among less-privileged whites is also dropping, as recently noted by Charles Murray and Don Peck, these patterns generate stark racial disparities in family structure up and down the social scale.

In confronting these demographic facts, Banks insists that marriage matters. To his
crediting, he acknowledges the growing social-scientific consensus that married households provide the best environment for child-rearing, which means that too many black children receive a less than optimal upbringing.

While noting that non-marriage is a formula for downward mobility, restricts the growth and security of the black middle class, and perpetuates racial gaps in achievement and well-being, the author fails to catalogue fully the effects of the black family's decay. Marriage and strong families generate and preserve wealth, fostering the creation of small businesses. Marriage causes men to become more industrious, law-abiding, and sober. The traditional family is a mainstay of care for the old and infirm. In these respects, the black community remains relatively weak and dependent, and the current trends mean the situation will only deteriorate.

The pivotal insight of this book, and the key to Banks’s analysis, is that the shortage of black men conventionally considered marriageable—reasonably educated, employable, and uninvolved in serious crime—does not account for the decades-long drop in black marriage rates. Instead, Banks echoes what social scientists have known for some time: that black men are far less likely to marry than men from other groups regardless of their education and income. Although Banks doesn’t specifically cite them, professional demographers like Robert Wood, Heather Koball, and David Ellwood have estimated that only a small part (at most, about a fifth) of the current black-white gap in marriage is due to a relative shortage of conventionally marriageable black men.

That is not to deny that the women who are seeking partners outnumber suitable black men—too many black men drop out of high school and there are significantly more black women than men in college. But it’s not all bad news. As Banks reminds us, black men are “more than twice as likely to be in college as in jail,” black men tend to earn more than black women, and, thanks to the civil rights era, there is now a substantial African-American working and middle class. Simply put, despite growing numbers of reasonably educated, employed, and economically stable black men, the black marriage rate is at an all-time low and continues to decline. This situation persists, notes Banks, even as black women long for a traditional family structure.

Banks clearly regards black men as the main bottleneck in this situation. But the facts about the marital choices of black men create an awkward quandary. If most of the collapse in marriage among blacks can be traced to men’s decision not to marry, then the oft-cited “structural” impediments to family formation, such as racism, economic hardship, incarceration, and unemployment, don’t adequately explain what’s happening. But then what are the causes, and what can be done?

Banks identifies a number of contributing factors. Black relationships are often troubled. Men prefer conventional dominance to the more equal partnership women desire. Women want to marry up. Men think that women are too demanding and critical. All told, mismatched expectations and feckless men contribute to the rockiness of male-female relations, and no obvious solution presents itself.

Although Banks identifies these interpersonal dynamics as contributing to the black marriage problem, they appear secondary to his real concern, which is how black men conduct their reproductive and sexual lives. In a remarkably frank chapter drawing on surveys and other social-science evidence, Banks examines male behaviors and attitudes that stand as obstacles to long-term, stable relationships. According to Banks, black men have more sexual partners, maintain more concurrent sexual relationships, and father more children by multiple women (usually out of wedlock) than men from other groups. They admit to resisting the demands of sexual fidelity, and are less likely to view monogamy as sexually fulfilling. Banks believes that these beliefs and practices interfere with stable matrimony.

The conclusions Banks draws are, however, questionable. He is determined to exonerate black men of any and all responsibility for the black family’s plight. Since Banks has already admitted that black men’s resistance to
marriage is a matter of preference rather than necessity, letting them off the hook requires transforming their unwillingness to marry into something other than a choice. So he argues that black men are the slaves of ineluctable social forces—of marriage markets, specifically. Relying heavily on studies suggesting that men’s willingness to marry is a function of the ratio of eligible men to women, Banks argues that the relative shortage of desirable black men, while not directly accounting for low rates of matrimony, creates an invisible force-field that distorts male behavior. Playing the field indefinitely, maintaining concurrent relationships, routinely fathering children out of wedlock, and refusing to marry are “rational” responses to the plethora of sexual opportunities that a tilted marriage market creates. In Banks’s word, black men are single-mindedly in pursuit of sexual opportunities.

Banks’s argument—that the dynamics of the marriage-market explain the black retreat from matrimony—is ultimately unpersuasive. While the social science of marriage markets sees marital behavior as heavily influenced by sexual opportunities that exist outside of marriage, Banks’s reading of the research literature lacks nuance and indulges a simple-minded determinism that distorts reality and crumbles under the weight of contrary evidence. Skewed ratios do influence marital frequency and timing, but the effects are modest, marginal, and highly variable. Groups have been shown to differ in their responses to marriage market conditions based on historical periods, customary practices, normative expectations, and moral commitments. Banks’s emphasis on sexual opportunities doesn’t come close to explaining the full panoply of male behavior that has currently emerged across racial lines.

College-educated white men continue to marry and stay married at very high rates. Compared to their less educated counterparts, and black men in general, they are less likely to carry on multiple liaisons and rarely father children out of wedlock. Likewise, the ethos of “no wedding, no womb,” which prevails among educated white women, is distinctly unpopular among black women at all educational levels, as evinced by their vocal resistance and dramatically higher extramarital birthrate.

Better-off white men could play the field endlessly and put off marriage indefinitely—and indeed, they are in a better position to do so than black men. Refusing to marry the mothers of their children—a pattern that increasingly prevails in the rest of society—would relieve these white men of considerable bother and expense, but most decline that option. These patterns show that narrow self-interest and sexual opportunism are not the only, or even the paramount, drivers of men’s sexual conduct and marital choices. The uxorious and otherwise conventional behavior of educated white men must be motivated by aspirations other than pressing their male advantage, maximizing sexual encounters, and juggling as many women as possible. And, while professional demographers recognize that the explanation for these divergent patterns is complex, Banks ignores these variations.

Why does Banks take refuge in a one-dimensional vision of black men as the passive victims of marriage markets? Banks’s own comments reveal the answer: he is determined to shield black men from any and all reproof. In insisting that black men “differ from their affluent white counterparts less in their values than in their circumstances,” Banks refuses to entertain the idea of cultural or behavioral dysfunction. In disparaging Bill Cosby’s claim that too many blacks have “embraced deviant values,” Banks succumbs to what the sociologist Brad Wilcox terms “the horror of judgmentalism.” By separating sex from morality and depicting the logic of sexual liberation as relentless and unstoppable, Banks strives to depict the behavior of black men as the expected result of impersonal constraints. Banks’s fatalism extends to the very concept of marriageability, whereby men become “husband material” by virtue of traits—like being educated, law-abiding, diligent, and reproducitively responsible—that simply drop from the sky, the products of imposed constraints rather than deliberative choices. Banks casts black men, marriageable and unmarriageable alike, as the victims of a racist society that bars every
possible path to self-improvement. He implies that because black men's behavior is not really within their control, it's nonsensical to fault them and pointless to urge them to change.

Banks's effort to shield black men from criticism comes at the steep price of denigrating the very people Banks seems determined to spare. Banks conjures a vision of black manhood as amoral, reckless, and disabled. He depicts black men as thoughtlessly short-sighted, incapable of sexual restraint, and heedless of the harmful effects they have on the women and children in their lives. Above all, the black men that emerge from his pages do not care about the future, nor for their community's role in society. This is a dismal and deeply unflattering portrait.

Banks, by contrast, sees black women differently. His proposed solution to the black marriage crisis is for black women to take matters into their own hands and marry outside their race. This will translate into fewer unmarried black women, which will in turn reduce the power and relative scarcity of black men in the marriage market. Eventually, Banks writes, "more black men and women might marry each other."

The data Banks gathers on intermarriage shows that black women are the least likely demographic group to marry outside the race. In probing this phenomenon, Banks notes that black women's resistance to non-black partners is influenced by culture, history, and racism. Banks's call to black women to seek mates elsewhere requires a radical reorientation of what they, as black women, desire. But this doesn't stop Banks from issuing a clarion call to black women to "save the race": Black women must alter their habits and practices and start marrying men of other races.

The contrast between Banks's treatment of black men and women couldn't be starker. For Banks, women's personal and sexual choices are malleable. He wants them to transcend their own narrow appetites and cherished desires and behave like responsible human beings, capable of self-critical reflection and self-governance. He treats them as grown-ups and free agents, able to assess the implications of the status quo and to change it.

What is missing is a parallel expectation for black men. Does this double standard make any sense? One could argue that black men are more vulnerable than women to the depredations of historical exclusion and family breakdown—but are black men so damaged and poorly socialized that they cannot appreciate the consequences of their actions, alter their habits and practices, or rethink their retreat from marriage? In refusing to appeal to black men's common sense and better nature, Banks misses an important opportunity to treat them as human beings and moral agents. By putting the entire onus on women, Banks offers half a solution when a whole one is sorely needed.

Apocalypse now?

Jay Rubenstein
Armies of Heaven: The First Crusade & the Quest for Apocalypse.
Basic Books, 424 pages, $29.99

reviewed by Blake Neff

The topic of the Crusades remains enduringly popular and has experienced a public resurgence following the attacks of September 11, 2001. Of course, as with any popular historical subject, most of the books covering it leave much to be desired, from James Reston's pulpy and inaccurate pageturner Warriors of God to nonsensical conspiracy works about the Knights Templar inspired by Dan Brown. Meanwhile, hefty scholarly tomes like Christopher Tyerman's God's War are often stultifying. The result is that despite fifty years of additional books being published and improved scholarship, Sir Steven Runciman's famously handwritten History of the Crusades remains the best-known work on the subject, even though it was well characterized by the modern expert Thomas Madden as "terrible history yet wonderfully entertaining."

Seeking to supplant Runciman in its telling of the First Crusade is Armies of Heaven: The First Crusade and the Quest for Apocalypse by Jay Rubenstein, a professor of history at the University of Tennessee in Knoxville.
Research Handbook on the Economics of Family Law

Edited by
Lloyd R. Cohen and Joshua D. Wright

George Mason University, USA

RESEARCH HANDBOOKS IN LAW AND ECONOMICS

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2 Diverging family structure and “rational” behavior: 
the decline in marriage as a disorder of choice
Amy L. Wax

1. INTRODUCTION

The past 50 years have witnessed a growing divergence in family structure by race and 
social class. This chapter attempts to understand these dramatic trends. It argues that this 
dispersion can best be explained as the product of growing differences in styles of think-
ing about partner choice and reproductive behavior. Drawing on the work of psycholo-
gists Richard Herrnstein and Gene Heyman, the chapter presents a model that contrasts 
two distinct types of “rational” choice: “global” and “local.” It then demonstrates that 
average disparities by race and class in the adoption of local or global decisionmaking 
methods can account for the significant demographic variations now observed in rates of 
marriage, divorce, and out-of-wedlock childbearing. The chapter then suggests that this 
diversity emerged in the wake of the normative deregulation of the sexual revolution. 
The demise of strong heuristic mores and institutional constraints, and the rise of ad 
hoc individualism and moral improvisation, facilitated the development of contrasting 
decisionmaking styles in intimate relations.

2. THE DEMOGRAPHIC DISPERSION IN FAMILY STRUCTURE

The past 50 years have seen dramatic changes in sexual behavior, patterns of reproduction, 
and family life. Fewer people are getting married, cohabitation is on the rise, divorce is 
commonplace, extra-marital sex is pervasive, and out-of-wedlock childbearing has grown 
steadily for decades.1 These general developments mask important trends well known 
to professional demographers: the composition of families has diverged dramatically 
by social class, income, education, and race. This segmentation is the product of three 
interrelated trends. First, although marriage rates have dropped across the board and 
people are marrying later, the retreat from marriage is far more pronounced among the 
less privileged and some minorities, especially blacks. As a general matter, “[t]he higher 

1 See, e.g., Andrew Cherlin, The Marriage-Go-Round (New York: Alfred A. Knopf, 2009); 
Stephanie Coontz, The Way We Never Were (New York: Basic Books, 2000); Amy L. Wax, 
“Engines of Inequality: Class, Race, and Family Structure,” 41 Family Law Quarterly (Fall 2007); 
June Carbone, From Partners to Parents: The Second Revolution in Family Law (New York: 
and Implications for Children’s Family Contexts in the United States,” 54 Population Studies 
to live together.”2 Between 1950 and 2008, according to one estimate, the percentage of 40-year-old white female high school dropouts who were married declined by 13%, while the percentage of white female married college graduates increased by 16%—a reversal of historic trends.3 For white men, the percentage of married 40-year-olds declined twice as fast among high school graduates as among the college educated.4 For blacks the retreat from marriage was more pronounced and affected every social class. During this period, rates of marriage for college-educated black women under 40 decreased by 10%, but by 44% for high school dropouts; for men, the corresponding declines were 20% and 55%, respectively. Currently, only 65% of black male high school graduates are married by age 40, and marriage rates among black high school dropouts have fallen to half their previous rates over this period.

Likewise, patterns of divorce have shifted decisively. After an initial surge in divorce across the board starting in the 1960s, recent data reveal widening disparities in the risk of divorce by level of education, with divorce rates among college-educated white women dropping steadily since 1980, and rising among less educated whites and blacks in all social groups.5 Although the divorce rate among whites in the early part of this decade stood at 47% overall, the rate was 60% for high school dropouts as compared to 36% among college graduates. Even though blacks marry less often than other major American groups, they divorce more frequently, with divorce rates increasing among all educational groups over the past 50 years. About 70% of black women’s first marriages now end in divorce, with rates remaining high across the board.6

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3 A. Isen and B. Stevenson, supra. See also Goldstein and Kenney, supra; W. Bradford Wilcox, When Marriage Disappears: The Retreat from Marriage in Middle America (Charlottesville, VA: The National Marriage Project, 2010).

4 Isen and Stevenson, supra.


6 See Raley and Bumpass, supra, at 256 (“We estimate that 70 percent of black women’s first
Diverging family structure and “rational” behavior

The drop in marriage rates has fueled a shift to single motherhood, with 40% of all births in 2007 to unmarried women. This figure masks significant sociodemographic variation, with “the least educated women . . . six times as likely as the most educated women to have a baby outside of marriage.”7 Those ratios are primarily the product of a rapid increase in single motherhood among the less privileged. There has been little change since 1965 in the rate of extra-marital births for women with a college degree or more, with the percentage of children born to unmarried white college educated mothers remaining under 5%.8 The rise in single parent families among blacks has been even more dramatic, with lower marriage rates in this group generating an explosion in extra-marital births. The most recent census figures reveal that about 72% of black children are now born out of wedlock.9 Finally, family disintegration is proceeding apace among Hispanics, with extra-marital births now standing at 45% overall, and the trend towards single parent families accelerating faster than for other racial groups.10

These developments, which have been exhaustively documented by demographers and social scientists, are confirmed by recent data gleaned from the 2006–2007 Current Population Survey (CPS). These are analyzed and summarized in Figures 2.1–2.12.11 As these show, large differences in women’s marital and reproductive behavior persist by race and class. White female college graduates are significantly more likely to be married than women from less educated groups.12 Correspondingly, the percentage of never married women among the least-educated (those with no more than 12 years of education) is far higher than for those with a bachelor’s degree or more (see Figures 2.1 and 2.2). For white women who had children in this period, the ratio of married to single mothers increases dramatically with more years of education. Although married mothers are a significant presence in every group, the contrasts are stark: about half of all marriages will end in divorce [as compared to] 47% of white women’s.”). See also R. Kelly Raley and Megan Sweeney, “What Explains Race and Ethnic Variation in Cohabitation, Marriage, Divorce, and Nonmarital Fertility,” unpublished working paper on file with author.

10 See Wax, “Engines of Inequality,” supra, at 575.
11 US Census Bureau, 2006 American Community Survey, sex by marital status by age for the population 15 years and over.
12 Goldstein and Kenney, supra. See also Adam Isen and Betsey Stevenson, Women’s Education and Family Behavior: Trends in Marriage, Divorce, and Fertility (unpublished report on file with author).
Figure 2.1  Marital status by education, white women, aged 15–50, 2006–2007

Source: 2007 American Community Survey.

Figure 2.2  Marital status by education, white women, aged 15–50, 2006–2007

Source: 2007 American Community Survey.
Diverging family structure and “rational” behavior

white mothers without a high school degree are unmarried, whereas white mothers with a college degree almost always marry before having children. Even in this recent cohort, almost 95% of white mothers who completed college were married at the time of their child’s birth (see Figures 2.3 and 2.4).

For black women, out-of-wedlock childbearing is more evenly distributed by level of education than among whites, with the ratio of single to married women higher for all levels of education (see Figures 2.5 and 2.6), and the proportion of women giving birth outside of marriage uniformly larger (see Figures 2.7 and 2.8). In contrast with white women, black unmarried women are in the majority regardless of level of education. Most black women who fail to complete college never marry at all. It is not surprising, then, that giving birth outside of marriage is the most common pattern for all black women except the most educated, with the percentage of extra-marital births well over 50% for women without a college degree. Even among black college graduates, almost a third were unmarried, in contrast with about 7% of similarly educated white mothers – a ratio of almost 5 to 1.

Hispanics likewise have relatively high rates of out-of-wedlock childbearing, with 45% of births to single mothers.13 Although most Hispanic mothers are currently married, over one-third of Hispanic mothers in 2006–2007 with 12 or fewer years of schooling were single (see Figures 2.9 and 2.10). The combination of higher birth rates and lower

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Figure 2.4  Marital status by education, white women, aged 15–50, who gave birth 2006–2007

Source:  See Figure 2.1.

Figure 2.5  Marital status by education, black women, aged 15–50, 2006–2007

Source:  See Figure 2.1.
Diverging family structure and “rational” behavior

Source: See Figure 2.1.

Figure 2.6 Marital status by education, black women, aged 15–50, 2006–2007

Source: See Figure 2.1.

Figure 2.7 Marital status by education, black women, aged 15–50, who gave birth 2006–2007
Figure 2.8  Marital status by education, black women, aged 15–50, who gave birth 2006–2007

Source: See Figure 2.1.

Figure 2.9 Marital status by education, Hispanic women, aged 15–50, who gave birth 2006–2007

Source: See Figure 2.1.
Diverging family structure and “rational” behavior

College attendance rates for Hispanic women has fueled a rapid increase in the rate of extra-marital births in this group.14 The result of these developments is that well-off whites have largely maintained traditional patterns of family life, while the less privileged and minorities live in less stable arrangements (see Figures 2.11 and 2.12). Fatherless or blended families are relatively uncommon for women who have completed four years of college or more, and the children of white college-educated parents are significantly more likely to spend their childhood living continuously with their married biological parents.15 In contrast, only a small percentage of black children are raised by married biological parents.16 As Jonathan Rauch has noted, marriage is now a significant marker as well as a powerful predictor of social inequality. “America’s families and children may be splitting into two increasingly divergent and self-perpetuating streams – two social classes, in other words – with marriage as the dividing line.” Some children will “grow up in a culture where marriage is taken for granted,” whereas others will find themselves “in a culture where marriage is a pipe dream and deadbeat dads and impoverished kids are the norm.”17

Source: See Figure 2.1.

Figure 2.10  Marital status by education, Hispanic women, aged 15–50, who gave birth 2006–2007

college attendance rates for Hispanic women has fueled a rapid increase in the rate of extra-marital births in this group.14

14 Ibid.
15 See Wax, “Engines of Inequality,” at 576; see Cherlin, supra, at 167 (“Over the past few decades, the family lives of the college-educated have changed much less than among people with less education.”).
16 See Wax, “Engines of Inequality,” at 577.
Figure 2.11  Women giving birth 2006–2007 who are unmarried, by race

Figure 2.12  Women giving birth 2006–2007 who are married, by race
3. CHANGES IN FAMILY STRUCTURE: EXISTING EXPLANATIONS AND WHY THEY DON’T WORK

Why has family composition evolved in the observed direction? Social scientists who have struggled to make sense of demographic developments have adopted some variant of a rational actor model, which assumes that individuals seek to maximize their own benefit, utility, happiness, or well-being in light of economic constraints and social circumstances. This approach often implicitly assumes that there is a single best, or maximizing, choice for any given set of circumstances. Thus, regardless of group membership and cultural background, persons will do the best they can within the constraints they face and will respond to similar conditions by adopting predictable patterns of behavior. It is not surprising, then, that social scientists prefer to explain demographic changes as a “rational” response to evolving circumstances. Since people will not voluntarily engage in self-defeating, dysfunctional, or maladaptive behavior, the choice to forgo marriage must be rooted in social and economic factors that limit choice or that render non-marriage and extra-marital childbearing an optimal strategy.

Along these lines, the chief explanations offered for the dispersion in reproductive behavior look not to group differences in attitudes, outlook, or decisionmaking styles, but rather to economic factors and broad social trends. Economists who analyze marriage focus on money, resources, and gains from cooperation. They predict that the primary determinants of marital behavior will be male and female earning power and the availability of marriageable men, where that category is defined mainly in economic terms. Because they are more desirable mates, men with better employment prospects and higher incomes will more often get married, whereas women with higher earnings (who have less need of male resources) will tend to remain single. Male unemployment, low or declining male earnings, and high crime rates (which take men out of the running through premature death, incarceration, and un-employability) will drive down marriage rates among groups who suffer these dislocations.

In keeping with these predictions, William Julius Wilson has attributed the decades-long decline in black marriage to a shrinking pool of marriageable men – a theory that has come to be known as the “Wilson hypothesis.” According to Wilson, the departure of the black middle class from the inner city in the wake of the civil rights revolution, combined with the disappearance of manufacturing jobs that urban black men had previously performed, led to a shortage of black men who could support a family. Black women responded by bearing and raising children outside the confines of traditional marriage.

20 Wilson, supra; Robert D. Mare and Christopher Winship, “Socioeconomic Change and the Decline of Marriage for Blacks and Whites,” in The Urban Underclass 175, 175 (Christopher Jencks and Paul E. Peterson, eds., Washington, DC: Brookings Institution, 1991); see also David T.
Yet another attempt to explain surging extra-marital childbearing among blacks identifies early childbearing as an optimal strategy for dealing with economic hardship and social constraint. According to Arline Geronimus, unmarried teen motherhood makes sense for black women because this group suffers poorer health and higher neonatal mortality than other women throughout their prime childbearing years. Moreover, by comparing sisters and women from similar backgrounds, she argues that black women’s economic prospects are not significantly depressed by teenage motherhood. In light of these considerations, she concludes that “early fertility-timing distributions among extremely disadvantaged populations, rather than being irrational as is often supposed, may have an underlying cultural rationale.”

Ethnographers Katherine Edin and Maria Kafalas, in contrast, attribute low marriage rates among poor women generally to an interplay between the recent economic position of the poor and working class and a general cultural shift to higher expectations for marriage across the board. From their ethnographic study of 162 single mothers in Philadelphia, these researchers conclude that economic conditions, in combination with pervasive social trends, thwart less advantaged women’s strong desire to marry. They observe that emerging norms now dictate that success must precede marriage, with a stable job, a home, a savings account, and enough money for a nice wedding as prerequisites for matrimony. Because unskilled women and their potential mates have trouble making good on this goal (in part because the income of the least educated has not kept pace with higher earnings of college graduates), they postpone matrimony while accepting the “second best” option of early motherhood. Although almost all hope to find a husband eventually, the majority fail to marry at all. Edin and Kafalas echo these women in acknowledging the behavioral shortcomings of their prospective mates, including habitual drug use, domestic violence, poor work records, and law-breaking. But the authors largely attribute these patterns to bad schools and lack of economic opportunity. In short, poor women’s (and men’s) inability to meet the current high standards for marriage is a product of social and economic circumstances. Early, extra-marital childbearing is perceived as a rational response to structural forces and external constraints.

Finally, an influential paper published in 1996 by three economists looks to technological change as the principal source of rising extra-marital birthrates and the recent retreat from marriage. Akerlof, Yellin, and Katz, argue that the invention of the birth control pill in the early 1960s, followed by the legalization of abortion shortly thereafter, constituted a significant “technological shock” that unsettled prior conventions and radically shifted patterns of sexual behavior. By reducing the chance of unwanted pregnancy, these developments dramatically increased women’s willingness to engage in extra-marital sex.

This made sex more available to men, and men less willing to marry women they impregnated. The demise of the “shotgun marriage” convention meant that many pregnant women who hoped to marry and become mothers had no choice but to go it alone. The paradoxical result was a surge in extra-marital births.

All of these accounts have severe limitations and none succeed in explaining most of the growing divergence in marital and reproductive behavior by class and race.24 There is a consensus among demographers that changes in male wages, sex ratio imbalances, and a paucity of marriageable men are not the main causes of the decades-long decline in marriage among persons with lower earnings and less education. Although marriage rates undeniably respond to economic conditions and some non-marriage can be attributed to a shortage of marriageable men, only a small portion of the decades-long retreat from marriage and the current dispersion by race and social class can be attributed to these factors. Rather, people with profiles similar to those who have frequently married in the past are now marrying less often. As two prominent researchers in the field have observed, although “male earnings and sex ratios clearly influence marriage,” variations in these factors are “not enough to explain the bulk of recent changes” in family structure. That is because “the economic position of men has not changed enough to explain most of the changes in marriage patterns.”25

What is true across the board also applies to blacks. The decline in black marriage rates has been studied intensively, with social scientists citing incarceration, unemployment, and educational underachievement as creating a shortfall in the pool of marriageable black men, especially at the extremes of the socioeconomic distribution. However, the data reveal that this shortfall, and economic factors in general, account for a small portion of the drop in marriage among blacks over the past 50 years.26 As noted by Dan Lichter, the overall economic and social condition of blacks improved over this period, even as marriage rates relentlessly decreased. Indeed, “strict economic explanations are difficult to reconcile with evidence that marriage rates for blacks in the 1930s were very high – higher than those of whites – despite the fact that black men had significantly higher rates of unemployment and poverty than they do today.”27 In addition, marriage among blacks has declined across the board, regardless of education, employment, and economic circumstances.28 Specifically, “the most affluent black men [are] now less likely to have ever been married than their lower earning but economically stable African American

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24 For an extended discussion, see Wax, “Engines of Inequality,” supra, 582–99.
In addition, marriage rates for black and white men with similar education and incomes differ significantly and are growing, with “[b]lack men at every income level . . . substantially less likely than their white counterparts to have ever been married.” (In the same vein, it is also notable that Hispanics complete fewer years of schooling than blacks, but have significantly higher marriage rates.) Based on these observations and other evidence, demographers estimate that, at most, about a fifth of the current black–white difference in marriage rates is due to a relative shortage of marriageable black men, with some estimates far lower.

In short, demographic evidence conclusively repudiates the Wilson hypothesis: economic circumstances and other variables thought to bear on the number of marriageable men do not account for most of the decades-long decline in marriage among blacks, nor do they explain the large disparity in marriage rates between blacks and other groups. Rather, “a complete explanation of racial differences in marriage behavior will clearly require consideration of nondemographic variables.”

Likewise, Arline Geronimus’s assertion that early extra-marital childbearing is a “rational” strategy for disadvantaged black women has been attacked as unsupported by the facts. Her analysis also fails to explain reproductive patterns overall. Geronimus’s observations are based on a very disadvantaged cohort of mostly black women. Her sample does not represent the spectrum of black single mothers, most of whom are better educated, wealthier, and older. In addition, her analysis is based on a

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30 Banks and Gatlin, supra.


32 South and Lloyd, supra, at 449.

Diverging family structure and “rational” behavior

restricted counterfactual: she compares teen mothers to otherwise similar women who delay non-marital childbearing a few years. She does not consider the possibility of postponing childbearing until after marriage, and does not compare her population to black women who marry before bearing children. Therefore, her work fails to address whether extra-marital childbearing, either early or late, is better or worse than a more conventional path. This oversight ignores strong contrary evidence that marriage carries significant benefits, both economic and otherwise, for women in every sociodemographic group. According to Robert Lerman, for example, the decline in two-parent families accounted for “almost half the increase in child income inequality and more than the entire rise in child poverty rates” observed between 1971 and 1989.34 Although family breakdown hurt all children, black children were most affected. According to Lerman’s estimate, pairing black single mothers in 1989 with the existing population of black males would move “80% of the children . . . out of poverty as a result of the pooling of incomes and the marriage-induced earnings.”35 Other studies also suggest that marriage is effective in lifting many mothers and children out of poverty.36

The empirical data thus suggest that the economic benefits of marriage are available across the earnings spectrum. The evidence also contradicts the notion that the educated and affluent marry more often because they can expect outsized benefits from joining forces – an explanation that ignores both existing data and basic economic logic. Individuals with modest earning power can improve their position by finding a partner with similar prospects. That marriage can significantly boost well-being regardless of social class stands to reason. First, marriage gives households two potential workers instead of one. Indeed, the basic principles governing the marginal utility of money dictate that the added earnings of working class men have as much or more value

35 Lerman, “The Impact of the Changing US Family Structure on Child Poverty and Income Inequality,” supra, at 136. This estimate incorporates a marital earnings premium of the magnitude that is currently observed for black men. But even without factoring in that boost in earnings, the estimate is that 43% of black children would escape poverty.

Research handbook on the economics of family law

to women of modest means than large male incomes have for women who also can command high salaries. Thus, marrying someone of roughly equal earning capacity, regardless of skill level, is an effective way for men and women to improve their economic prospects and increase their standard of living. In addition, couples in every social class can take advantage of economies of scale, shared responsibilities, and efficient divisions of labor. Although cohabitation would appear to serve these purposes as well, the data indicate that cohabiting unions are less stable than marriages. In general, “cohabitation does not signify the same degree of commitment as does marriage, and is in fact usually less durable.” The evidence confirms that cohabiting unions are marked by fewer long-term investments and plans, produce less specialization and pooling of resources, are associated with a smaller wage premium for men, and provide a less cohesive and stable setting for children.

Discussions of declining marriage rates among the less advantaged in all ethnic groups, including whites, often point to rising inequality in male earnings. This pattern is due mostly to a decades-long surge in the economic returns to college and advanced education, which has greatly enhanced the incomes of men with college or professional degrees. In contrast, the economic position of working class men has not kept pace. Although estimates vary based on methodology and reveal some fluctuations, most calculations indicate that earnings for men with high school or less have stagnated or declined somewhat over this period. Even though some men in this category have struggled, and some well-paying working class jobs have disappeared, the question nevertheless remains as to how much of the retreat from marriage among less educated men can be attributed to changes in their earning power. This question cannot be answered without a precise and systematic analysis of the marital profiles of similarly situated men over time. This

37 See Wax, “Engines of Inequality,” at 585–6.
requires comparing the behavior of men today with men who had comparable earnings in the past, when marriage rates were significantly higher. Is a man who makes, say, $28,000 per year in today’s dollars – or any similar working class wage – as likely to marry now as a man who made the same inflation-adjusted amount in 1950 or 1970? Inexplicably, there appears to be no study in the literature that makes this precise comparison across the spectrum of earnings. However, the limited research available suggests that men who were once regarded as marriageable and were routinely married – including many men with earnings in the lower end of the distribution – are now more likely to remain single than in the past. Moreover, the retreat from marriage has continued through good economic times and bad, persisting through periods when working class wages stabilized or gained ground, as in the 1990s. As already noted, a similar trend is evident among women: marriage rates for high school graduates have relentlessly fallen, and college-educated women are now more likely to marry than less educated women. The reason for this pattern is not apparent. That these women’s potential husbands have lower incomes than men with a college degree does not change the fact that they still bring valuable resources to the table. Yet, in contrast to the past, women and men in this cohort now marry less frequently, and have less stable relationships, than people with higher education and earnings.

In sum, although the benefits of marriage are potentially available to persons across the sociodemographic spectrum, the gains are being realized selectively as behavior has diverged by race and class over time. Arguably, large numbers of people who forgo marriage are not behaving “rationally”: their choices are making them poorer, less secure, and less well off than if they joined forces, and these adversities are also being visited on their children. Since the groups who are less likely to marry (including the less educated

40 Oral communication, Dan Lichter, Department of Policy Analysis and Management and Professor of Sociology, Cornell University.

41 One paper looks at a relatively small sample of men and women partners to determine which pairs marry shortly after the birth of a child. It then compares the men in this sample with similar men in the past (e.g. with the same earnings and other sociodemographic characteristics) to determine whether their chance of marrying after the birth of a child was higher or lower. The author finds that the probability of a man marrying the mother of his child, holding male characteristics constant, has declined significantly for blacks, and less so for whites. For white men, specifically, the data indicate that lower probabilities of marriage are due in part to “a change in men’s characteristics” and partly to “a change in their response to characteristics.” This indicates that both culture and economics have played a role in the retreat from marriage in this situation. See Zavodny, supra, at 770–72. See also Daniel Lichter and Diane McLaughlin, “Economic Restructuring and the Retreat from Marriage,” 31 Social Science Research (2002) 230–56 (also suggesting that changes in men’s response to their characteristics (such as education and earnings), rather than in the characteristics themselves, accounts for most of the change in the probability of marriage, albeit much more for blacks than for whites).

42 See Ellwood and Jencks, “The Uneven Spread of Single-Parent Families: What Do We Know? Where Do We Look for Answers?” supra, at 68 (noting that “the wages of less skilled men and women rose” and “jobs became plentiful” during the 1990s, while marriage continued to decline and extra-marital childbearing to increase). See also, e.g., Autor et al., “Trends in U.S. Wage Inequality: Revising the Revisionists,” supra (wages for less educated men stabilized and even grew modestly during the 1990s, when marriage rates continued to decline).

43 Goldstein and Kenney, supra.

44 See Wax, “Engines of Inequality,” supra.
and blacks) are also at greater risk of poverty, remaining single appears to be against economic self-interest.

Of course, marriage is not simply a financial arrangement. Its potential to improve people's lives depends on the partners' behavior: both spouses must work hard and consistently, actively cooperate, and apply their income and efforts to a common enterprise. These are important caveats: marriage delivers few benefits if people do not live up to these standards. This suggests that how partners behave within marriage, and in preparation for it, might influence who marries and stays married. If these choices make a difference, this begs the question of whether, and how, they might account for the growing dispersion by race and class.

Are some people better socialized to marriage than others? The work of Kathryn Edin and Maria Kefalas provides some hints. As noted, these authors seek to explain declining marriage rates among low income women as the joint product of general cultural trends and economic conditions. The modest financial prospects confronting these women and their potential partners mean they cannot fulfill vaunted expectations for marriage. The result is that they have children, but don’t get married. The problem with this theory is that it does not square with the explanations these women offer for their own choices. They almost never complain of their potential husbands’ modest earning power (which the authors themselves concede has not changed much since the 1960s and 1970s, when working class marriage rates were far higher). Rather, their main quarrel is with men’s behavior. Although anti-social behavior is a problem across the board, most of the women highlight their partners’ repeated and flagrant sexual infidelities, which often produce children by other women. The conflicting loyalties and ill-will generated by these patterns emerge as significant obstacles to stable and harmonious relationships. In general, the overall impression gleaned from these women’s accounts is that their potential marriage partners are poorly socialized to the expectations of marriage and unwilling to fulfill a husband’s proper role. At the same time, however, the women are somewhat complicit in their men’s behavior, because they do not hold out for marriage as a condition of having children. Whether deliberately or accidentally, they routinely bear children out of wedlock by men they would not consider marrying - children who reduce their prospects of finding a mate in the future.

These patterns of behavior impede the formation of potentially economically beneficial unions. In short, this study suggests that the failure of these women’s partners to act as good husbands is the main reason for the mothers’ reluctance to marry them. Likewise, women’s willingness to bear children outside of marriage, and their failure to prevent pregnancy through the effective use of contraception, further impede the formation of stable unions. No direct evidence is offered, however, on whether the standard of male behavior has deteriorated over time, and the authors do not discuss that question.

Likewise, Akerlof, Yellin, and Katz, fail to address emerging race and class differences, or to explore underlying behaviors that might give rise to these patterns. According to their theory, the wider availability of extra-marital sex after 1960 spelled the demise of shotgun marriage, which caused out-of-wedlock childbearing to soar. But their theory does not show why extra-marital births increased so much among blacks and less educated women, while changing little among women with more education. Nor does it explain why more privileged women continue to embrace marriage as a prerequisite to motherhood. Likewise, the model gives no reason why upper middle class men are
Diverging family structure and “rational” behavior

routinely willing to acquiesce in women’s demands for marriage before motherhood, whereas less privileged men more often resist such demands.

Commentators who assign a large role to cultural norms in family life seek to address these very questions. The author Kay Hymowitz speculates that a growing understanding of the central role of marriage in building and maintaining financial and human capital, for both adults and their offspring, contributes to better educated persons’ willingness to marry and stay married, as reflected in continuing low extra-marital birth rates and a dramatic decline in divorce rates in recent decades. According to Hymowitz, educated men and women appear to appreciate the economic and non-economic benefits of marriage, including the critical importance of a stable home life and sustained parental investment to their children’s future educational success and well-being. But the willingness of more affluent parents to buck demographic trends in the interests of status reproduction only begs the question of why persons from other sociodemographic groups are relatively unwilling to take similar steps to improve their children’s status. Likewise, it is a mystery why less privileged individuals, unlike their better off counterparts, either fail to appreciate that marriage can make them better off, or are unmoved by the potential advantages – to themselves and their children – of maintaining long-term relationships. To be sure, there is some evidence that people in all sociodemographic sectors revere and aspire to marriage. But that just reinforces the puzzle of why fewer people now act on the insight that “their lifestyle, and the lifestyle of their children, will be markedly better if they form a long-term social and economic partnership – that is, marriage – with one person.”

This chapter seeks to shed fresh light on this question. As noted, social scientists seeking to explain demographic patterns have embraced a version of a rational actor model that traces variations in behavior to objectively measurable ambient conditions. As we have seen, however, this approach falls short of accounting for observed patterns. Financial circumstances, material constraints, and society-wide shifts in economic expectations do not fully explain either longitudinal trends over time, or the existing cross-sectional divergence in marriage, divorce, childbearing, and family structure. The retreat from marriage among the less privileged is especially puzzling, because the benefits of a well-functioning marriage, including economies of scale and gains from cooperation, would appear to be especially valuable for individuals with less earning power and fewer skills and resources. Although marriage seems like a good choice and an optimal strategy, those who would appear to benefit most are least likely to choose it.

In sum, rational actor models that focus on responses to social conditions have shed little light on the growing divergence in behavior by class and race in patterns of marriage and parenthood. A different approach is in order. My purpose here is to propose one. In attempting to improve on the shortcomings of existing theories, my model rejects the

45 See Kay Hymowitz, Marriage and Caste in America: Separate and Unequal Families in a Post-marital Age (Chicago: Ivan R. Dee, 2006).
46 See, e.g., Kathryn Edin and Joanna M. Reed, “Why Don’t They Just Get Married? Barriers to Marriage among the Disadvantaged,” 15 The Future of Children (Fall 2005) at 129 (noting that poor women have high aspirations for marriage). See also discussion, infra.
notion that group disparities can be explained by positing a unitary “rational” response to the peculiar circumstances confronting distinct sociodemographic groups. Instead of linking choices directly to external conditions (whether economic or social), this model turns inward to examine modes of thought and action that inform the decisionmaking process, and the individual and group characteristics that influence these. The proposed explanation does not turn on external conditions, but looks to what is going on in people’s heads. How people think about costs and benefits – specifically as they relate to private conduct affecting relationship quality – is what matters most. By showing how common circumstances can issue in distinct patterns of behavior, this framework attempts to explain why people often behave very differently despite similar incentives and constraints. In tracing variations in family structure to distinct modes of response, this approach challenges a theory of unitary rationality which predicts a standard reaction to surrounding circumstances and assigns a minimal role to cultural background, individual outlook, or group attributes. This analysis posits that different methods for processing the same information, and assessing similar costs and benefits, can decisively influence behavior. Divergent modes of thinking can give rise to dramatically different approaches to personal and family life.

4. RATIONAL CHOICE: LOCAL VERSUS GLOBAL DECISIONMAKING

The model proposed here draws on an important body of work on the psychology of decisionmaking. The analysis posits alternative modes of choice, corresponding to different time-frames for assessing behavioral options. It begins with the observation that choices that some people find immediately attractive will not necessarily maximize their well-being in the long run. Rather, achieving the highest returns may depend on adopting an approach that anticipates and takes account of the benefits of a series of choices over time. To adopt the parlance of the model, an individual may sometimes be better off with a “global” rather than a “local” approach to decisionmaking.

The account makes use of a paradigm developed by Richard Herrnstein and his colleagues at Harvard, which explores the dynamics of long-term and short-term frameworks for choice. In a series of papers, Herrnstein explained how short time-frames for decisionmaking can sometimes lead to suboptimal results. He draws on experimental observations that animals and people tend to select an immediately attractive option even if forgoing that option in favor of a different choice might produce a larger benefit over time. According to Herrnstein, a person might “credit, as it were, the immediate returns he receives to a particular response alternative, rather than to keep a global account of returns across his entire repertoire.”48 As he explains, “[t]his limitation in mental bookkeeping entails a limitation in our general capacity to discover the optimal allocation of our behavior, although particular circumstances determine whether the limitation is

grave, trivial, or in certain cases, nonexistent.” The myopic method of assessment is designated “local choice.” This stands in contrast to an aggregative method for evaluating options, known as “global choice.”

4.1 Local v Global Choice: Drug Addiction

Gene Heyman has elaborated on Herrnstein’s decisionmaking model to argue that drug addiction is a “disorder of choice.” According to Heyman, drug addiction results from the chronic failure to engage in global decision making, which leads to suboptimal behavior. Heyman’s theory of addiction stands in contrast to the widely accepted notion of habitual drug use as a “disease” characterized by compulsions, cravings, and seemingly uncontrollable drug-seeking behavior. On that view, repetitive drug use is conduct over which addicts have no meaningful voluntary control. Therefore drug addiction is not a matter of choice, and cannot be tamed through incentives, punishment, or other conventional methods for influencing behavior. Rather, the proper response to addiction is medical treatment.

The disease model is popular because the compulsive use of alcohol or illegal drugs seems irrational and dysfunctional. Why would someone voluntarily make choices that are obviously detrimental to their well-being? In addition, many addicts deplore their habits and express the desire to quit. Yet despite understanding the terrible costs of their behavior, they fail to act on this perception.

The disease model is appealing because it helps to explain such self-defeating conduct. The biological and physiological mechanisms behind addiction hijack the ability to weigh the costs of drug use against other benefits. Changes in the brain make drug-seeking natural and predictable – they transform drug use into “rational” behavior. In light of the overwhelming need for drugs, there is no reason to expect the addict to reform or even resist.

In fact, as Gene Heyman argues, many addicts overcome their addiction. Contrary to popular perception, many people use drugs for some period of time and quit. Or they spontaneously stop using drugs despite long periods of prior use and entrenched habits. Other people, however, do not – or they recover and relapse repeatedly. What accounts for these successes and failures? Although life circumstances have some influence, they don’t fully explain observed patterns. For persons matched on background, education, financial resources, and other objective characteristics, some will kick the habit and others not. A disease model that views addiction as essentially involuntary cannot easily account for these differences. If compulsive drug use is impervious to will, incentive, and choice, then responses to addiction should not vary so much. Likewise, a choice model that posits a unitary calculus of rational decisionmaking falls short of explaining why some people engage in harmful, costly, self-destructive behavior, while others refrain or permanently abjure drugs.

51 Heyman, supra, at 18–19.
Heyman’s position is that, although overcoming addiction may be difficult and requires confronting strong desires, drug use is a choice that is amenable to voluntary control. Heyman’s challenge to the disease model rests on the recognition that human psychology admits of more than one method of rational choice. Heyman’s picture of compulsive drug use builds on Richard Herrnstein’s observation that decisionmaking can occur within alternative frameworks. “It is always possible to choose between available items one at a time, or to organize the items into sequences and then choose between different sequences.”52 In keeping with Herrnstein’s framework, the method of choosing between options one at a time, or piecemeal, Heyman designates as “local” choice. “In local choice, selecting the better option means choosing the item that currently has the higher value.”53 In making that choice, the person compares the immediate short-term benefits from the available options and ignores future consequences.

In contrast, taking into account the aggregate payoff from different sequences constitutes “global” choice. An actor makes a global choice by tallying the costs and benefits of a set of choices over time and selecting the sequence that maximizes payoff. “In global choice, the best choice is the collection or sequence of items that has higher value.”54

How might the strategies generated by global or local choice affect patterns of drug use? According to Heyman, whether or not someone compulsively uses drugs is a function of whether that person adopts a local or global perspective on choice. As Heyman notes, “[l]ocal choice is simple,” but it has severe shortcomings. Specifically, “it ignores the dynamics that link choice and change in value.”55 Thus, the decision to use, or to continue to use, drugs can be explained as a failure to appreciate how those choices change the value of subsequent alternatives. How do prior choices affect future choices in the case of drugs? Heyman posits that the payoffs from a particular decision to indulge in drugs depends on whether and how often drugs were used on preceding days. In particular, Heyman makes the critical assumption that a discrete episode of drug use undermines both the value of any subsequent decision to indulge and also the value of a subsequent drug-free day. As drug use increases, the “high” from more drugs decreases. Likewise, “as drug use increases, the value of the competing nondrug activities decreases.”56 That is, drugs undermine the benefits of subsequent abstinence. That is because drug use erodes the quality of alternatives to drugs, which include the ordinary activities of life. The ability to discharge daily responsibilities, work effectively, enjoy leisure pursuits, and carry on a normal family and social life are all significantly compromised. Thus, although the decision to use drugs undeniably generates an attractive and immediate “high,” it has a corrosive effect on the subsequent benefits to be derived both from additional drug use and from its alternatives.

Figures 2.13a, 2.13b, and 2.13c demonstrate this dynamic for a stylized 30-day period. Figure 2.13a, which illustrates local choice, plots the value of each day (whether of drug use or abstinence) against the number of drug choices in the last 30 days. The horizontal axis represents the number of prior drug days within the 30-day period. The vertical axis

52 Id. at 119.
53 Heyman, supra, at 119.
54 Id. at 119.
55 Id. at 119.
56 Id. at 125.
shows that the current value of each discrete day of drug use (see top line), or each day of abstinence from drugs (see bottom line), decreases as the number of previous drug days increases. Thus, the value of the decision to use or abstain from drugs is seen to decline with prior drug use. In short, the schedule assigns a larger payoff to a drug-free day if preceded by more drug-free days and a smaller payoff if preceded by more episodes of drug use. Nonetheless, the daily value of drug use always exceeds the daily value of abstaining from drugs. Therefore, the day-to-day “rational choice” is to use drugs every day, generating a pattern of 30 days of drug use and no days of abstinence. The “local choice” equilibrium is continuous and compulsive drug use.

Figures 2.13b and 2.13c, in contrast, illustrate the dynamic of adopting a global point of view. Once again, the horizontal axis represents the number of prior drug days within the 30-day period. The vertical axis in Figure 2.13b plots the total value of the “market basket” combination of drug and non-drug days over the entire 30-day period for each discrete combination of drug and non-drug days. The vertical axis in Figure 2.13c plots the average value of each day based on the total “market basket” value over the entire 30-day period for each combination of drug and non-drug days. (This is obtained by dividing the aggregate, or “market basket” total for each 30-day combination by 30.) As with local choice, the global choice option “reflect[s] the dynamic relationships between choice and changes in value.”

Note: Local choice leads to drug binge.


Figure 2.13a Daily value, local choice

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57 Id. at 119.
generates a very different result: “the 30 day sequence with the highest value [is] the one that contains no drug days.”\(^{58}\) Whereas the equilibrium for local choice is “always use drugs,” the equilibrium for global choice is “never do.”

In the case of addiction, the global perspective reveals that using drugs is always a losing strategy when considered in the aggregate and over the long term: the equilibrium pattern or optimization from a global choice perspective is complete abstinence. Although a person who takes his pleasure one day at a time will use drugs compulsively, a person who thinks globally will never use drugs, even though drugs provide more satisfaction on a day-to-day basis than alternatives. The key to understanding this paradox is that drug use undermines future benefits both from taking drugs and from refraining from drugs. The global value declines relentlessly with each drug day, so that the positive gains accumulated from using drugs over this period can never compensate for the deterioration in the quality of non-drug days. The corrosive effect of drugs on non-drug days means that it is never worthwhile to take drugs even once.

\(^{58}\) Heyman, supra, at 127.
This difference between local and global decisionmaking is critical to the observation that choices that maximize individual payoffs in the short term—and thus are “rational” from a myopic perspective—can undermine personal welfare when repetitively pursued over time, and thus can be regarded as dysfunctional overall. As Gene Heyman observes, there are many choice sets that exemplify this pattern. All are characterized by a typical “dynamic relationship between choice and changes in value.”59

59 Id. at 119; see also 116–24. Indeed, the pattern generated by different methods of calculating costs and benefits was first described by Herrnstein and his colleagues in the context of deciding which of two restaurants (Chinese or Italian) to visit on successive nights. In that example, as with drug use, the subjective value of each choice depends on the pattern of choices that precedes it. And the gains from a strategy pursued over time is reflected in a global perspective, which takes the sequence of prior choices into account. In the restaurant example, the relative value of Chinese food versus Italian food changes over time as a function of how often each option has previously been chosen—specifically, the value of Chinese food declines and the pleasure of Italian food increases as more Chinese meals are eaten, and vice versa. A strategy informed only by considering the nightly relative dining pleasure generates a different pattern of selection than a “market basket” approach that asks which sequence of dining generates the most dining satisfaction overall. See also Herrnstein, “Rational Choice Theory: Necessary but not Sufficient,” supra, at 360 (developing a parallel dynamic example of deciding between using two types of tennis shots over the course of a tennis game).
A similar dynamic applies by analogy to decisions about personal and sexual behavior. Because observed patterns of childbearing, marriage, and divorce are the product of myriad choices people make over their lives, decisions regarding family formation and reproduction are prime candidates for analysis as the product of alternative modes of rational decisionmaking. Important similarities between drug addiction and intimate behaviors speak to the potential relevance of this model. First, starting about 50 years ago, a significant dispersion emerged in behaviors related both to drug use and sexual conduct. For drugs, some people reacted to the greater availability of and tolerance for drugs by engaging in compulsive drug use or becoming addicted, whereas others, despite some experimentation, kept their drug use within bounds. Likewise, for sexual and reproductive conduct, some people took advantage of looser mores in some ways (for example, by engaging in premarital sex) while continuing to adhere to traditional patterns of family life (by getting and staying married), whereas others rejected past practices in most or all respects. In both cases, patterns of response were not evenly distributed throughout the population.

Second, in both arenas, significant numbers of people routinely and repeatedly appear to engage in “irrational,” self-defeating, or maladaptive behaviors. Their decisions often seem contrary to their own best interests and harmful to family and loved ones. In addition, there exists a disjunction between professed ideals and behavior. Persons from groups with low marriage rates and fragile partnerships often express reverence for traditional relationships and purport to hold marriage in high regard. And they aspire to marriage for themselves. Although the evidence is sketchy and mainly anecdotal, poor women—and men—frequently say they desire to marry “some day.” Nonetheless, significant and growing numbers fail to do so.

60 Ethnographers report on repeated affirmations by unmarried mothers and fathers of the importance, desirability, and value of marriage and an expressed aversion to divorce. See, e.g., Edin and Reed, “Why Don’t They Just Get Married?” supra; Renata Forste, “Maybe Someday: Marriage and Cohabitation among Low-Income Fathers,” in L. Kowaleski-Jones and N. Wolfinger, eds., Fragile Families and the Marriage Agenda (New York: Springer, 2006) 189–209. Some commentators believe that less educated persons are especially driven by a fear of divorce, with the high failure rate of marriages within this group fueling a greater reluctance to enter into marriage in the first place. See, e.g., Edin and Reed, “Why Don’t They Just Get Married?,” supra, at 129 (“Policymakers must realize that one reason why poor men and women may hold the economic and relationship bar to marriage so high is that they are strongly averse to divorce and are convinced that divorce makes a mockery of an institution they revere.”).

61 See Edin and Reed, supra; Forste, supra. In fact, the evidence suggests a more complex picture. As Andrew Cherlin observes, “women in low-income neighborhoods . . . don’t think having children early will hurt their chances of marrying later and don’t think it’s embarrassing.” Moreover, almost half the women Cherlin surveyed agreed that “it is not important for a woman to get married,” a statement that the author observes represents a “cultural sea change since the mid-twentieth century.” Cherlin, supra, at 166. For men, the ethnographic picture is similarly mixed, with some working class men claiming to aspire to marriage, while others, especially in disadvantaged, inner city neighborhoods, expressing reluctance to commit to monogamy and a macho desire to “play the field.” See, e.g., Forste, supra, at 189–209. See also, e.g., Elijah Anderson, Code of the Street: Decency, Violence, and the Moral Life of the Inner City (New York: W.W. Norton, 1989); Orlando Patterson, Rituals of Blood: Consequences of Slavery in Two American Centuries (New York: Basic Civites 1998).

62 The failure of aspirations is captured by the following description of the growing class divide: “[S]imple familial stability has become part of the package of private privileges available to the
The combination of vaunting goals and the failure to achieve them is often cited as evidence that attitudes towards marriage do not differ significantly across social groups. As discussed already, social scientists point to economic barriers and resource-based impediments as the primary causes of disparate marriage rates. On this view, adverse circumstances, not variations in values, account for the gap between stated objectives and their achievement. In fact, however, the observed disjunction invites comparison with addiction. Like the desire to be drug free, the desire to achieve a stable and enduring marriage often fails to translate into the steps needed to reach that goal. Although the poor and less educated claim to venerate traditional family life, these ideals are abstract. Lofty sentiments need not translate into the more particularized perceptions, inclinations, and actions that help sustain long-term bonds, and persons who venerate marriage will not necessarily appreciate how their decisions can frustrate their aspirations. Because the connection between traditional objectives and the daily habits of thought and conduct needed to realize them is not obvious, people may not understand how to get from where they are to where they wish to be.

The analysis proposed here helps address this dissonance and the puzzle of family collapse. The contention here is that the patterns of marital and reproductive behavior observed today reflect a disparity in the propensity of individuals from different socio-demographic groups to adopt local or global decisionmaking in the conduct of their intimate lives. The decisions that people make in this sphere routinely confront them with the option of adopting a myopic “local” perspective involving a short-term assessment of costs and benefits, or a broad “global” framework for evaluating choices in light of an overall life plan. The dynamic described below demonstrates how these two different modes of choice can generate starkly disparate patterns of family formation and reproduction, ranging from high rates of marriage, marital longevity, and traditional two-parent families to seemingly “dysfunctional” patterns of single parenthood, fatherless families, and unstable, short-lived and often simultaneous liaisons.

In trying to develop a model that explains observed behaviors, the analysis below posits two stylized scenarios that face individuals seeking to form and maintain intimate relationships. In both, an individual is assumed to embark on an initial relationship with a person of the opposite sex. The person then encounters an opportunity to cheat on that relationship by forming another “illicit” liaison. In the first (the simultaneous relationship scenario), the person will decide whether and how to carry on both relationships simultaneously. In the second (the switching scenario), he (or she) will decide whether and when to abandon the first relationship in favor of a new partner. As will be demonstrated, the decisions taken and the course of conduct pursued will differ dramatically depending on whether options are viewed locally or globally. Global choice will lead to stable, long-term relationships. Local choice will not.

well-to-do. . . [I]n today’s society, traditional values have become aspirational. Lower-income individuals simply live in a much more disrupted society. . . than do the middle- and upper-middle class people they want to be like.” Garance Franke-Ruta, “Remapping the Culture Debate,” American Prospect (Feb. 2006).

63 See note 60 supra.
4.2.1  Simultaneous partners: the decision to be faithful or unfaithful

The model starts with an exclusive sexual relationship. This relationship may have recently formed or may have endured for some fixed period. This initial partnership is marked by mutual attraction and is fundamentally satisfying to both parties. The relationship may increase in value for both partners as trust and intimacy builds, or the value for each partner may fluctuate over time.64

The simultaneous partnership model posits a 30-day period in the life of this initial relationship. Whether newly minted or of longer duration, the relationship reaches the point where it offers each partner a designated daily benefit. As depicted in Table 2.1, the partners begin the relevant period with 28 units each of “relationship capital,” or value to each. (For simplicity, it is assumed that each partner enjoys the same payoff for each day. Although many relationships will deviate from this, the premise is not essential to the model and can be varied in further refinements, as noted below). At the beginning of the period in Table 2.1, however, one partner (or the other) confronts the option to “defect” from the relationship by being sexually unfaithful or embarking on an affair. For simplicity, the chart looks at the choices facing one of the partners over a 30-day period. For each day within the period, the potentially unfaithful partner must decide whether to succumb to the temptation of the illicit liaison on that day. Table 2.1 reveals a hypothetical pattern of payoffs that guides the partner’s choices over time.

Table 2.1 lists possible combinations of faithful and unfaithful days over a 30-day period. The choice to be faithful (F-day) or unfaithful (un-F day) on any given day yields a net benefit or payoff, reflecting the immediate value of each option as listed in the third and fourth columns respectively of Table 2.1. This schedule of benefits from each choice over the 30-day period is graphed in Figure 2.14. The schedule has two key features. First, on a day-by-day basis, being unfaithful always promises more benefits than remaining faithful. The assigned values reveal that the prospect of engaging in an illicit sexual encounter on any particular day is always more attractive than the alternative: the initial episode of infidelity yields 30 units of benefit for the defecting partner, which exceeds that day’s payoff of 28 units from remaining faithful, and so on for the possible permutations over the 30-day period. A second key element of the schedule is that the value of each choice for each day is dynamically related to the partner’s prior conduct – that is, the number of times within the period that the partner has chosen to be unfaithful. To paraphrase Gene Heyman, each daily decision “reflects the dynamic relationships between choice and changes in value.”65 (In modeling this dynamic, it is assumed, as with the drug example, that the actual sequence of faithful and unfaithful days within the period does not matter – all that matters is the frequency of each. Thus, for simplicity, the table represents the combination of \( x \) days of infidelity and \((30-\ x) \) days of fidelity as an initial sequence of \( x \) days followed by the choice whether to continue that sequence, or not). In keeping with the parallel dynamic of addiction, the yield from a day of fidelity, or a day

64 For example, after the first thrill and an idyllic period, the relationship may lose some value as partners work out areas of conflict or tension. It should also be noted that this version of the model does not rest on the assumption that sexual exclusivity enhances relationship quality over time, although that may often be true.

65 See Heyman, supra, at 119.
Diverging family structure and “rational” behavior

Table 2.1 Simultaneous relationship – daily values

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<th>Value un-F day</th>
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Notes: For Figure 2.14. Combinations of F days and un-F days: 30-day period.

of infidelity, declines as the decision to be unfaithful is made more frequently and the total number of episodes of infidelity within the pertinent period increases.

These features of the payoff scheme generate a situation in which how a person will “rationally” choose among available options depends on the framework for choice. As with the drug example, the course of action will vary with whether the decision-maker adopts a local or global perspective. As an initial matter, the affair is desirable: the extracurricular love interest is more attractive than the initial partner. Indeed, that is the case on each and every day where options are considered in isolation. Thus, on a day-to-day basis, embarking on an extra-marital adventure, and continuing it, is unquestionably the strategy of choice. It is obvious that a “local” perspective – which assesses the relative
payoffs from the options day by day – dictates a “rational” decision to defect from the relationship and indulge in an episode of infidelity. Indeed, on each day, the choice is clear: the value of being unfaithful exceeds the value of maintaining exclusivity, and the payoff from the affair dominates the payoff from fidelity. As with the drug use example, “in local choice, choosing the better option means choosing the item that currently has the higher value.”

On the fifth day of the sequence, for example, the value of an unfaithful day is 28, and of a faithful day is 25.5, so being unfaithful is better. Looking only at the payoff for that day, a rational “local” decision-maker will elect to continue the liaison. The same is true for every day. Thus, the “equilibrium” for a local choice perspective is to maintain the illicit relationship and cheat on the spouse continuously.

Viewed from a global perspective, however, the choice set is radically different. As Table 2.1 and Figure 2.14 reveal, the “global” payoff – or total value over a 30-day stretch – declines relentlessly as the number of illicit episodes increases. Thus, a pattern of four days of infidelity and 26 faithful days out of 30 yields a total payoff to the defecting partner of 788 units, or an average of 26.3 per day. In contrast, consistent fidelity over this period yields 840 total units of value, with a daily average of 28. Maintaining the secondary (or illicit) liaison over the entire period generates a total benefit (listed at the bottom of the table) of only 420 units, or an average of 14 per day, which is half the yield from consistent fidelity (listed at the top). Indeed, as with the drug example, complete “abstinence” – or refraining from extra-curricular involvements altogether – is the globally rational strategy of choice. From this perspective, the watchword is “Just say no.”

The assumptions behind this model help explain the seemingly counterintuitive result: that it is better to stay the course than succumb to temptation. This is especially jarring in light of the manifest attractions of the illicit dalliance. Indeed, by definition, the extracurricular relationship has a higher payoff each day than the primary relationship – else the cheating partner would not be tempted to stray in the first place. And, anyway, aren’t two

Heyman, supra, at 119.
women better than one? These intuitions only carry weight in the short term, however. Assessing the payoff for the entire time-frame yields a contrary result.

As with drug use, the contrast between local decisionmaking and global decision-making in intimate relationships could not be more stark. One says “Do it every day.” The other counsels “Never do.” What explains the paradox? The result depends on the assumption that cheating will ordinarily have a negative effect on the value of the primary relationship: by hypothesis, each episode of infidelity erodes the quality of the first partnership. As the episodes continue, the erosion will at first be gradual, but then may proceed at an accelerating pace as growing complications strain the bond. How might this happen? The betrayed partner will likely suffer from the distracted partner’s neglect or sense that something is amiss. If an affair is suspected or revealed (and because clandestine relationships are hard to maintain, many will eventually out), there will be jealousy, anger and recriminations, or even open hostility. In addition, such liaisons may – and in some quarters routinely do – result in pregnancy and the birth of one or more extra-marital children. These developments can seriously undermine the quality and emotional value of the initial relationship. The model assumes that these effects are incremental and build over time.

What about the illicit relationship? The model rests on the premise that cheating offers a compelling temptation: in the short term, taking a lover is better than remaining faithful. But the satisfactions of an illicit relationship are also dynamic over time, and depend on the previous pattern of conduct. The schedule in Table 2.1 rests on a prediction that the payoffs from cheating will also gradually slide. Why assume this? A secondary love interest may be fun and sexually compelling, and can offer novelty, companionship, and enjoyment. But, in most cases, these pleasures will either gradually decline or will be over-balanced by the downside costs. The need to maintain secrecy and the fear of discovery may start to chafe and take their toll. If the primary bond is simultaneously maintained (which this example assumes), it will be difficult for the love interest to develop into a fully satisfying, serious monogamous relationship. There will be little compensatory “upside” in deepening emotional ties, uninterrupted time together, and shared activities and projects. Also, the lover may put increasing pressure on the unfaithful partner to abandon his or her primary relationship or, at the very least, pay less attention to the other partner. All these vexations can undermine the benefits from an illicit affair. To be sure, not all secondary love interests will follow this pattern. However, the evidence – which reveals the tensions caused by cheating and the fragility and short-lived nature of many liaisons within some sociodemographic groups – suggests that a significant number do.

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67 See, e.g., Mary Sinkewicz and Irwin Garfinkel, “Unwed Fathers’ Ability to Pay Child Support: New Estimates Accounting for Multiple Partner Fertility,” 46 Demography (May 2009) (finding in a large urban cohort that, for nearly 60% of unmarried couples with a new baby, one or both of the parents also had a child by a previous partner). See also Cherlin, supra, at 95; and research cited in Wax, “Engines of Inequality,” at 595–6.

68 On the point that some liaisons do not follow this model, see discussion infra. As for infidelity with multiple partners, these relationships represent variations on a theme, with the strategy assumed to follow the same basic template as a single affair, or more so: the payoff from each liaison begins as relatively high, but eventually starts to erode as it encroaches on existing bonds.
In sum, the decline in the value of the primary relationship, combined with the stresses on the secondary liaison, creates a situation in which the global value of infidelity over the entire 30-day period is always less than the overall gains from remaining consistently faithful. The model assumes that each additional day of infidelity so undermines the value of the primary relationship that it is never worth cheating even once. The upside payoffs from the illicit liaison—which also declines over time in this example—cannot compensate for this deterioration in the value of the initial partnership.

It is notable that the optimality of the global strategy does not depend on never encountering an individual who is more attractive than one’s current partner, nor does it require that the current relationship be more desirable than any rival opportunity that might appear on the scene. That the superiority of fidelity is not a matter of selecting the perfect partner is fortunate, or else few people would marry or remain married! Rather, success depends on adopting a particular framework for decisionmaking: thinking about one’s life as a whole—that is, considering consequences overall and in the longer term—rather than focusing more narrowly on immediate benefits. Nonetheless, the reality is that sexual temptation is everywhere. The opportunity to choose between relatively desirable options does routinely confront people from all sociodemographic groups who must navigate the world of interpersonal relations. No one can long avoid asking the question: why stick with the present partner if something better comes along? Local thinking provides no good reason to stay the course. Rather, local choice makes it “rational” to cheat.

In contrast, global thinking provides a different answer. The common thread that ties together addiction and personal relationships is the corrosive effect of the immediately gratifying choice on the alternatives to that choice. It is critical to the explanatory power of this model, and its ability to account for observed demographic patterns, that the relentless decline in the quality of the primary relationship will not only reduce the total benefits of this strategy, but will often cause the primary relationship’s demise. At some point, the cheating encouraged by local choice will so erode the partnership that it will no longer be worthwhile to stay together. The relationship will break down and the partners will go their separate ways. That result does not necessarily follow simply from the schedule of payoffs depicted. Those payoffs do not in themselves reveal the lower limit on what either party will tolerate, or when each will decide to call it quits. The model does predict, however, that local choice will interfere with marriage primarily by destabilizing relationships, thus hastening premarital breakups, or fostering divorce.

In sum, the assumptions of this model operate to create the context in which simultaneous relationships can be expected to have smaller absolute payoffs in the short and long term, due to diminishing returns, greater complications, and the relative paucity of time and attention denoted to each. As for repetitive serial monogamy, an alternative model of failed relationships that focuses on episodic switching rather than simultaneous liaisons is set out below. See infra.

See Amy L. Wax, “Bargaining in the Shadow of the Market,” 84 Virginia Law Review (1998) 509. Indeed, the model is incomplete in not supplying the value of the payoffs to the betrayed partner, which will of course affect the relationship’s dynamics. The model implicitly indulges the conceit that the value for each partner is similar and will vary in the same way depending on one partner’s choices. Even if the payoffs do not match precisely, it is probably safe to assume that they are highly interdependent. See discussion infra.
individuals confront the ongoing choice whether to maintain an exclusive relationship or to be unfaithful. The contrast between local and global choice reveals that the “rational” strategy depends on the frame of reference. For those who take the global view, a relationship that looks attractive and compelling in the short run (and continues to be so) may prove unwise overall. In the end, the decision to be unfaithful will often make the decision-maker worse off, and the best strategy is to eschew this choice altogether. The global value declines relentlessly because the thrill of the unfaithful episodes can never compensate for the deterioration of the primary bond. In contrast, global value is maximized by sticking with the initial partner and staying the course.

Indeed, it can be anticipated that global thinking will often encourage individuals to engage in behaviors that further enhance the gains from fidelity. Partners who apprehend and appreciate the benefits of successful long-term unions may shape their behavior to realize these advantages. They may, for example, try harder to resolve differences or achieve compromise. These behavioral effects may compound the value of long-term commitments. The point is, however, that these benefits are only available if the participants adopt a global perspective. It is only on this view that resisting temptation becomes a rational strategy. And it is only if temptation is resisted that the long-term benefits are forthcoming.

Is the analysis here plausible in light of what we know about the dynamics of ordinary opposite-sex relationships? Although the model builds in some simplifying assumptions that may not be universally valid, it nonetheless comports with common sense and predicts what we see. A critical assumption is that infidelity undermines existing relationships. In fact, free love has not yet proved workable and non-exclusive sexual liaisons tend to be unstable. Despite a dramatic evolution of sexual mores over the past 50 years, norms regarding sexual fidelity have remained remarkably durable. Sexual exclusivity is still a central aspect of serious romantic relationships, with most people expecting and demanding it. In light of this, fidelity or a pledge of fidelity is probably a prerequisite to marriage and critical to marital longevity. These goals are seriously compromised by a myopic, local perspective on relationships.

In contrast to the posited corrosive effects of infidelity on the primary relationship, the assumption that prolonged infidelity will erode the value of the illicit relationship may strike some as more dubious. The example assumes that the secondary relationship will decline in value over time primarily because of a lover’s escalating demands and the limitations inherent in carrying on two relationships. But this may not always be the case. The value of the alternative relationship need not decline, and may even improve somewhat with time. One or both lovers may not be seeking a deep and intense emotional bond, and the absence of such entanglements may be viewed as a positive benefit.

Alternatively, an affair may proceed from grand passion and flower into a durable

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70 This chapter restricts consideration to opposite-sex relationships, and does not take on the question of how homosexual partnerships might or might not differ.
71 See discussion infra and supra.
72 See, e.g., Judith Treas and Deirdre Giesen, “Sexual Infidelity among Married and Cohabiting Americans,” 62 Journal of Marriage and Family (Feb. 2000) 48–60, 48 (“Virtually all American couples, married or cohabiting, expect sexual exclusivity of one another... Couples’ agreements about sexual exclusivity are a contractual condition of their unions.”).
long-term partnership, superior in every way to the one it replaced. Or lovers may fall genuinely in love and invest deeply in their relationship, which will greatly enhance its value. In those cases, the liaison may be worth initiating and continuing regardless of whether the primary relationship deteriorates to the point of a break-up. That is, even a global perspective would occasionally counsel divorce and remarriage. Indeed, these scenarios will generate a not unfamiliar phenomenon: the one-time serial monogamist, who forsakes a poor match for a better one. By hypothesis, however, this variation does not issue in an endless series of new entanglements and break-ups. The switch will presumably be a one-off as the new relationship now takes on the characteristics of the primary partnership in our example: global decision making should by rights inure it to the routine temptations that inevitably arise. Thus, although global thinkers are not wholly immune from lapses or failed relationships, those failures will not necessarily repeat themselves or become a way of life. Moreover, the model assumes that most affairs will be the product of local thinking, which will not produce stability in the long run. Thus affairs that produce a stable second marriage will be atypical.

As noted, the model also rests on the assumption that infidelity ordinarily erodes the value of the cheated-on relationship to the point of collapse. But the prediction that the initial partnership will inevitably suffer need not always be valid. It is possible to imagine a liaison with a very different structure of payoffs—one that would stabilize in a long-running extra-marital affair. The primary relationship may not deteriorate much or at all, because the affair remains a secret, or the betrayed spouse accepts it. Alternatively, the relationship deteriorates, but not to the “breaking point,” which allows the unfaithful spouse to continue cheating without destroying the initial partnership. The secondary relationship may improve in value enough, and/or the primary relationship suffer so little erosion, as to make some degree of infidelity optimal even on a global calculus. In all these cases, the pattern of payoffs, or the consequences for the initial relationship, will clearly differ from those depicted in our example. But, once again, it is assumed that such scenarios will be exceptional.

In sum, the assumptions of this stylized model will not apply in all cases, and the predicted outcomes admit of exceptions. Not all “local choice” scenarios will issue in the repeated failure to form or maintain stable monogamous relationships, nor will all two-timing prove undesirable or destabilizing from a global choice perspective. The prediction here is not all or nothing, but rather more or less. Local thinking will tend to destabilize relationships, while a global approach will, on balance, have the opposite effect.

Indeed, as examples below show, these predictions will hold good within a fairly wide range of conditions, with considerable variations on the theme possible. For instance, a decline in the value of the secondary relationship is not essential. As Tables 2.2 and 2.3, and Figures 2.15 and 2.16 illustrate, even if the secondary relationship plateaus or improves over the course of a liaison, avoiding illicit involvements can still be globally optimal in many cases, so long as the value of the primary relationship is significantly undermined by infidelity. In Figure 2.15 (which depicts the values in Table 2.2), the secondary relationship holds its value better, declining from 30 daily units of satisfaction to 18. As in Figure 2.14, the illicit partner remains comparatively more attractive than the initial partner as the relationship continues, but the gulf is even larger than for Figure 2.14. Nonetheless, the global equilibrium remains the same. Likewise, in Figure 2.16 (corresponding to the values in Table 2.3), the illicit relationship stabilizes and then improves
Diverging family structure and “rational” behavior

4.2 Switching partners: the decision to stay or go

The scenarios examined so far posit an initial relationship of variable duration – either one that has recently formed or that has been ongoing for some time. In response to the

Table 2.2 Simultaneous relationship

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<th>Value un-F day</th>
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Note: For Figure 2.15. Choice between F day and un-F day: 30-day period.

as it proceeds, with a final daily payoff of 21 units. Once again, the global equilibrium is unchanged. Indeed, on a wide range of initial assumptions, the global point of view yields the same lesson: don’t do it. That is because the benefits of the illicit relationship will fail to compensate for its corrosive effect on the primary relationship, and thus the global payoff from infidelity will fall short of the equilibrium value of fidelity. Global thinkers will eschew infidelity over a substantial range of conditions.

4.2.2 Switching partners: the decision to stay or go

The scenarios examined so far posit an initial relationship of variable duration – either one that has recently formed or that has been ongoing for some time. In response to the
possibility of sexual infidelity, one partner confronts the choice of whether to cheat on the relationship or not. Either the partner remains faithful, or he embarks on two simultaneous relationships. But carrying on two relationships at once is not the only possible strategy. Instead of two-timing the initial partner, a person could decide to abandon that partner for another. In playing out the options represented by this scenario, the choice is between sticking with the original partner or switching to a new partner. Which of these strategies represents the “rational” strategy in turn implicates the contrast between local and global choice.

In this scenario, an individual is assumed to meet an attractive person and start a relationship. After some period of cultivating the relationship, the person encounters another
Diverging family structure and “rational” behavior

potential partner who seems more attractive than the first. He or she must then decide whether to “switch” – that is, abandon his initial partner and start a new relationship – or stick with the initial partner. Will the individual succumb to the new person’s charms and abandon the first partner?

A possible payoff structure informing this choice is reflected in Tables 2.4 and 2.5. Table 2.4 (and Figure 2.17) depict stylized daily payoffs from a relationship over the first half of a 30-day period. The payoff at day 1 is 26. The relationship has its ups and downs as the partners get to know each other, but it eventually improves and stabilizes at a daily (local) value of 38, or total (global) relationship-specific payoff for the entire period of 459, on day 15, achieving an average value per day of 30.6. Now consider Table 2.5 (and Figure 2.18a). Assume another potential partner comes along a few days after the commencement of the first relationship. That partner seems more attractive, as reflected in an initial (local) value of 27. That value exceeds the coincident value of the relationship with the first partner (25). A person who “thinks locally” will jump ship and switch to the new partner,
who offers a higher payoff than the original partner. But a person who is thinking globally about present and future benefits during the entire period will make a different decision. Having already invested in the first relationship and anticipating that its value will grow and eventually stabilize (but only if the relationship remains exclusive), the global thinker will stay the course. Comparisons of the schedules in Tables 2.4 and 2.5 (and Figures

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<th>Avg. value/day – global choice</th>
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2.17, 2.18a, and 2.18b) illustrate that someone who remains faithful can expect a greater overall, and thus daily average, payoff for the entire 15-day period by staying with the first partner rather than switching to the second. If a person stays with the initial relationship for 15 days, he can expect to achieve a stable partnership value of 38, with a total payoff from this period of 459 and an average daily payoff of 30.6. But if he embarks on a new relationship four days into this period, and that liaison follows the usual stylized pattern (initially wavering as partners work out the kinks, then stabilizing and starting to grow in value), the partnership will achieve a total daily value of 34 at the end of the initial 15-day period, with a total payoff during that period of 423, averaging 28.2 units per day. That is significantly less than the gains from the initial partnership if continued for the entire period. Thus, even assuming the alternative partner is consistently more attractive locally than the person she replaces, a global calculus reveals that staying with the first partner is the value-maximizing strategy. See Figures 2.18a and 2.18b (depicting the global average payoff from switching partners versus staying with partner no.1).

This exercise assesses the global value of switching partners midstream from the start of the first relationship. But why not reset the clock again upon meeting a new partner, on the assumption that the relationship with the more attractive person will follow a trajectory similar to that anticipated from the first? Indeed, since the new relationship commences from a better starting point, won’t it accumulate more value over a similar
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Figure 2.18a  Switching partners: global versus local choice

Figure 2.18b  Switching partners: global versus local choice
interval? As Table 2.6 and Figure 2.19 illustrate, projecting ahead 15 days from the initiation of the second relationship could be expected to generate more benefits than a similar period for the first relationship, with the same trend presumably continuing for 30 days and beyond. Thus, the decision to switch partners would appear to make sense not only on a local choice frame, but also from a global point of view.

This appearance is misleading. First, starting from square one fails to take account of the investments made in the first relationship. Starting the tally over from the beginning of each new relationship fails to capture the lost value of the partnership (or partnerships) left behind. But the more serious problem with the “new day” scenario is that it is inherently unstable. On this view, a rational actor will abandon the second relationship immediately if someone more attractive comes along who promises initial (and, on the “new day” assumption, long-term) payoffs greater than the first partnership. And such prospects can be expected to appear with regularity. The arrival on the scene of each prospect will cause the protagonist to jump ship, generating a series of scenarios like the one described above. But this creates an infinite regress: because each relationship is vulnerable to the same calculus, none will last. A pattern of chronic instability will result. (It is interesting to note, however, that resisting temptation and staying with the original partner for a sufficiently long time may eventually extinguish the incentive to switch, as that partner’s local value will eventually exceed the payoff from the hypothetical new partner. But local thinking all but obviates such a development.)
This stylized example assumes that many opposite-sex relationships will grow more valuable with time, and that rewards from exclusivity will often take time to accrue. (In contrast, the “two-timing” model in the previous section does not rest on the premise that long-term partnerships steadily improve: it only assumes that infidelity will undermine a competing relationship.) Both examples assume, however, that the virtues of fidelity are hard for some to apprehend, and temptation is everywhere. By switching partners, a person never realizes the benefits of an enduring bond nor reaps the long-term rewards of stable family life. Of course, as already noted, not all relationships follow this trajectory and not all deliver happiness in the long term. Some are beyond salvage, turn irretrievably sour, or lose their value altogether. There may sometimes be good reasons, on any “rational” view, to leave a partner or abandon one relationship for another. The premise here, however, is that those cases are the exception rather than the rule. Assuming a reasonably successful match, the functional default for global thinkers is staying with what you have. The point is that local thinking can disrupt relationships that, even if far from ideal, have the potential to endure and yield substantial rewards.

4.3 Explaining Changes in Family Structure: Does the Model Fit?

A difference in the propensity to make local or global choices goes a long way towards explaining the demographic dispersion in patterns of family life. As noted, significant disparities have emerged by race and social class in family formation and stability. Transient or short-lived liaisons, sometimes involving periods of cohabitation but infrequently resulting in marriage, are rapidly becoming the norm for less educated cohorts and already dominate in the black community. Out-of-wedlock births are significantly more common in these demographic groups, and their marriages break up more often. In contrast, persons with more education, and especially white college graduates, still marry
at very high rates. Their risk of divorce has declined significantly since the 1980s and they rarely have children out of wedlock.

By leading people to take advantage of new and seemingly better opportunities, local choice generates a pattern of infidelity, short-lived liaisons, and fragile partnerships. These in turn interfere with the development of enduring long-term bonds and undermine the prospects for stable marriages. The expected results include lower marriage rates, a rise in short-term cohabitation, more multiple partner fertility, higher numbers of extramarital births, and children growing up in fatherless families. And these patterns are in fact seen more often in some demographic groups than in others.

In contrast, global thinking can be expected to lead to less cheating on current relationships – or a greater propensity to exercise care and discretion in doing so – so as not to jeopardize existing partnerships. These tendencies can be expected to foster successful long-term relationships, stable marriages, traditional nuclear families, and low rates of multi-partner fertility and extramarital births. These patterns are in fact observed among more educated and affluent members of society.

One potential limitation of this model is that, by contrasting local and global decisionmaking about sexual conduct, it focuses on only one aspect of behavior. But sexual infidelity is not the only factor that determines whether a romantic bond endures. A range of behaviors surely come into play. Do habits of thought and action about other aspects of personal relationships vary by sociodemographic group?

The ethnographic work of Kathryn Edin and Maria Kefalas is revealing in this regard. As already noted, they the single mothers the authors interview complain most consistently about their male partners’ sexual infidelity, which often leads to the birth of children outside the relationship. The women also describe a range of other shortcomings, including poor impulse control, violence, financial profligacy, drug use, and low work effort. These women’s observations strongly suggest that their failure to marry, despite a professed desire to do so, is a function of their men’s bad character and anti-social conduct – what Edin and Kefalas dub the “crummy boyfriend” problem.

This study, and other portraits of low income families, suggest that unstable relationships in disadvantaged populations are linked to dysfunctional behaviors in many dimensions. It can be argued that what makes boyfriends crummy is a tendency to think locally. The decision to engage in many of the complained-of behaviors would appear to involve a tradeoff between satisfying immediate desires and securing long-term benefits. The choices may minimize short-term costs, but often wreak destruction in the long run.

Likewise, many of the women in this study make decisions that undermine their ability to maintain long-term relationships and compromise their economic position. Although having a child out-of-wedlock yields immediate benefits, it erodes future marriageability and creates obstacles to harmonious relationships with men who are not the child’s father. Becoming a single parent also seriously interferes with work and education, and saddles a woman with onerous responsibilities that are difficult to bear alone.

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73 See discussion supra.
One key behavior that affects reproductive patterns is the effective use of contraception. Although the failure to use birth control may not directly undermine relationship stability, conscientious contraception is critical to reducing out-of-wedlock childbearing. The evidence suggests that differential patterns of contraceptive use, with resulting variations in pregnancy rates, are an important component of observed race and class disparities in extra-marital childbearing. These patterns in turn drive the incidence of abortion, with high observed rates of termination among minority and low income teens and adult women.\textsuperscript{75} Birth control use is one of a cluster of behaviors that can be subject to local or global patterns of choice. Because effective contraception requires anticipating the long-term costs of unprotected sex, people who think globally can be expected to control fertility more effectively and conscientiously than those who think locally.

Nonetheless, group differences in effective contraception and use of abortion cannot be the whole story. Most women still want children and the vast majority of women will become mothers at some point in their reproductive lives. The key question is when and in what context those children will be born and raised. But that is a function of whether their mothers are married or unmarried, which in turn depends on the formation of stable and cohesive relationships. Where such relationships are in short supply, many more children will be born and grow up in fatherless families.

In sum, men and women in groups with low marriage rates are observed to adopt strategies that promise short-term rewards rather than benefits that unfold slowly over time. Those strategies may also foreclose beneficial options down the road. In contrast, the traits that make men and women good marriage partners are most likely associated with the restraint and long-term planning that follow from a global perspective. This analysis suggests that the model of sexual choice proposed here is a good proxy for a broader array of behaviors that promote or undermine enduring partnerships.

Another possible shortcoming of this model is that it focuses too narrowly on thinking styles. The behaviors that impede relationship stability appear to reflect dysfunctions in both thought and action. Although adopting a global perspective is an important element, thinking globally is not enough. A person must be able to view life as a whole and project into the future. He must notice and assign value to remote consequences. He must

be able to anticipate the potential benefits from maintaining a long-term relationship, but also the eventual costs of failing to do so. Specifically, he must somehow appreciate that the choice to cheat on an existing partner, although promising immediate pleasures, will progressively erode that relationship, and then factor this understanding into his calculations. But failure to adopt a global perspective is not purely a cognitive problem; one must also be able to act on these realizations. This requires the development of the habits of mind and heart that enable people to refrain from behaviors that interfere with long-term goals, and to pursue strategies that promote them. A person must possess the necessary abilities and inclinations, including enough restraint and self-control to make good on their perceptions.

In sum, to get and stay married, a person must anticipate the long-term rewards and consequences of personal relationships, resist short-term temptations, and guide behavior to realize those rewards. What determines whether someone succeeds in doing this? A host of factors surely come into play, affecting emotion, cognition and conduct. Individual characteristics are doubtless important, with attributes like IQ, risk aversion, personal discount rate, intertemporal preferences, ability to defer gratification, conscientiousness, impulsiveness, self-control, and executive functioning, all playing some role.

Does this model take these attributes into account? One way to take account of personal discount rates, for example, is to vary the values individuals assign to remote as compared to immediate rewards. Because this framework does not assign distinct payoffs to different individuals or lower values for remote rewards, it does not directly incorporate individual discount rates. Nonetheless, the model takes this factor into account indirectly: the choice between local and global thinking reflects the ability and willingness to assign weight to distant payoffs in making immediate decisions and to think of one’s life as a whole. Hence, high discount rates can be expected to fuel local thinking, and low discount rates to facilitate global choice. Likewise with risk profiles: risk-averse people will find it easier to think globally, whereas risk seekers are more likely to think locally.76

### 4.4 Moral Deregulation and Local v Global Choice: The Demise of “Simple Rules for Simple People”

Although individual endowments and propensities are important, they cannot be the whole story. Dramatic changes in marital and reproductive behavior over time suggest that other factors loom large. Despite exemplifying a range of individual characteristics, most people behaved differently (and more uniformly) 50 years ago. The contention here is that the decades-long evolution of social norms and the weakening of institutional structures have altered the way people think about their conduct in the personal and sexual sphere. Although norm changes may influence individual characteristics that bear on choice (by, for example, shaping childrearing practices or other aspects of individual development), they also exert an independent influence on the decisionmaking process.

In support of his assertion that social norms and personal values affect drug addiction

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76 See discussion of empirical work on executive control, time discounting, and other attributes, infra.
and recovery, Heyman notes that drug use soared as the stigma attached to drugs declined in the 1960s. Nonetheless, patterns of addiction were not uniform. Whether Vietnam veterans who had used heroin in wartime continued to use drugs postwar was observed to vary with the dominant norms of the communities to which they returned. From his investigations, Gene Heyman concludes that the expectations created by prevailing social norms – including “ideas, values and attitudes” that “depend on social traditions” – exert a powerful influence. Individuals who recover from addiction or decide to give up drugs repeatedly cite their desire to live up to role responsibilities and fulfill social expectations as critical to their decisions. They express a sense of shame and self-disgust at falling short of dominant standards and point to their deep regret at disappointing those around them. In sum, they rely on “socially transmitted proscriptions” that set limits on behavior, and on “social roles, ideals, and shared understandings that emphasize restraint.”

What lessons do these observations hold for encouraging the adoption of a global perspective on personal relationships? What conditions tend to foster the habits of restraint, compromise, and mutual problem-solving that make for harmonious unions, and enhance the prospects for stable marriage? The propensity to think globally about intimate relationships, and to act on those thoughts, may depend critically on what Kay Hymowitz calls “reproductive life scripts,” which prescribe guidelines for the most desirable course of behavior over a lifetime. Where do such scripts come from? The high rates of marriage in past decades, when dominant mores channeled reproduction into that context, suggest an underappreciated role for traditional institutions in guiding behavior. Indeed, the universal expectation of marriage would appear to operate as a heuristic on more than one level. Marriage sets out well-defined roles and embodies prevailing expectations. A strong marriage norm shapes the habits of mind necessary to live up to its prescriptions, while also reducing the need for individuals to perform the complicated calculations necessary to chart their own course. To be sure, the success of social mores in shaping behavior will vary depending on circumstances, individual characteristics, and group culture. Nonetheless, by replacing a complex personal calculus with simple prudential imperatives, a strong expectation of marriage will make it easier – and easier than the laissez faire alternative – for individuals to muster the restraint necessary to act on long-term thinking. In short, the conventions and customs surrounding marriage are designed to bridge the gap between aspirations and the mundane steps necessary to achieve them.

This analysis reveals why preserving a “marriage culture” is not just a matter of ideological commitment. Its most important effects are in encouraging the daily habits of thought and action that foster lasting bonds. Strong marriage norms help guide and shape decisions that lead to optimal choices. And the institutionalization of marriage may reinforce itself in other ways. Marriage influences childrearing practices and provides a setting in which children grow up. There is evidence that the familiar hallmarks of effective socialization (such as restraint, moderation, emotional control, trustworthiness, persistence, and sobriety) are best developed when children live with their biological

77 Ibid.
78 Heyman, supra, at 161–2.
79 Hymowitz, supra, at 9, 29.
Diverging family structure and “rational” behavior

Parents within stable marital homes. These attributes, in turn, make it easier to think globally and maintain stable personal relationships. By strengthening the structure – the traditional nuclear family – that helps foster these capacities, marriage builds on itself. Persons who have grown up in conventional families thus find it easier to reproduce them. Without exposure to successful long-term relationships, thinking globally does not come naturally.

There is no doubt that the sexual revolution has weakened marriage. The prescriptive culture of marriage has gradually been supplanted by the rise of an individualism that invites people to make immediate tradeoffs and to look to personal desires to guide sexual and reproductive choice. Instead of “nudging” people towards the results favored by a long-term perspective, a norm of individualism leaves people to satisfy their own perceived preferences. In the absence of strong prescriptions, people faced with a menu of options engage in a personal calculus of choice. Many will default to a local perspective.

Do the rise of individualism and the deinstitutionalization of marriage help explain observed sociodemographic patterns? One question is why well-educated cohorts – which tend to embrace the culturally dominant individualistic view of sexual mores – still marry and stay married at relatively high rates. Why have their ideological commitments not translated into weaker or more transient relationships? Likewise, why has the sexual revolution had more pronounced and destructive effects on the less educated and minorities? In sum, the question remains as to why some segments of society still maintain stable and enduring relationships – the pattern that was more pervasive in the past – whereas others do not.

The analysis here suggests that these developments are best understood as the product of moral deregulation. The rise of individualism in the wake of sexual liberation weakened the moral and institutional conventions that dominated before the 1960s. The sexual mores embodied in these conventions were designed to guide most people to stable choices. By establishing “simple rules for simple people” – in the form of clear, transparent, and authoritative expectations – these strictures functioned not so much by encouraging global thinking as such, but by obviating the need to think, or to think very much, about family formation and sexual choice. Rather, all that was necessary was to follow the script, and the script was simple. Traditional norms thus reduced the ambit for the exercise of individual judgment, which in turn placed less of a burden on the deliberative capacities and will of ordinary individuals.

To be sure, these expectations were enforced by a complex of formal and informal sanctions. The stigmas attached to non-marriage, divorce, and out-of-wedlock childbearing were far greater 50 years ago than now, and deviations from expected behaviors were more costly. Some of those sanctions were concrete, but others were grounded in social disapproval. Deviations from expectations were viewed as irresponsible, unacceptable, undesirable, socially destructive, and – well – deviant. In addition, many of these norms were internalized through inculcation, moral education, and pervasive reinforcement.

80 See Wax, “Engines of Inequality,” supra.
But the hypothesis here is that norms did not function solely through external sanctions or through internalized prescription backed by cultural authority. They also functioned as effective heuristics. Clear, easy-to-follow guidelines relieved people of the need to choose among a broad range of options or to engage in a complex predictive exercise. The decision to get married, for example, did not require above-average foresight, extraordinary self-control, or the ability to project alternative scenarios. It only required doing what was generally expected and steering clear of alternatives.

In the wake of the upheavals of the sexual revolution, however, there is now no script to follow. The deregulation, or “disestablishment,” of traditional family forms has demolished the customary guideposts.\(^{82}\) The demise of a common code of conduct has thrown people back on their own devices. Confronted with a plethora of “acceptable” options and lifestyles, each person must navigate an intricate landscape of personal and sexual possibilities unguided by authoritative rules. As individuals bear the onus of self-regulation, the result is a regime of every man for himself. People are left to draw on their own inclinations and shape their own habits. Taking a global approach is one option, but local decisionmaking may be the path of least resistance. Self-imposed moderation may prove elusive.

The evidence suggests that, when it comes to personal relationships, the propensity to think globally or locally varies dramatically. Global choice seems to dominate in some sociodemographic groups, and local choice in others. What accounts for the discrepancies? One possibility is that the capacity to self-regulate is unevenly distributed throughout the population. More educated and advantaged individuals are by and large better equipped to do for themselves what strong institutional and normative expectations used to do for everyone. Because privileged cohorts are more likely to engage in global thinking, their response to the moral deregulation of the sexual revolution will be less volatile.

Affluence and education are now highly correlated. Obtaining an advanced education requires certain cognitive and personal attributes. The ability to think long term, to anticipate consequences, and to project complex scenarios are needed to succeed in school. Likewise, self-control and the tendency to act on prudential insights are also valuable. Higher education both requires these capacities, and fosters them. Education, in turn, is an important ticket to well-paying jobs,\(^{83}\) which often draw on similar attributes. Although education helps cultivate these capacities, selection effects are also at work: more intelligent and better socialized people find it easier to think ahead and to exercise the restraint needed to succeed in multiple spheres of life, including the personal, educational, and professional. They are probably more adept at compromise and mutual problem-solving, which are essential for harmonious relationships. In sum, if left to self-regulate,

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\(^{83}\) See discussion, supra.
highly skilled people can be expected to achieve more orderly intimate relationships and a more stable family life. It is therefore not surprising that well-educated whites and Asians disproportionately benefit from the educational route to affluence, and are also the most married groups in society today.

Family composition and marital behavior do not just differ by class, however. These patterns also dramatically differ by race. Disparities by race (as well as class) in sexual behavior and relationship stability have existed for some time, but have until recently been relatively small. The patterns have diverged more widely over the past 50 years. Income and schooling account for some of the gap (as blacks tend to be poorer and less educated than their white and Asian counterparts), but not for most: even after controlling for these factors, racial and ethnic differences are substantial and continue to grow.84 One possibility is that blacks are more vulnerable to moral deregulation, and more likely to think locally about personal relationships. Background cultural norms no doubt play a role, with reactions to the rise of individualism and the loosening of sexual mores reflecting group attitudes and attributes that are poorly understood. The source of these observed differences, whether grounded in culture or individual characteristics, warrants further investigation.85

In short, this analysis suggests that the decline in clear norms of sexual morality, both formal and informal, has enshrined individual choice as the dominant principle in intimate relations. The ethos of sexual liberation and autonomy, the celebration of individualism and self-determination, the virtual disappearance of collectively enforced stigma, the decline of strong norms of behavior, and the fading of an expectation of conformity to roles within established institutions, have all contributed to the demise of conventions that effectively compensated for many people’s inability to make optimal decisions. Although advanced education, and the personal endowments that enhance its advantages, still help the privileged manage these challenges, those who are less well endowed struggle to self-regulate. “Natural” inequalities now dominate over the leveling influence of moral precepts designed to keep everyone’s behavior in check. On this view, the sexual strictures that have eroded significantly in the past 50 years were highly paternalistic: they enforced a set of life-course decisions that many people were too weak to enforce for themselves. Whereas expectations as well as behavior used to be uniform across society, the dominant practices of more privileged cohorts now no longer “trickle down” to less well-off or vulnerable minority populations. Simple precepts – get married, stay faithful – have been supplanted by individual, case-by-case judgments. Bright line rules have given way to a process of ad hoc, moral improvisation that is vulnerable to being hijacked by local thinking. It is not surprising that growing numbers of people are succumbing to this perspective. It is also not surprising that the resulting behaviors lead to social harms.

Until recently, sexual behavior in western society was highly moralized. Morality is necessary, and moral rules tend to arise, where self-regarding behavior comes into conflict with the interests of others or society as a whole. Sex poses a danger of “negative

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85 See further discussion below.
externalities,” and sexual morality is designed to rein in and restrain potentially harmful impulses. Relaxing clear rules of sexual conduct, and putting people in charge of their own decisions, can thus be predicted to increase the incidence of self-regarding conduct. More people will succumb to the temptation to cheat or give in to short-term attractions. In sum, the decline in clear rules of sexual behavior will lead to more negative externalities and more social harms.86

Related cultural trends help fuel these developments. Individualism promotes an ethos of non-judgmentalism, in which sexual life belongs to the realm of personal autonomy and discretion. This favors a laissez faire regime in which sexual conduct is a private matter that should not be judged by others and is none of anyone’s business. Indeed, the evidence is overwhelming that sexual freedom – and sexual activity – has increased throughout society over past decades. The taboo against premarital sex has disappeared almost entirely, with free-wheeling sexual expression commonplace for young adults, even among elites.87 The data indicate, however, that the consequences of these patterns vary widely. Once college graduates arrive at the altar (and most do, albeit at older ages than in the past), sexual experimentation wanes. Declining divorce rates suggest that most people in this cohort settle down. And premarital relations almost never lead to out-of-wedlock childbearing in this privileged group. In short, the demographic picture suggests that college graduates – especially non-minorities – have achieved a relatively settled equilibrium through self-imposed moderation. They practice a sexually liberated lifestyle, but only up to a point. For the long haul, most settle into a sustained pattern of marital monogamy.

Despite their fairly traditional behavior, elites appear hesitant to commend a conventional code of conduct to the less privileged, perhaps because they are concerned to preserve their own sexual prerogatives and reluctant to endorse constraints that are not self-imposed.88 The celebration of family diversity and the taboo surrounding discussions of race and class differences in intimate conduct also discourage moral prescription and impede a searching inquiry into the cultural or personal sources of observed disparities. Finally, the well-educated and well-heeled may simply lack comprehension of the habits of mind that allow them to achieve success. They may be only dimly aware of why their unions are more harmonious and sustained.

In the same vein, groups with more volatile family relations may not fully understand the causes and sources of their current situation. This is not surprising, given their

86 See, e.g., Dan Ariely, Predictably Irrational (New York: Harper, 2008) (suggesting that the demise of strict benchmarks for professional conduct in law and business, and the replacement of bright line precepts by individualized, flexible, and “context dependent” guidelines, encouraged self-serving behavior and cheating).


88 The stance of today’s educated class recalls Sigmund Freud’s famous assertion, in a letter to the eminent American neurologist James J. Putnam, that although he stood for a greater sexual freedom than bourgeois society thought proper, he himself had taken relatively little advantage of it. See Peter Gay, Reading Freud: Explorations and Entertainments, at 166 (New Haven, CT: Yale University Press, 1990). Clearly elites today take advantage of sexual freedom, but only selectively.
complexity. Local thinking will not be the only force that drives the segmentation of practices in reproduction and family life. As the incidence of non-marriage and single parent families within more vulnerable groups increases, group dynamics, such as tipping and contagion, may compound local thinking by increasing the frequency of self-defeating behaviors. As these patterns become more dominant, they will in turn be considered more acceptable. Thus, the poor decisionmaking that takes over in the wake of moral deregulation will fuel a new set of norms. These will further entrench dysfunctional patterns, making them more difficult to reverse.

An interesting recent paper supplements this theory by offering an economic perspective on emerging class differences in sexual mores. In an attempt to explain the class gradient in out-of-wedlock childbearing, Jesus Fernandez-Villaverde and colleagues build on the “birth control shock” theory of Akerlof et al, which traces the surge in out-of-wedlock childbearing to norm shifts engendered by effective contraception but does not address class or race distinctions. In extending the insights of the Akerlof paper, these authors attribute widening class disparities to differential incentives for parental investment in the socialization of offspring towards norms of sexual restraint. Before effective methods of birth control became widely available in the 1960s, extra-marital sex posed a high risk of out-of-wedlock pregnancy. The costs of these births were borne by religious institutions, the government, and families. As a result, the government and the church invested heavily in supporting and enforcing norms of sexual continence. The authors posit that, in the wake of the contraceptive revolution, the risks of pregnancy for those targeted by norm enforcement – mainly women of childbearing age – were perceived as dramatically reduced. Policing of sexual norms became more “expensive,” so investments in norm enforcement declined. Specifically, church practice and legal restrictions were liberalized, thus “privatizing” regulation to families. Paradoxically, however, and in keeping with the predictions of the Akerlof model, contraception encouraged sexual activity, which increased the number of out-of-wedlock births. That trend is more pronounced among the less affluent, however, and the challenge is to explain this gradient. The authors posit that disparities in opportunity costs from extra-marital pregnancy differed by class, with the costs of premarital sex “lower for women stuck at the bottom of the social economic scale.” These differentials affected parental incentives to inculcate sexual restraint. Upper class children had more to lose, and so were more intensively socialized to avoid extra-marital pregnancy. Persons with fewer resources stood to sacrifice less, and so their parents relaxed their enforcement efforts.

This account is not without flaws. First, although the analysis purports to consider the economic costs of extra-marital pregnancy, including lower chances for upward mobility, it slight the fact that absolute losses may not be as important as marginal effects. The marginal utility of forgone income for less well off women would seem to be greater than for

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91 See Akerlof, et al., supra.
the more privileged. It is well-established that marriage makes women better off, regardless of social class. Because extra-marital children severely compromise a woman’s chance of marrying, even less educated women have a powerful economic incentive to avoid extra-marital births. Second, the authors fail to address why out-of-wedlock childbearing is more common among blacks, with rates for the well-educated far exceeding those for whites. Third, despite making sexual restraint norms harder to enforce by lowering the risk of pregnancy per sexual encounter, the availability of effective contraception nonetheless taxed the resources of churches and government more than ever by generating an actual increase in the actual number of extra-marital births. In light of this surge, the authors do not clearly explain why church and state failed to explore other potentially more efficient normative strategies for reducing these costs. Sexual restraint is not the only way to minimize out-of-wedlock childbearing. Contraceptive use and marriage rates also play a role. If lower birth rates among more affluent girls are due as much to more conscientious use of birth control as to fewer sexual encounters, then the critical norms to be enforced are not just sexual restraint, but also effective and conscientious contraceptive use. Likewise, a strong expectation of marriage, and of deferring reproduction to marriage, may come into play. Thus, the authors fail to explain why social institutions did not step up enforcement of the full range of norms that can help keep extramarital childbearing in check.

4.5 Other Evidence, Other Trends

Despite the defects in the leading theories that seek to explain growing sociodemographic disparities, the conclusion that group differences in attitudes and thinking are primarily responsible for these trends is likely to meet resistance. As noted, social scientists studying family composition have shied away from accounts that look to internal processes in favor of theories that identify present economic circumstances and structural limitations. Although cultural variations among groups are sometimes acknowledged – as in ethnographic descriptions of the inner city underclass – these patterns are largely viewed as rational adaptations to structural and economic deprivations rather than as internal dysfunctions in response to commonplace life challenges.

Is there additional empirical support for the analysis advanced here? Direct evidence is hard to come by. Sexual practices are notoriously hard to pin down, with patterns of fidelity or infidelity particularly elusive. There is some support for average racial differences: research consistently suggests that blacks initiate sexual relations earlier, have more relaxed attitudes towards monogamy, infidelity, and extra-marital childbearing, and have greater numbers of sexual partners. Correlations with education and class are less

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92 See below (citing data that rates of sexual activity as well as rates of pregnancy conditioned on sexual activity among young women differ by class and race).
93 See, e.g., Patterson, supra; Anderson, supra; Wilson, supra.
94 Being male, black, urban, irreligious, politically liberal, and very educated are all associated with more liberal attitudes towards infidelity. Although there is some evidence of a link between attitudes and infidelity, the data on the relationship and the incidence of infidelity generally is sketchy and problematic. See, e.g., Adrian J. Blow and Kelly Hartnett, “Infidelity in Committed Relationships I: A Methodological Review,” 31 Journal of Marital and Family Therapy (Apr. 2005) 183–216; Adrian J. Blow and Kelly Hartnett, “Infidelity in Committed Relationships II: A
well documented. Although well-educated persons claim to be more tolerant of sexual indiscretions and are more likely to report committing adultery, there is relatively little systematic data on class-related patterns surrounding the formation of stable relationships that lead to marriage. There is evidence, however, of more unwanted pregnancies and less effective use of contraception by persons with less education and income, and by black and Hispanic women. Indeed, the data indicate that out-of-wedlock childbearing is a product both of different patterns of contraceptive use as well as of sexual activity. In light of group differentials in effective contraception, this model might also be extended to show how different thinking styles can influence birth control use.

As noted, the tendency to think locally or globally is partly influenced by time


On pregnancy incidence, see Lawrence B. Finer and Stanley K. Henshaw, “Disparities in Rates of Unintended Pregnancy in the United States, 1994 and 2001,” 38 (2) Perspectives on Sexual and Reproductive Health (June 2006) 90–96 (from 1994 to 2001, unintended pregnancy rates were higher and growing among women with less income and education and minorities, but lower and dropping among college graduates and wealthier women). See also Alan Guttmacher Institute, Sex and America’s Teenagers, (New York: Alan Guttmacher Institute, 1994) at 26, 42–3 (documenting significant race and class disparities in young women’s extra-marital pregnancy and out-of-wedlock birth rates). For educated cohorts, sympathy and support for single-motherhood does not appear to translate into a more relaxed attitude towards extra-marital childbearing for oneself.
preferences, or discount rate. These may in turn correlate with socioeconomic background, group membership, and cultural norms. The theoretical and experimental work on discounting is complex, and efforts to measure individual time preferences have not yielded consistent results. However, a few studies based on empirical data suggest that discount rates vary by race, sex, and education, with less educated individuals, blacks, and persons with lower cognitive ability having higher discount rates than whites and persons with more education. On the assumption that personal discount rates can influence the propensity to engage in global or local thinking, these group variations are consistent with observed patterns of marital and reproductive behavior and with the predictions of this model. Disparities in other individual characteristics, such as personality, cognitive ability (or IQ), and executive functioning, may also bear on the propensity to adopt different styles of decisionmaking in intimate relations.

In addition, there is a need for more detailed empirical information on intimate behavior leading up to, or impeding, the formation of lasting bonds. Although there has been some research on attitudes and practices surrounding sexual infidelity, samples are small and selective (in, for example, focusing on married couples rather than on sexual exclusivity in courtship or cohabitation), the literature makes few distinctions between styles of infidelity (whether discreet or notorious), and the data are hobbled by reliance on self-reporting. For obvious reasons, research on these questions is difficult and unreliable. One area that deserves more investigation is the role of different styles of infidelity in driving rates of marriage and marital stability. Observed patterns might reflect differences in the incidence of illicit liaisons or in how often these liaisons become known and

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98 See John T. Warner and Saul Pleeter, “The Personal Discount Rate: Evidence from Military Downsizing Programs,” 91 American Economic Review (2001) 33–53, 48 (estimating the personal discount rates of over 65,000 individuals departing the military in the early 1990s by tracking their choice between a lump sum severance payment or an annuity, and noting that “[h]igher test scores may reflect better capacity to understand or process the information about intertemporal choices.”). See also Emily Lawrance, “Poverty and the Rate of Time Preference: Evidence from Panel Data,” 99 Journal of Political Economy (1991) 54–77. One of the first to suggest that time horizons and propensity to defer gratification differ by social class was Edward Banfield. See Banfield, The Unheavenly City (Boston: Little, Brown, 1970).


are allowed to disrupt existing arrangements. A sociodemographic gradient may exist in whether extracurricular relationships are notorious or discreet. Maintaining discretion requires global thinking and the willingness to act on it. Persons must anticipate the effects of their liaisons becoming known, and must exercise the restraint and self-control necessary to keep them within bounds. It would therefore not be surprising if privileged persons are more successful in carrying on clandestine affairs.

Finally, this chapter’s analysis draws support from recent developments that show striking parallels with reproductive trends. Two notable changes in behavior during the same time period are the rise in obesity, and the increase in overspending and overborrowing, as evidenced, for example, by a surge in personal bankruptcy filings. Gradients by race and class in the incidence of overweight are well documented, with less privileged individuals, blacks and Hispanics more likely to exceed normal weight. Weight gain has coincided with the relaxation of social norms regulating eating and mealtimes and the ready availability of cheap, high-calorie fast foods. The question is whether sociodemographic differences in the ability to self-regulate have contributed to demographic disparities in the incidence of overweight.

Interpreting group differences in thrift, savings, and spending is a more problematic exercise. Disparities in income and wealth, the mismatch of need and resources, and accusations of selective targeting of some groups for risky loans and credit, confound speculation about causal mechanisms. Nonetheless, further investigations on these questions may shed light on the thesis of this chapter and provide additional support for its conclusions.

4.6 Gender

Finally, the model so far takes no systematic account of gender. It also focuses on one partner’s choices, and does not fully incorporate the other partner’s response. Interactive effects, and differences between men and women, could well complicate the analysis.

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102 Jeffry Sobal and Albert J. Stunkard, “Socioeconomic Status and Obesity: A Review of the Literature,” 105 (2) Psychological Bulletin (Mar. 1989) 260–75 (144 published studies of the relationship between socioeconomic status (SES) and obesity reveal an inverse relationship between SES and overweight and attitudes to overweight); Collen Rand and John Kuldau, “The Epidemiology of Obesity and Self-defined Weight Problem in the General Population: Gender, Race, Age, and Social Class,” 9 International Journal of Eating Disorders (Feb. 2006) 329–43 (finding significant race and SES differences in overweight in a random sample of 2,115 black and white adults, with 46% of black women, 28% of black men, 18% of white women, and 16% of white men overweight). See also Marc Ambinder, “Fat Nation: It’s Worse than You Think. How to Beat Obesity,” Atlantic Monthly (May 2010) 72–83, 76 (“In fact, obesity has become a marker of sorts for lower socioeconomic status. The lower your educational attainment, the more likely you are to be obese . . . Black children are more at peril of becoming obese than white children; black women are more than 50 percent more likely to be obese than white women.”).

For example, the average value of engaging in illicit sex may be higher for men than for women, which might make it harder for men to adopt the global view. In addition, the benefits to men of a long-standing committed marriage may be more remote, less tangible, and less immediate than for women. Although married men live longer and are healthier and happier overall than single men, they also work harder and may not realize financial benefits from marriage in the near term.\textsuperscript{104} Married women, in contrast, are consistently economically better off than single women, which facilitates their short-term reproductive goals.\textsuperscript{105} On the other hand, there is evidence that some of the marital cost-benefit mismatch works the other way, with women making a greater investment in marital childbearing and in-kind spousal support up front while reaping delayed rewards, in the form of lifelong financial support.\textsuperscript{106} These potential disjunctions counsel separate consideration of men’s and women’s incentives and present co-ordination problems that are probably best modeled game-theoretically. Adding an interactive game-theoretic component might enrich the foregoing analysis by incorporating different schedules of payoffs for male and female partners from local or global strategies.

5. CONCLUSION

The past three decades have witnessed a growing divergence in family structure by social class, income, education, and race. The goal is to explain why significant segments of the population are moving away from the traditional patterns of family and reproduction towards a less functional mode of short-term, fragile relationships. Most demographers acknowledge that external and material constraints fail to account for most of the present dispersion by class and race in marriage, divorce, family structure, and out-of-wedlock childbearing. Nor do these factors explain the divergence of these patterns over time. In attempting to improve on prior theories, this analysis points to an altogether different explanation – one that recognizes that the principal barriers are internal. In tracing the lack of uniformity in family structure to distinct modes of thinking, it recognizes that material conditions are not the pivotal source of sociodemographic disparities, and that changes in economic circumstances will not necessarily alter them. In fact, the evidence points strongly to the importance of what goes on “in people’s heads” – and the cultural factors that influence how people make decisions. It suggests that, in most cases, whether romantic relationships will endure depends on how people think about them.

This analysis proposes that the emergence of existing patterns is the product of two

\textsuperscript{104} See Linda Waite and Maggie Gallagher, \textit{The Case for Marriage: Why Married People are Happier, Healthier, and Better off Financially} (New York: Doubleday, 2000); Linda Waite ed., \textit{The Ties that Bind: Perspectives on Marriage and Cohabitation} (New York: Aldine de Gruyter, 2000); see also, e.g., Audrey Light, “Gender Differences in the Marriage and Cohabitation Income Premium,” \textit{41 Demography} (May 2004) 263–84 (using a National Longitudinal Survey of Youth sample to conclude that women gain about 55% in needs-adjusted income when they marry or cohabit, whereas men’s income levels remain mostly unchanged).

\textsuperscript{105} See Light, supra, at 6.

contrasting methods of rational decisionmaking, which differ in the temporal frame of reference for assessing personal well-being. A stylized model of the choice to be sexually unfaithful (or to engage in other behaviors that erode harmonious unions) reveals that “global” thinkers will rarely cheat on a reasonably satisfying exclusive relationship. “Local” thinkers, in contrast, will more often be unfaithful, thus undermining their prospects for forming and maintaining the long-term bonds necessary for a stable family life.

This analysis posits that the habits of thought and action that secure successful, lasting intimate relationships are not uniformly distributed across society. Observed patterns suggest that sociodemographic groups differ in decisionmaking strategies, with lower income and minority persons now significantly more likely to think locally and affluent persons and non-minority group members more likely to engage in global choice. This fragmentation along lines of race and class can be traced to a society-wide deregulation of sexual behavior and family life in the wake of the 1960s sexual revolution. Whereas strong norms of sexual conduct had previously minimized the need for individualized calculations in this sphere, the weakening of those conventions threw people back on unguided personal choices. Because relatively educated persons are better equipped to take a long view and to act on that perspective, global decisionmaking largely dominates among the most privileged, whereas local choice is increasingly common in other segments of society. This hypothesis better explains growing disparities in family structure than existing theories that look to economic, structural, or material conditions. Further empirical work is necessary to test this thesis.
A chum from your selective college or graduate school, perhaps with a young family, moves to your major American city. Where to live? Elite professionals know the drill. The search almost always comes down to the handful of familiar places. For Washington, there's Chevy Chase, Bethesda, Arlington, Georgetown or Northwest DC. For Boston, it's Cambridge, Belmont, and Newton. In L.A., the preferred neighborhoods are Westwood or Beverly Hills or Pacific Palisades or Santa Monica. Philadelphia is no different. My recent “where to live” conversation with a newly hired colleague yielded an unsurprising list of “possibles”: Selected blocks of Mount Airy and Germantown, plus the Main Line towns of Bryn Mawr, Ardmore, Haverford, Villanova, Gladwyne and so forth. Despite my colleague’s professed open mind about potential neighborhoods, Jenkintown — my own somewhat obscure and distinctly unfashionable (but much more affordable) suburb — drew a blank stare, as did a dozen other solidly middle class communities I mentioned.

By my calculation there are 445 zip codes within a 30 mile radius of Rittenhouse Square, which is in the center of downtown Philadelphia. The places at the top of my colleague's list comprise 11 zip codes locations — a little more than 2% of the total. These are among the whitest, wealthiest, and most educated residential areas in and around Philadelphia.1 Somehow my future

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1 The racial breakdown and other demographic information for zip codes nationwide, including educational level of residents and household income, can be found at [http://zipskinny.com/](http://zipskinny.com/). According to the website, the Main Line towns have a black population in the low single digits. Of the towns on the list of “go to” neighborhoods, two precincts – Mt Airy (which is 67% black) and /Germantown (which is 12% black) – are more diverse. However, those communities are well-known to contain predominantly white enclaves, where most of the affluent whites live. As for education, about 64% of Main Line denizens held a college degree in 2000 – a number far above the national average. The median income of families in Main Line
colleague knew where people like him live and are supposed to live.

My colleagues' choice of neighborhoods lines up almost perfectly with the precincts Charles Murray dubs the “Superzips.” In *Coming Apart*, Charles Murray's magisterial look at inequality in white America, the Superzips play a central role in the drama of social and economic fragmentation that has unfolded in our country in the past few decades. To set the stage for his cultural and geographical portrait of American whites, Murray lists four of what he calls the “Founding Virtues,” or quintessential attributes he claims our society must possess to preserve a cohesive and distinctly “American” way of life. These are: marriage, honesty, industriousness, and religiosity. On all these dimensions, he argues, and regardless of class, education, location, or background, Americans used to be remarkably similar in outlook, with the vast majority endorsing the basic elements of a “respectable” life to include strong families, respect for law, honesty, probity, hard work, and faith. Most were remarkably successful in maintaining those ideals in their daily lives. This consensus was accompanied by a considerable degree of geographical mixing, with people from all income levels living in close proximity and even on the same streets. According to Murray, these conditions no longer prevail. In practice, if not always in professed ideals, the American consensus has broken down on many fronts, with American society bifurcating into distinct cultures of upper and lower. In *Coming Apart*, Murray provides an anatomy of that divergence. His book reviews a range of social, economic, and behavioral developments and explores their implications for our nation. In Murray’s view, our greatness depends on shared, fundamental values surrounding work, family and faith. Our unity on these key issues is already compromised, and there is every reason to believe that things will only get worse. Murray’s book presents a vision of the future that is deeply unsettling and far from optimistic. This article critically reviews his observations and assesses his pessimistic vision.

I. Summary

Although known more widely as a conservative provocateur, Murray is in fact a thoughtful and shrewd demographer. In looking at what has happened to this country's white towns was $140,000, which also significantly exceeds the average. See Charles Murray, *Coming Apart* at 76, and information on file with author.
population (thereby sidestepping the distortions and passions surrounding race), Murray marshals compelling evidence for some alarming and relatively little known developments. On multiple dimensions, an important divide has emerged between whites with a four-year college degree and those with less education. Crime, idleness, family breakdown, and alienation from religious institutions are steadily accelerating for those without an advanced education. People in this group are less able and willing to maintain “respectability” in their work and private lives. This has opened a gulf with the most educated members of society, whose lives, neighborhoods, and families remain remarkably well-organized, conventional, and crime-free.

The gaps between these populations are reinforced by a growing geographical separation. The affluent occupy rarefied neighborhoods, attend different schools, enjoy distinct and relatively refined leisure pursuits, and operate in separate social spheres from those with fewer advantages. As a result of all these trends, the privileged barely mix with the working class. Murray drives home the point about “separate spheres” in chapter 4 of his book, entitled “How Thick is Your Bubble,” in which he invites his readers (who inevitably hail disproportionately from the educated elite) to complete a test of their knowledge and understanding of lower-class existence. His goal is to show privileged readers how ignorant they are of life among the less-educated. One can only guess that he largely succeeds.

What has fueled the changes Murray identifies? Chief among them is one Murray confronts in his very first chapter: the growth of “a new upper class” or “new cognitive elite.” Although there have always been rich people in the United States, the new privileged class, claims Murray, is now larger, more cohesive and more culturally influential than society’s top echelon in the past. The new elite is also vigilantly self-aggrandizing and strongly self-reinforcing. The key to this cohorts’ creation is the sharp rise in college attendance over the past few decades, which has “occurred extra-ordinarily fast” (p. 54). The increase in the portion of the population seeking higher education, and the adoption by many prominent universities of a meritocratic approach to admissions, has created a new hierarchy based on talent and drive. Competition for top places has increased sharply as academically smart and ambitious young people now flock to selective and rigorous institutions from all over the country.
Although students at elite colleges were always more affluent than average, the new meritocratic Ivy League brought together affluence and striving. In analyzing this development, Murray parts company with those who insist that elite colleges unfairly favor the rich.\textsuperscript{2} Affluence does not buy good grades or test scores, he insists. Rather, smart people tend to rise to lucrative and influential positions. The offspring of the successful in turn excel academically, both for reasons of nature (that is, high inherited IQ) and nurture (superior upbringing). They win the college admissions race, receive a superior education, and attain power and influence in turn. Thus the new upper class perpetuates itself, but its achievements are (mostly) genuine and earned.

According to Murray, most members of the new class share a common core of attitudes and preferences that are decisively shaped by the institutions of higher learning they attend. It is not surprising, therefore, that members of this class tend to seek out one another, intermarry at high rates (a phenomenon known as “assortative mating”) and cluster together in the same neighborhoods. One original contribution of Murray's book is to document the growing tendency of the new “cognitive elite" to live in a small number of select locations. His acumen is on display in a series of striking graphs and charts that hone in on the relevant statistics. The zip codes that receive most of his attention are the ones “in the 95\textsuperscript{th} through 99\textsuperscript{th} percentile," which Murray dubs “The Superzips." These are the precincts where “most of the people are affluent and well-educated" (p. 79). He divides those living in Superzips into members of the “broad elite" (persons possessing a four-year college degree) and a more rarefied “narrow elite," (persons graduating from top Ivy League and other highly selective colleges). Especially striking are his data on the concentration of top Ivy League graduates, for whom a few upscale places have emerged as the locations of choice (p. 78). Murray shows that almost 50\% of persons graduating from Harvard, Yale, or Princeton after 1989 lived in the top 5\% of neighborhoods (pp. 86-87). Thus do the so-called “overeducated elitist snobs" increasingly self-segregate and stick together. Moreover, the Superzip neighborhoods – which Murray dubs the “elite bubbles” to highlight their

\textsuperscript{2} See, e.g., id. At 59-60. Murray cites studies showing that parental income and occupation do not predict admission to competitive colleges “after controlling for measures of the student's real abilities." Id. At 60.
insularity -- are disproportionately arrayed around large or bi-coastal cities like Boston, Washington, Chicago, Los Angeles and New York. New York City and its surrounding suburbs, which are among the most expensive locales in the country, are home to fully a quarter of the top ivy graduates Murray surveyed (p. 86). Finally, the Superzips are notably non-diverse. Murray observes that the demographic profile of Superzips is overwhelmingly white and Asian, with blacks and Latinos each constituting "just 3 percent of the Superzip population, compared to 12 to 6 percent respectively in the rest of the zip codes" (p. 86).

What is life like in the "elite bubbles" of the Superzips? And how does it differ from existence at the opposite end of the spectrum? In contrast to the "new upper class," Murray opposes a new lower class, which is "a subset of the working class. (Murray at 144)" This somewhat more amorphous group, comprising a more varied and geographically dispersed population, is harder to capture. To sharpen the inquiry and shed a more vivid light on emerging class divisions, Murray comes up with the clever, if occasionally problematic, device of contrasting two partially hypothetical and emblematic neighborhoods. One is based on a working class section of Philadelphia, Fishtown, where only 8 percent of adults in 2000 possessed a college degree and most families are from the bottom half of the national income distribution (p. 145). For purposes of analysis, he narrows his Fishtown demographic to include only those denizens who are in blue collar, service, or low level white collar occupations, and who have no more than a high school education. He compares the semi-fictional Fishtown to a typical, affluent Superzip nearby, the rarefied Boston suburb of Belmont, where 64% of occupants have a four-year college degree. As with his Fishtown cohort, he 'cleans up' his Belmont by including in his analysis only Belmont residents who are college graduates, or whose spouse is a college graduate, or who is in a so-called "elite" job (p. 146). For both towns, Murray also truncates his hypothetical sample by age, examining only people ages thirty to forty-nine who are “in the prime of life, with their educations usually completed, engaged in their careers and raising families" (p. 147). Thus, although Fishtown and Belmont are roughly based on actual neighborhoods, they are not in fact real places.

Murray then asks how his semi-hypothetical Belmont and Fishtown are doing on his
critical measures of marriage, honesty, industriousness, and religiosity. On all dimensions, Belmont is thriving and far surpasses its counterpart. Murray notes that Belmont is typical of the Superzips generally, where denizens are not only affluent and well-educated, but “they have other advantages as well.” Specifically, Belmont residents

“Are more likely to be married than elsewhere, less likely to have experienced divorce, less likely to have children living in households with single mothers. The men. . . are more likely to be in the labor force than other American men and less likely to be unemployed. They also work longer hours than other Americans. Crime in urban Superzips is low, and crime in suburban Superzips [like Belmont] is rare” (p. 79).

In other words, and contrary to what many believe, places like Belmont where educated whites reside are surprisingly peaceful, cohesive, and conventional. Families are still strong and children grow up in orderly and stable environments. Most men are married and stay married, live with and support their biological offspring, and work full time. Divorce and other irregularities (such as step-parent or blended families) exist, but are comparatively uncommon. People are community-minded and many, despite their advanced education, tolerant attitudes, and secular orientation, are affiliated with a church or synagogue.

In contrast, Fishtown, has gone into a steady slide. Fishtown families are measurably more fragile, single parenthood is the norm, and the couples that do marry have relatively high rates of divorce. Although most working-age men are employed at least part-time, they put in fewer hours and are significantly more likely to be out of the workforce than in Belmont. Violent and property crime rates are many times higher in Fishtown than in Belmont. Most surprisingly, and contrary to the perception that religiosity is a stronghold of the working classes, the denizens of Fishtown are less likely to be involved with religious institutions than their more affluent counterparts and are relatively unchurched compared to Belmont residents, with regular attendance at religious services standing at practically zero (pp. 205-06). In sum, through a variety of measures and statistical analyses, and in chart after chart, Murray shows that the disparities between life in Belmont and Fishtown are stark, growing, and driven largely by unraveling at the bottom. Although Belmont has, to a remarkable degree, managed to preserve
traditional patterns and standards of behavior, Fishtown has suffered a pronounced decline on many fronts, with life becoming more atomized, fractured, and disorganized.

II. Industriousness

This is a complex story with many moving parts, and Murray's treatment and presentation of the data are vulnerable to challenge on many counts. Although his picture of increased polarization is largely persuasive, the significance he attaches to his numbers is sometimes open to question or at least to further probing. Perhaps the most problematic is his attributing less educated men's fewer work hours to an erosion of what he terms 'industriousness.' (Murray at 168-188) The flight of less educated men from the workforce has many potential causes and is beset by conflicting interpretations and possible causal accounts. Have less educated men become lazier, less skilled, less diligent, and less reliable, or have labor market conditions changed to make them appear so? Is there less work to be had and is it harder to find a secure and steady job at a living wage? Even if jobs exist, have the compositional changes in available employment, including the shift to more service-oriented work, discouraged and disoriented working class men?³ Have opinion-leaders contributed to the working classes' demoralization by extolling careerism, overselling upward mobility, deploring "dead end jobs," and de-emphasizing the dignity of self-reliance? As with so many questions surrounding labor market trends, experts seeking to account for less educated men's declining prospects have struggled mightily to distinguish between so-called "supply side" factors (the quality, skills, and availability of workers) and the role of the "demand side" (the number, type, and quality of the jobs available). Economists are cowed by the complexity of these issues, especially as economic factors are clearly intertwined with cultural influences. The importance ascribed to changes in the economy, as opposed to culturally-driven shifts in working class men's behavior and attitudes, marks a great divide in how economists think about the causes and cures of growing inequalities in American society⁴ – inequalities that are not confined to

³ For a discussion of changes in the economic prospects of non-college educated men, see discussion below.

⁴ See, e.g., Miles Corak, Income Inequality, Equality of Opportunity, and Intergenerational Mobility, 27 J. of Economic Perspectives (Summer 2013) 79, 90 (discussing growing inequality in the range of parental investments in children's human capital over time).
whites, but extend across ethnic groups.

There is nonetheless some credible evidence in favor of Murray's predominantly "supply side," interpretation, which is that less-educated men have become less willing to take available work (pp. 168-88). First, as Murray notes, disability claims have increased steadily among men without a college degree despite improving general health (p. 171). Second, our economy has drawn a steady influx of immigrants, many of whom are unskilled. Because welfare supports are limited, employment is a prime means of support for this population, and many work the long hours that are now typical of upper middle class men. Third, research in labor economics indicates that, despite shifts in the types of jobs and some business cycle-driven fluctuation over past decades, the sheer number of positions available to less skilled workers has not declined. This raises the possibility that reductions in work effort could be due partly dissatisfaction with the type of work available, or an expectation of more remuneration (or, as the economists put it, a rising "reservation price."). Finally, research discussed in more detail below has documented a growing divergence of earnings even among workers with similar years of schooling and experience. Although the demand-side trend towards greater returns to skill is thought to drive some of this, a supply side explanation – which is traceable to the emergence of a broader variation in productivity within similarly-educated cohorts, including a deterioration for a significant number of men – cannot be ruled out. Much of this is speculative, and there are still many uncertainties about the economic and cultural forces at work.

III. The Evolving Importance of Family

In addition to discussing widening class divides in patterns of work, Murray ranges over

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5 See, e.g., Giovanni Peri, Immigration, Native Poverty, and the Labor Market, in David Card and Steven Raphael, eds., Immigration, Poverty, and Socioeconomic Inequality (Russell Sage 2013) at 29-59,

measures of obedience to law, honesty, and family life. Describing the recent sharp divergence by class in the number of married couples and intact families as “the fault line dividing American classes” (p. 149), he makes no secret of regarding the last item on this list as “elemental.” The evidence Murray gathers, as well as a growing body of demographic and ethnographic research, point to rapid changes in this realm, with large gaps in patterns of marriage and reproduction emerging over the past several decades. Although most whites still marry at some point, marriage rates are now significantly lower for individuals, and especially men, who lack a four-year college degree than for those with more education. These disparities are growing steadily. Moreover, because lower-socioeconomic status (SES) couples are now increasingly more likely than their better educated counterparts to divorce, and larger numbers of their children are being born outside of marriage, the incidence of single parenthood among the least educated continues to rise. A recently published book on unwed fatherhood in working class communities notes that “only about 6 percent of [all] college-educated mothers' births are nonmarital, versus 60 percent of those of high school dropouts.” The corresponding disparity

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7 See, e.g., Amy L. Wax, Diverging family structure and “rational” behavior: The decline in marriage as a disorder of choice, in Lloyd Cohen and Joshua Wright, Research Handbook on the Economics of Family Law (2012).


9 For a review, see Amy Wax, Engines of Inequality, 41 Family Law Quarterly 567 (2007); Andrew Cherlin, Demographic trends in the United States: A review of research in the 2000s, 72 J. Of Marriage and Family 403-419 (2010). See also Murray at 154.

10 See, e.g., Kathryn Edin and Timothy Nelson, Doing the Best I Can: Fatherhood in the Inner City, at 217 (“Among those married in the late 1980s and early 1990s, divorce rates were roughly twice as high for those without a college degree as for those holding a college diploma. Increasingly these men stopped marrying altogether, at least during the prime family-building years.”)

11 For a review of demographic trends by class, see, Amy L. Wax, Diverging family structure and “rational” behavior: The decline in marriage as a disorder of choice, in Lloyd Cohen and Joshua Wright, Research Handbook on the Economics of Family Law, at 19.

12 Edin and Nelson, at 5.
for white women – Murray’s targeted population – is somewhat lower, but still substantial.\(^{13}\) As for extra-marital fatherhood (a topic relatively neglected by demographers), a recent paper documents an even steeper class gradient. Within a large representative sample of men with children, only 3.4 percent of those with a four-year college degree had fathered their children out of wedlock, whereas fully 40 percent of high school graduates and 42 percent of high school dropouts had children while unmarried.\(^{14}\) Families have not only become less cohesive and stable, but also more complex. The evidence reveals that extra-marital, multiple-partner reproduction is surging among the white working class (as well as minorities from all social classes), but is still rare among white college graduates.\(^{15}\)

The contrasts between family life in Fishtown and Belmont reflect these trends. Among the white Belmont population ages 30-49, more than 90% are married, whereas the marriage rate in Fishtown is closer to half of that. (Murray at 154-155). In Belmont, the divorce rate is an astonishing 5%, which is not much higher than in 1960, and is consistent with steadily declining rates of marital breakup among the well-educated over the past several decades (Murray at 156).\(^{16}\) In contrast, marriages in Fishtown tend to be less stable, with a divorce rate of 35% prevailing among middle-aged whites.(Murray at 156) From these trends there have emerged patterns of childbearing and childrearing that reinforce existing class disparities. By Murray’s calculation,

\(^{13}\) Amy L. Wax, Diverging family structure and “rational” behavior: The decline in marriage as a disorder of choice, in Lloyd Cohen and Joshua Wright, Research Handbook on the Economics of Family Law

\(^{14}\) Marcia Carlson, Alicia VanOrman, and Natasha Pilkauskas, Examining the Antecedents of U.S. Non-marital Fatherhood, 50 Demography 1421, 1433 (2013).

\(^{15}\) Ibid., and references cited therein. See also See also Tach, Edin and McLanahan, Multiple Partners and Multiple Partner Fertility in Fragile Families, Working paper Wp11-10-FF, Bendheim Thoman Center for Research on Child Well-being, Princeton University; Marcia Carlson and Frank Furstenberg, The Prevalence and Correlates of Multipartnered Fertility among Urban U.S. Parents, 68 J. of Marriage and Family 718-732.

\(^{16}\) See Engines of Inequality at 573, and articles cited therein (discussing declining divorce rates among higher SES couples since the 1980s). See also Andrew Cherlin, Demographic trends in the United States: A review of research in the 2000s, 72 J. Of Marriage and Family 403, 405 (2010) (same).
only about 35% of the children in Fishtown are living with both biological parents when a mother reaches age forty, whereas more than 85% of Belmont children are reared in this type of family (Murray at 167). This striking difference reflects the present-day reality, which is that families in elite white neighborhoods are mostly stable and strong.17

To Murray, these developments are of grave and far-reaching significance because marital decline not only weakens the cohesion of communities but also interferes with “the socialization of the next generation” (p. 158). The host of ills he recites is familiar to students of child development. Growing up with one parent raises the risk of adverse outcomes on a range of dimensions, including delinquency, crime, mental and physical health, drug and alcohol abuse, educational achievement, future earnings, occupational status, family formation and stability, and longevity.18 Murray’s concern about the detrimental effects of family fragmentation is shared by professional demographers and economists of every political stripe, who see the growing class divergence in family structure as an important engine of widening social and economic divides.19 Those differences are especially acute for the next generation, and have keen implications for social mobility. Children in places like Belmont benefit from a stable and predictable upbringing, with the steady presence of two biological parents throughout their childhood. Those advantages are compounded by a growing divergence in childrearing behavior, with well-off families investing significantly more time and money in their offspring over the past few decades

17 See, e.g., See also Tach, Edin and McLanahan, Multiple Partners and Multiple Partner Fertility in Fragile Families, Working paper Wp11-10-FF, Bendheim Thoman Center for Research on Child Wellbeing, Princeton University.


19 See, e.g., David Autor and Melanie Wasserman, Wayward Sons: The Emerging Gender Gap in Labor Markets and Education, Third Way at http://www.thirdway.org/publications/662 (opining that being raised in a single parent family contributes to lower educational prospects and poorer job performance among men); Shelley Lundberg and Bob Pollak, Cohabitation and the Uneven Retreat from Marriage in the U.S., 1950-2010 (May 2013), NBER online, http://www.nber.org/chapters/c12896 (detailing the detrimental effects of family breakdown for educational attainment and productivity.)
even as “the opportunity cost of time [with children] for college educated parents has grown.”

Much of this extra attention goes to cognitively intensive “concerted cultivation,” with parents speaking, reading, and playing with children as well as managing their involvement with sports, lessons, and enriching social and cultural activities.

This portrait makes clear that the lives of children in Fishtown and Belmont are diverging in ways that exacerbate growing inequalities. Because parents play a pivotal role in the education and socialization of future generations, class gaps in parental investments, parenting style, and family structure cannot help but widen social and economic disparities that are already pronounced. Yet despite this data and a strong consensus about these trends’ ominous significance, some sociologists and legal academics continue to discount the importance of family fragmentation and minimize the family’s role as the key crucible of human capital. Some simply ignore the demographic sources of growing economic inequality or soft-pedal family structure as a polarizing or economically significant force. Others regard family fragility as the inevitable and irreversible byproduct of modernity, best managed by more and better government services and social programs. Emblematic of these blind spots is a recent volume on labor market

20 Garey Ramey and Valerie Ramey, The Rug Rat Race, NBER Working paper, August 2009 at 19, http://www.nber.org/papers/w15284. The Rameys demonstrate that the amount of time that college educated mothers and fathers have invested in the care and education of their children, in contrast to less educated parents, has increased steadily since the early 1990s.

21 See Annette Lareau, Unequal Childhoods.

22 See, e.g., Lundberg and Pollak (summarizing recent data on time with children by class and race).

23 See, e.g., Peter Gottschalk, Inequality, Income Growth, and Mobility: The Basic Facts, 11 J. Of Economic Perspectives, Spring 1997. 21-40, 21 (noting that “a large descriptive literature has documented the rise in inequality, while a smaller behavioral literature has sought to delineate the causes of its rise.”)


trends, which fails to mention the role of families and upbringing in creating reliable citizens as well as capable and productive workers.26

A. The Driving Force Behind Family Breakdown: Culture or Economy?

An even more contentious debate concerns the causes of the class-based retreat from marriage. Disagreement rages as to why the less educated are rejecting matrimony in growing numbers while the more privileged continue to embrace it. The most popular explanations look not to group differences in cultural outlook or competence, but rather to structural economic forces. “Economistic accounts”27 play off a rational actor model, which assumes that people maximize their own self-interest. Thus, even habits that appear self-defeating and maladaptive must be understood as welfare-maximizing reactions to external constraints. Those who stress economic causes of family breakdown focus specifically on labor market developments that have dimmed prospects for less educated men, which has diminished their desirability as husbands and fathers. To the extent that working class men's (and women's) volatile and anti-social conduct has contributed to strained male-female relations, these behaviors should be viewed as the outgrowth of adverse economic conditions.28

Because Coming Apart is mainly descriptive, it never really engages the vital question of why the working class family is disintegrating. But the general thrust of this book, with its emphasis on cultural attitudes, leaves little doubt that Murray regards non-economic factors as the prime force behind the retreat from marriage.29 According to Murray, the bottom third of the


27 See, e.g., Brad Wilcox, Values Inequality, Wall Street Journal, Tuesday January 31, 2012 (defining “economism” as identifying economic causes and cures for family breakdown and changing marital demographics).

28 See, e.g., Edin and Nelson supra; Kathryn Edin and Maria Kefalas, Promises I Can Keep.

29 See, e.g., Edin and Nelson, at 218 (“[P]ublic intellectuals from the right like Charles Murray tell one version of the culture story, which points to a decline in the adherence to core American values among those at the bottom.”)
population has abandoned core American values *en masse*. They work less hard, are less sexually responsible, are indifferent to organized religion, and are less concerned about breaking the law. In explaining these trends, Murray mentions the economy only glancingly and omits a sustained analysis of labor market trends. In pointing the finger at cultural decline, he simply assumes that the ‘economistic view’ is misguided or, at best, radically incomplete. For Murray, maladaptive behavior cannot be laid at the feet of economic forces. Rather, poor socialization and bad choices, encouraged by unwise government programs, contribute both to the disintegrating families and to the economic woes of the less educated.

Murray’s reluctance to engage with this debate is understandable. Explaining the family's evolution presents formidable challenges, because decisions about marriage and childbearing are complex and operate on many levels. And the confluence of multiple trends means that making the case for culture’s primacy is far from easy. Labor market prospects for less educated men have deteriorated (with some fluctuation) during the same decades-long period that marriage rates have fallen, but it is far from clear which development is driving the other. For both work and family, the links between economic factors and personal behavior are far from straightforward, and the family's evolution occurred during a rapid period of cultural ferment. The data is often elusive and hard to interpret, the demand side and the supply side are difficult to disentangle, and sorting out the causal arrows is a formidable task.

But that doesn't keep many demographers from trying. The debate surrounding the class-based deterioration of the family revisits some of the same evidence that is pertinent to working class men's declining work effort. Believers in the economic roots of lower marriage rates tend to focus on a growing wage dispersion for men. This is reflected in a widening gap between the earnings of typical male college graduates living in places like Belmont and the high school graduates residing in Fishtown and similar locales. A number of labor market trends feed into this pattern. First, an “educational premium” in remuneration emerged after the 1970s,
income relentlessly rising for men with advanced education and flattening or declining, with some variations, for men without college.\textsuperscript{31} The sources of these trends is subject to some dispute.\textsuperscript{32} An oft-repeated story is that industrial decline has reduced the number of well-paying, secure, unionized, manufacturing jobs that were previously available to men with the fewest years of schooling. The disappearance of these jobs has depressed the earnings of men in this category and reduced job stability and security.\textsuperscript{33}

Do these labor market developments – or, in the parlance of labor economists, demand-side factors – provide a complete and satisfactory explanation for observed shifts in marriage rates and family formation among the working class? According to some social scientists, the answer is yes. For these commentators, the disappearance of well-paying working class jobs and “an unprecedented decline in the wages of the non-college educated” were “force[s] powerful enough to tear apart . . . burly working class neighborhoods.”\textsuperscript{34} The precise causal sequence need not be elucidated. No further explanation is needed.

Others doubt that the job market can fully explain the working class family’s deterioration. First, although some traditional manufacturing and production jobs disappeared\textsuperscript{35} and a gradual ‘hollowing out’ of the “middle skill” tier of positions occurred,\textsuperscript{36} the number of jobs available to


\textsuperscript{32} For a review of data in these area, see Acemoglu and Autor, 50 J. Of Econ. Lit. 2012.

\textsuperscript{33} See, e.g., David Autor, The Polarization of Job Opportunities in the U.S. Labor Market: Implications for Employment and Earnings, 23 Community Investments Fall 2011

\textsuperscript{34} Edin and Nelson, at 217.

\textsuperscript{35} Id. At 442-444. See also Autor, The Polarization of Job Opportunities, at –.

\textsuperscript{36} Acemoglu and Autor At 444. See also David Autor, Lawrence Katz, and Melissa Kearney, Trends in U.S.: Wage Inequality: Revising the Revisionists, 90 Review of Economics and Statistics (May 2008) 300-323, at 319 (noting an increase in jobs and compensation, compared
less educated workers has not in fact decreased overall. More positions in the service and technical sectors are now available to those with less formal education. While these are not generally as remunerative as the jobs they have replaced, they do provide employment opportunities as well as the prospect of moving up to more rewarding positions. And, as discussed more below, working at these jobs does allow two conscientious earners, aided by income enhancement programs such as the Earned Income Tax Credit (EITC), to put together a family income significantly above the poverty line. This means that, even for a low income person, economic considerations favor getting married to someone with similar earning power over living alone or as a single parent.

Second, some prominent demographers have opined that, even acknowledging that male earnings clearly influence men's marriageability, recent variations in labor market factors are still “not enough to explain the bulk of recent changes in family structure.” Quite simply, “the economic position of men has not changed enough to explain most of the changes in marriage patterns.”

An eclectic set of observations supports this view. First, marriage has declined differentially among various American groups. Black men marry at far lower rates than white and Hispanic men with similar years of schooling, employment history, and earnings. This suggests that strong cultural factors contribute to the family's decline, at least among some groups. Second, although "good" manufacturing jobs are somewhat scarcer than before 1980, the overall profile of the job market is far from dismal. As already noted, the emerging pattern has been one of a dispersion in earnings, even within job sectors and for men with similar education and

to the 1980s, at the bottom and top of earnings distribution accompanied by a “hollowing out” of the middle).

37 Acemoglu and Autor At 442.

38 Id. At 443. See also Autor, The Polarization of Job Growth, at 13-14.


40 See Amy L. Wax, Engines of Inequality, at --.

41 See David Autor, The Polarization of Job Opportunities in U.S. Labor Markets
This suggests that, across the board, workers are sorting themselves into less and more productive, as judged by their value-added on the job. Although there is no question that higher skills command a premium, some labor economists speculate that so-called "unobserved" qualities (including those “linked to school quality, intrinsic ability, effort, etc”) and “soft skills” like reliability, industriousness, and work ethic, are important to job success, which means that some of the growing wage dispersion may be due to employers' tendency to reward superior worker. If work habits vary greatly even among those with similar educational profiles, and if a significant numbers of men are becoming less well-socialized to work, the “supply side” could play a role in the declining labor market fortunes of men without advanced education or skills. In other words, there is evidence that the cohort of unskilled men has changed, with a growing dispersion in “work ethic” and “soft skills,” and a significant segment of the male population becoming less sedulous and conscientious. The labor market is responding by rewarding the most reliable workers, while leaving others behind. Some of these divisions can be traced back to differences in behavior and family structure. In this vein, David Autor, a prominent MIT economist, recently concluded that the sons of single parent families are, on average, less well-adapted to school, work and marriage than men from intact families. He speculates that the sharp growth in unmarried motherhood among the less educated might be contributing to working class men's deteriorating educational and economic position. Finally, a landmark study by

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42 See David Autor, The Polarization of Job Opportunities in U.S. Labor Markets

43 David Autor, The Polarization of Job Opportunities, at 13; see also Thomas Lemieux, Increasing Residual Wage Inequality: Composition Effects, Noisy Data, or Rising Demand for Skill, American Economic Review (June 2006) 461. On a possible significant role for growing differentials in labor market attributes within group (i.e., within cohorts of similarly educated men), see, e.g., Lawrence F. Katz and David H. Autor, Changes in the Wage Structure and Earnings Inequality, in Orley Ashenfelter and David Card, Handbook of Labor Economics, Volume 3 (1999), at 1497-1498. For more on the causes of labor market changes since the 1960s, see Chinhui Juhn, Kevin Murphy, and Brooks Pierce, Wage Inequality and the Rise in Returns to Skill, 10 J. Of Political Economy (1993) 410-442.

44 See also Autor, Wayward Sons (suggesting that poor socialization among men raised in single-parent families has contributed to declining educational and labor market prospects).
ethnographers Kathryn Edin and Timothy Nelson of fathers in white and black working class neighborhoods in Philadelphia (which includes portraits of white fathers in the real present day Fishtown) paints a disturbing picture that lends support to the idea that men's erratic behavior interferes both with their ability to form stable families and with their labor market success. Most of the men these authors portray have fathered multiple children by different women starting at a young age, and many seem barely to know or like their partners. They rarely marry, and relations between these them and their women are confused, volatile, mistrustful, and fleeting. Many contribute little to the support of their children, whom they see only occasionally and frequently abandon by mid-childhood, often in favor of new offspring by other women. Yet, despite their considerable family responsibilities, the men the authors studied work only erratically. Their relationships with their bosses are vexed, and their intermittent involvement with crime, alcohol, and drugs makes them unreliable partners and less than desirable workers.

Although far from systematic, these types of ethnographic observations add an important dimension to the standard accounts of the roots of demographic change by redirecting attention from the demand side to the supply side. Are these men really “doing the best they can,” even in a stringent economy? How important are behavioral factors in these men’s poor economic prospects? Are their impulsiveness and imprudence, so manifest in their personal lives, reflected in their performance at work? And which came first, bad habits or diminished opportunities? An oft-heard complaint is that, for poorly educated men, steady and reliable work is hard to come by—that is, “for the average guy stable employment don't last that long. You might work this week

45 See Edin and Kefalas, Promises I Can Keep; Edin and Nelson.

46 See e.g., Edin and Kefalas, Promises I can Keep; Amy L. Wax, Too Few Good Men, Policy Review; see also Edin and Nelson, Doing the Best I Can at 186, noting the “high rate of partner churning” among a population of white and black urban men, and observing that, in the type of working class community they studied, “for couples having children outside of marriage, children by multiple partners is now the statistical norm.” See also Tach, Edin and McLanahan, Multiple Partners and Multiple Partner Fertility in Fragile Families, Working paper Wp11-10-FF, Bendheim Thoman Center for Research on Child Wellbeing, Princeton University.
and be out the next week, you know? This comment throws into sharp relief the question of whether men's checkered work histories should be blamed on their quality and reliability as workers or on the poor quality and duration of available jobs. Is the chief problem the lack of stable and sufficiently remunerative work, or that (some) working class men have become less persistent, reliable, determined, or capable, or some combination of these? Are men “in one week and out the next” because employers are dissatisfied with them, or because that’s the way the job market operates these days? The ethnography cannot definitively answer these questions, but it does suggest that too many men without a college education are both indifferent partners and less than ideal workers and that these deficiencies reinforce each other. To be sure, a long-term stable marriage is hard to achieve without reasonably stable and remunerative employment. But the habit of having children young, out of wedlock, and by multiple women, also fatally interferes with enduring, harmonious relationships. And it’s hard to see how these types of careless personal choices can be viewed as the inevitable outgrowth of a difficult and unstable job market.

Additional observations, including the simple economics of family life, undermine the position that the working class retreat from marriage can be traced solely to economic causes. First, turning away from marriage is not economically rational for people at the bottom of the earnings ladder because even modestly skilled individuals can improve their financial situation by teaming up with a spouse of similar background. Married couples can take advantage of economies of scale, and spouses who earn no more than the minimum wage can together exceed the federal poverty line for a family of two. When children arrive, substantial income-boosting benefits, such as the Earned Income Tax credit, can enhance the family's position even more. Although life for people at the bottom is still far from easy, econometric data shows that marriage measurably reduces child poverty even for modest earners. According to the United States

47 Edin and Nelson, at 62.

48 Amy L. Wax, Engines of Inequality, at 586. It is still the case that marriage may result in the loss of some benefits, such as food stamps. However, it is unclear how much low-income individuals are swayed by such factors, and students of fragile families have observed that other, more personal impediments seem more important to the decision not to marry.
Census, the poverty rate for single parents with children in the U.S. in 2009 was over 37%, whereas the rate for married couples with children was 6.8%. Although some of this gap can be traced to compositional effects (because higher earners are more likely to marry), the protective effects of marriage remain for children from every social class. Robert Lerman has calculated that, even controlling for men's and women's wages, inequality and child poverty would be substantially lower today if marriage had remained at 1971 levels. Specifically, had marriage rates not fallen since the early 1970s, overall child poverty “would have declined to 12.9%, or about 25% below the 1989 poverty rates, and almost 10% below 1971 poverty rates.” In other words, the choice to remain single and bear children outside of wedlock makes everyone and their children, regardless of social class, worse off. There are no economic advantages to rejecting marriage in favor of living alone or having children as a single parent. This observation suggests that changing norms, as opposed to rational economic calculation, have contributed significantly to working class marital decline, and that the patterns currently observed cannot be attributed to 'economic necessity' or even the desire for economic advantage.

That marriage provides economic benefits across all socioeconomic strata suggests that wiser personal choices could produce more security even within the present economy. The real problem with the ‘economistic’ view is that the decision to marry and stay married has always involved far more than rational economic calculation. Sustained male-female bonds inevitably implicate character, behavior, and values. Reaping the gains from stable and enduring relationships requires a strong mutual commitment, ongoing cooperation, financial and personal restraint, a long term perspective, careful planning, and the consistent dedication of both spouse's earnings to the common enterprise. This is a demanding list and, as Kathryn Edin and Timothy Nelson have observed, too many working class men (and also women) find it increasingly difficult to fulfill these requirements. The men they portray respond poorly to conventional adult expectations and are relatively unsocialized to the roles of breadwinner, worker, husband and

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50 See Amy L. Wax, Engines of Inequality, 41 Family Law Quarterly, at 586.
father that were so imprinted on past generations. Many are “unmarriageable" due habits that interfere with enduring relationships, or they are simply uninterested in getting married. As Edin and Nelson state in commenting on the men in their study,

[M]ost American husbands seem to rise to their wives' demands without too much resistance – after all, married men earn more, drink and carouse less, and commit less crime than their unmarried counterparts do. But men at the bottom have a sharply different reaction. Women's new mandates are not met with the grudging acceptance of a . . . typical American husband, who has become increasingly involved in the day to day activities of family life. Instead, [the men we studied] become bewildered, aggrieved, and enraged."

The authors attribute this resistance to connubial expectations as "one mark of a deep fragility that has its roots in men's often-troubled families of origin," Murray at 52 – a fragility that manifests itself “again and again” in the type of domestic disorder that has long plagued the black urban underclass and is increasingly infecting white working class communities like Murray's Fishtown.

B. Cultural Change and the Collapse of Marriage

Why have stable and lasting marriages proven so much more elusive for the working class than in the past? Although Edin and Nelson don't take on this question systematically, their account suggests that disrupted families, absent fathers, and erratic male behavior result from a complicated and intertwined set of social and economic developments. It’s just too simple to regard the decline in marriage among the working class as an inevitable and “rational” consequence of current labor market conditions. Rather, this is a dysfunctional and ultimately self-defeating trend, fueled by a confluence of culture, economics, and perverse attitudes. Most of the men (and women) in the Edin and Nelson study routinely make bad choices. The question is why they do so. Answering this question, as well as illuminating the entire demographic picture (including the family's stability at the top of society), is a challenging task.

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51 Edin and Nelson, at 82
52 Edin and Nelson at 82.
Some theories allude to general social developments – such as the invention of the birth control pill and its effect on pre-existing shot-gun marriage norms – but these are inadequate in failing to explain growing class and race disparities.\(^53\) One recent attempt to explain growing gaps points to a peculiar interaction of a society-wide attitudinal change with class-based economic trends. According to proponents, expectations surrounding personal relationships have risen across the board.\(^54\) Whereas people used to view marriage as a common enterprise aimed at building a couple's economic position, now many insist upon achieving financial security as a prerequisite to matrimony. As explained in a recent report on the causes and consequences of delayed marriage, getting married “is no longer the foundation on which young adults build their prospects for future prosperity and happiness.” Rather, “marriage comes only after they have moved toward financial and psychological independence.” In other words, “marriage has shifted from being the cornerstone to the capstone of adult life.”\(^55\) On this theory, marriage has collapsed among the less educated because “declining job prospects . . . may simply put this capstone ideal out of reach.”\(^56\) Although this account ties the class dimension of observed trends to economic constraints, it identifies a newly emergent conception of marriage as decisive.

One byproduct of the shift to the capstone conception of marriage has been a loosening of the tie between marriage and childbearing. But that separation has been selective. The dissociation varies by class, and is most pronounced in society’s bottom echelons. Although the

\(^53\) See Wax, supra, in Handbook of the Economics of the family, at 26-27 (discussing the “birth control shock” theory and its shortcomings).

\(^54\) See, e.g., Edin and Kefalas, Promises I Can Keep; Edin and Nelson, at 219; Kay Hymowitz et al., Knot Yet: The Benefits and Costs of Delayed Marriage in America (Summary), a report of the National Marriage Project at the University of Virginia, published at http://twentysomethingmarriage.org/

\(^55\) Kay Hymowitz et al., Knot Yet: The Benefits and Costs of Delayed Marriage in America (Summary), a report of the National Marriage Project at the University of Virginia, published at http://twentysomethingmarriage.org/

\(^56\) Ibid. See also Edin and Nelson at 219 (“Due to challenging circumstances, however, the less advantaged are less likely to be in relationships that clear the new bar” of higher expectations.)
less privileged repeatedly cite financial insecurity as a reason to shun or delay marriage, they are increasingly willing to reproduce despite their precarious finances and unpredictable personal situation. For them, marriage and the presence of two parents is “nice but not necessary for raising children.”\(^{57}\) An indifference to family stability as a prerequisite for effective childrearing contrasts with wariness and stringency for marriage.

The puzzles and contradictions of working class attitudes towards marriage and childbearing are thrown into even sharper relief by the contrasting priorities of the privileged. A famous observation in social science (pioneered by scholars of delinquency) is that the most important question is not why some individuals deviate from conventional norms, but why others continue to embrace them.\(^{58}\) Although the sequence of “marriage first, childbearing later” is fading fast at the bottom of society, it retains remarkable vitality for white men and women with a college degree. Despite the impression fostered by highly publicized exceptions, this cohort has maintained consistently low rates of extra-marital fatherhood and motherhood.\(^{59}\) Thus, as with marriage, education has emerged as an important dividing line in patterns of childbearing and childrearing, with widening gaps developing between white people completing college and those who have not achieved a four-year degree. The critical question is why college educated whites

\(^{57}\) Id. On this note, see also Christina M. Gibson-Davis, Kathryn Edin, and Sara McLanahan, High Hopes but Even Higher Expectations: The Retreat from Marriage Among Low-Income Couples, 67 J. Of Marriage and Family (December 2005), at 1311. (noting, in a study of unmarried low income couples with children that “[w]hat parents in our study did NOT say about marriage is worth noting. Couples rarely referred to their children when discussing marriage and none believed that having a child was sufficient motivation . . . No parent talked about marriage enhancing the life chances of their child.”)


\(^{59}\) For statistics on fatherhood, see Marcia Carlson, Alicia G. Van Orman, and Natasha V. Pilkauskas, Examining the Antecedents of U.S. Nonmarital Fatherhood, 50 Demography 1421-1447 (August 2013) (noting a 3.4% incidence of non-marital paternity among college graduates in a National Longitudinal Survey of Youth sample, as opposed to 41% and 40% respectively for men with less than high school or a high school diploma). On unwed motherhood, see Amy L. Wax, Diverging family structure and “rational” behavior: The decline in marriage as a disorder of choice, in Lloyd Cohen and Joshua Wright, Research Handbook on the Economics of Family Law, at 19.
continue to “live in the 1950s of Ozzie and Harriet (only with much better food).”  One might also ask how this can be reconciled with cultural elites’ apparent public embrace of “family diversity” as, at worst, a benign influence, and, at best, a positive good.

The prevalence of traditional patterns of marriage and childbearing among the Belmont set has received remarkably little sustained attention.  Demographers and social scientists who do seek to understand the persistence of conventional nuclear families among educated whites, albeit with later ages of marriage, admit the situation is complex.  Once again, the existing data suggest that these patterns are not merely a matter of economics, but are grounded in class-based cultural attitudes and commitments.  As one recent research report observes, “the fact that education remains a strong (negative) predictor of nonmarital fatherhood – even when projected earnings and employment are controlled – suggests that education is not simply a proxy for earnings capacity, but reflects a different set of values and preferences that discourage childbearing outside of marriage; these values and preferences either could be caused by education or were what selected individuals into educational attainment in the first place.”

In tackling the question of why marriage still precedes childbearing among most white college graduates, it is best to distinguish two questions.  First, why do women in this contingent eschew single motherhood and adhere to the convention of “no wedding, no womb” despite being the most likely to have the earnings and benefits that would enable them to support a child alone?  Second, what enables these women to stick with this convention?  Why do men accede to the protocol by agreeing to marry the mothers of their future children, and to help raise those children?  To be sure, it takes two to tango.  White college educated women seem relatively happy with their potential mates (as compared to their working class counterparts) and appear more willing to marry these men.  Part of that is earning power, but the econometric

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60 See Jonathan Rauch, Two Americas, Growing Apart: Charles Murray offers a better way to think and talk about class, Reason, June 2012, at 50.

61 Carlson, et al, Demography, August 2013, at 1442.

evidence, which shows education to be more powerful than earnings as a predictor of marriage, belies money as the complete explanation. This inadequacy is reinforced by contemplating the choices open to privileged men. Enduring relationships and historically low divorce rates depend on men’s willingness to fulfill the roles of conscientious and faithful husbands and fathers. But that just poses the question of why so many upper middle class men agree to take on those roles. Although Murray talks little about race in *Coming Apart* – the book is almost entirely about white Americans – a racial comparison highlights the puzzle. Black college graduates have high rates of extramarital fatherhood (32%, which exceeds the incidence for white high school dropouts).63 They also have historically low, and declining, rates of marriage.64 In a recent book, Ralph Banks tries to explain this phenomenon by pointing to the shortage of educated black men relative to women. Skewed ratios give the most educated black men marriage market power, which encourages them to avoid matrimony in favor of dating multiple women and "playing the field" – a practice that, the data suggests, yields a substantial number of out of wedlock births.65 Yet the "marriage market" explanation is ultimately unsatisfying. Well-educated white men, who are among the most privileged members of society, are also in a good position to “play the field” by consorting with different women and to delay marriage indefinitely. Refusing to marry the mothers of their children – a pattern that is increasingly common in the rest of society – could relieve these men of great expense, weighty responsibility, and irksome sexual and personal restrictions. Yet most eschew that path. In acceding to traditional marital relationships and paternal responsibilities – albeit at later ages than in past generations -- educated white men show themselves to be relatively well-socialized to these established roles. They also reveal themselves to be motivated by considerations other than maximizing sexual opportunities and having a good time. Among these are shared values and aspirations that are both highly

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63 Marcia Carlson, Demography, August 2013, at 1440 (noting that racial differences in nonmarital fatherhood at all levels of education are "stark").

conventional and remarkably enduring.

Sophisticated social scientists understand that college-educated whites' willingness to marry and stay married is strikingly at odds with the demographic upheavals in the rest of society and stands in need of explanation. So how is it explained? One recent paper speculates briefly that “those with higher education have a greater incentive to avoid a nonmarital birth because they have more to lose in terms of their socioeconomic attainment.”

In attempting a deeper analysis, economists Shelly Lundberg and Bob Pollak take up the “status anxiety” theme by pointing to two important social trends that have emerged over the past few decades: the dramatic increase in labor market returns to cognitive skill, and the growing competition for admission to selective colleges and graduate schools. They seize on the observation, already noted, that college educated white parents sharply increased the time they invested in their children starting in the mid-1990s – a run-up that has been attributed to the stiffening competition for spots at competitive colleges, which in turn deliver ever higher returns on the job market to their graduates. The authors reason that, because maximizing returns from investments in children requires a sustained effort over the decades of the child's upbringing, upper class parents who are concerned about their children’s future prospects must find a way to secure each other's cooperation for a lengthy period. Marriage serves as a workable “commitment strategy” to bind couples to invest mutually in shared offspring over time, which pays off in their children's greater educational and occupational success.

Despite its surface appeal, this explanation is not wholly satisfying. First, the class-based divergence in out of wedlock births and marriage rates accelerated earlier than the sharp rise in competitive college admissions, which dates from the 1990s.

Second, although affluent and

65 See Banks, supra; Wax, Learned Helplessness, supra; Marcia Carlson, Demography, August 2013.
66 Carlson, Demography, August 2013 At 1442. See also Kay Hymowitz, Marriage and Caste, City Journal Winter 2006.
68 Lundberg and Pollak, citing Ramey and Ramey, supra.
69 See Joshua Goldstein and Katherine Kenney, Marriage Delayed or Marriage Forgone:
educated parents may well be quite concerned to maintain or enhance their children's social and economic position, it is hard to understand why less privileged parents are not similarly motivated. More specifically, why are they relatively oblivious to the diminished prospects their children face from growing up in fatherless and unstable families? The two-parent family’s superior ability to build human capital and promote upward mobility would appear to provide an incentive for couples from every social class to join forces, stick together, and maintain a well-functioning and harmonious relationship. Lundberg and Pollak are aware of this question. In trying to explain why less privileged parents make fewer joint, long-term investments in children, they cite “some combination of rising returns to human capital as income inequality rises, increasing real incomes at the top of the distribution, and improved information about payoffs to early child enrichment activities.70” They also note that economic mobility within the United States has recently declined, suggesting “limited prospects for economic success and low expected returns to [parental] investment”71 for working class children. But these observations are speculative, lack quantitative rigor, and beg the question of cause and effect. Although class mobility in the United States is currently modest relative to other countries, the reasons for this are obscure.72 Is the immobility of children at the bottom due to economic or structural impediments, or are fewer individuals now equipped, encouraged, or willing, to do what is necessary to rise above their station? Is working class parents’ relative reluctance to make long-term joint investments in their children an important reason for, or a rational response to, the “stickiness” of social class? Once again, the question comes back to the demand versus supply side. Which is most important?


70 Lundberg and Pollak at 21-22.

71 Lundberg and Pollak, at 21-22

The answer is that nobody really knows, and it is likely some of both. But even if upward mobility is difficult, the lower class retreat from marriage is still not an optimal strategy. At the very least, concerned parents’ fear of downward mobility ought to motivate them to invest more. Unfortunately, there is some evidence that less educated parents give little weight to their children’s prospects when deciding whether or not to marry. This suggests there is room to raise awareness and encourage more attention to this important priority. Finally, Lundberg and Shelley’s reliance on privileged parents’ concerns about their offspring’s future economic success cannot be an all-purpose explanation, as revealed by significantly lower marriage rates among black college graduates. While there may be other reasons for racial disparities, serious students of demography ought to recognize that a fear of their children’s falling motivates some individuals more powerfully than others.

C. The Wages of Moral Deregulation

A different story offers more promise in accounting for why family structure has decayed more at the top than at the bottom – one that looks to the society-wide phenomenon of moral deregulation. Throughout the first half of the 20th Century, the code of “respectable” behavior in the United States was fairly strict, with sexual conduct, marriage, and childbearing subject to widely shared norms. Beginning in the 1960s, the consensus surrounding these conventions began to crumble. Pre-marital sex became commonplace and the stigma attached to delayed marriage, non-marriage, and extra-marital reproduction gradually abated. As I have speculated elsewhere, the reaction to these shifts was not uniform throughout the population. Some people “took advantage of looser mores in some ways (for example, by engaging in premarital sex) while continuing to adhere to traditional patterns of family life (by getting and staying married), whereas others rejected past practices in most or all respects.”

73 See Wax, supra, in Handbook of the Economics of the Family.

74 Along these lines, the Bloomberg administration in New York City has recently launched a publicity campaign designed to educate the public about the costs and detriments of early out of wedlock childbearing. See http://www.nyc.gov/html/hrb/html/news/teen_pregnancy_prevention_ads.shtml

75 See Wax, supra, in Handbook of the Economics of the Family, at 40.
sexual norms began to break along race and class lines. Contrary to the notion that the rich take more liberties, the less affluent and educated showed more deviation from accepted patterns, with disparities continuing to widen over time. One possible explanation, I have argued, is that moral deregulation has been more destabilizing for the less educated. The discrediting of shared rules forced people to regulate their own behavior in the sexual realm without clear social guidance. But self-regulation in this arena is a formidable challenge, requiring restraint in the face of strong short-term temptation, sustained interpersonal cooperation, sophisticated problem-solving, and the consideration of long-term consequences for oneself and others. This is a tall order, and one that some people might struggle with. It would not be surprising if, on average, less-educated people had more difficulty with these tasks. In fact, it is possible to show that small differences in the propensity to value short term rewards over long term payoffs (as might be reflected in measures of executive function and personal discount rate) can generate a pronounced divergence in behavior over time. In the same vein, modest differences in the willingness to adhere to key social norms, and especially the norm of sexual monogamy, can result in dramatic disparities in the stability of relationships. Although little systematic data on the race and class dimensions of these attitudes is available, some social science literature suggests that males from groups with low marriage rates are more likely to balk at sexual monogamy (despite women's continuing expectations of exclusivity in romantic relationships). The fact that upper middle class white men are demographically more likely to achieve long-lasting marriages suggests, albeit only indirectly, that they may be more accepting of fidelity norms. In short, disparities in family formation and permanence by race and class may well be traceable, at least in part, to differential adherence to conventions of behavior. These “conformity gaps” might stem from a disparity in cultural attitudes, a relative lack of foresight, difficulties in controlling one's behavior, or some mixture of these. Although definitive proof is lacking, this explanation is no more or less

76 See Wax, Supra, in Handbook of the Economics of the Family.

77 Ibid.

plausible, given the current state of the evidence, than the position that class differences in family structure are the product of economic forces.

Nonetheless, this approach is unlikely to hold much appeal. As already discussed, social scientists tend to discount autonomous culture trends in favor of economic explanations for observed patterns of marriage and reproductive behavior. To the extent cultural change is assigned some role – as with the shift from a ‘cornerstone’ to a ‘capstone’ conception of matrimony – the transitions are thought to operate society-wide, despite differential effects by race and class. In any event, given the progressive and liberal commitments of most academics, it is not surprising that some explanations are viewed as more palatable as others. There is little taste for the notion that, as New York Times columnist Ross Douthat has observed, “the cultural transformation that [liberals have] long favored is coming at a cost.” Yet it is hard to avoid the conclusion that “the culture that social liberalism wants – less traditionally religious and more socially permissive, with fewer normative ideas about how sex and love and childbearing fit” bears some responsibility for “many of the negative consequences that social conservatives warned against in the first place.”

Unfortunately, to the extent cultural shifts have been detrimental, the harms have fallen most heavily on society’s vulnerable.

D. Possible Avenues for Future Research

In sorting out the supply side from the demand side, identifying economic versus other causes of family decline, and deciding whether the problem lies in the culture, the labor market, or both, much work remains to be done. There are many possible avenues for future research. One tack is to conduct more sustained and intensive interviews with employers along the lines of a classic study of managerial attitudes towards black workers. The goal would be to investigate how employers view and reward their working-class and less-educated employees. Ideally, these interviews would probe whether employers perceive changes in the values and habits of this

79 Ross Douthat, Marriage and Historical Inevitability, NYTimes April 5, 2013

80 See Joleen Kirschenman and Kathryn M. Neckerman, “We’d really love to hire them, but” in Christopher Jencks and Paul E. Peterson, The Urban Underclass (1991).
category of workers over time, as well as in their value vis a vis the shifting demands of the workplace. Second, even recognizing that the earnings and labor market position of working class men have declined somewhat, it is important to try to determine whether men with similar economic potential are now marrying less than in the past. That is, holding constant economic prospects (including such parameters as real earnings or wages, weeks of employment and the like), are men without a college degree less likely to marry now than in earlier decades? If the answer is yes, that suggests that factors other than men’s declining economic position are causing these men to avoid marriage. Unfortunately, this approach is methodologically tricky because the same traits that make for desirable husbands are also found in good workers, and behaviors that interfere with men’s ability to sustain relationships would also be expected to depress their earnings (and also their educational success). Thus, if marriage rates were found to change little after controlling for relevant parameters, it would still be unclear how much of family decline could be traced to changes in the economy as opposed to deteriorating socialization and soft skills among working class men. Finally, the type and amount of data available from past decades is probably insufficient to sort out these issues. Indeed, the evidence in most studies bemoaning the worsening economic position of working class men dates back only to the 1970s. This also happened to be a fortunate decade for less educated males. Looking at the relationship between earnings and marriage only after the 1970s, when both were mostly declining, risks establishing a spurious connection between worsening job markets and family instability. In contrast, if it could be shown that working class men in the first half of the 20th Century made less money, had relatively little job security, and yet married at higher rates than now (all of which are probably true), the connection between economic prospects and family stability would be demonstrably weaker. Unfortunately, establishing these relationships will prove difficult.

81 For a limited study along these lines, see Madeline Zavodny, Do Men’s Characteristics Affect Whether a Non-Marital Pregnancy results in Marriage?” 1999 J. Of Marriage and the Family.

Conclusion

Although Murray's account of the fissures bedeviling white America is reasonably accurate and deeply discomfiting, many questions surround his portrait of Fishtown, Belmont and the United States as a whole. Murray admits that his semi-fictional towns represent relative extremes that omit a large chunk of people in the middle. He acknowledges that Belmont and Fishtown citizens are not necessarily typical even of the demographic cohorts they purport to represent (p. 146-47). Although Murray confines his Belmont analysis to actual residents who are college graduates, it's still Belmont, a rich and exclusive suburb of Boston. Belmonters are exceedingly well-behaved and much less troubled than most Americans, but are they truly representative of the full range white people with a bachelor’s degree, from graduates of the most elite colleges down to institutions that admit almost anyone who applies? The same problems arise for Fishtown – is life there better or worse than for high school graduates overall? In sum, although the Fishtown-Belmont exercise is useful in revealing the extent of our present dilemma, it cannot stand as a comprehensive portrait of our educational and class divisions. One longs for a more statistically rigorous portrait of how we live now, including a sustained look at what must undeniably be a critical, anchoring “elite” of the working class – the 50% of women without a college degree who marry before having children and the less educated men who marry them. Finally, at the opposite end of the spectrum, the Superzips Murray identifies are highly rarefied, but his portrait of them is incomplete. We are left with only a vague sense of the citizenry in these exalted precincts, including the less affluent occupants, and of what life for everyone within them is really like.

Despite these unanswered questions, there can be no doubt that Murray has identified some disturbing developments and has presented them in a vivid and arresting fashion. What is to be done? In his final chapter, entitled “Alternative Futures,” Murray mostly avoids discussing cures, at least of the “more programs and services” variety. He appears skeptical of the power of the government to address the cultural decline he describes and deplores. Like Oliver Goldsmith, in his famous imprecation, he sees government as mainly irrelevant to most of what plagues our
nation. According to Murray, we have lost our quintessential American values. But that loss is highly decentralized and resides chiefly within our hearts, minds, and souls. What ails us is to be found on the ground, in the small realities of everyday life. The list of culprits is long and varied: the retreat from a common cultural consensus, a repudiation of simple verities, a disdain for “respectable” bourgeois expectations, a laxity towards dependency and idleness, a tolerance for dysfunctional families, a loosening of sexual mores, the fading of common civility, the proliferation of official handouts and centralized bureaucracies. Like Julia, the heroine of the Obama political ads, we are well provided for from cradle to grave but are radically demoralized by a large and overweening welfare state. Our government softens the hardness of life but robs us of purpose and zest, undermines our independence, and erodes our self-reliance.

Above all, Murray's summing up is hard on elites – the very people who best exemplify his core “American virtues.” He condemns the Superzip contingent for self-serving isolation, complacency, spinelessness, and an unwillingness to exert authority and uphold traditional standards. He faults them for enjoying the benisons of customary restraints while abjuring “judgmentalism” towards others. The bottom line is that Murray wants the upper classes not only to walk the walk but also to talk the talk. They should stop endorsing the 1960s while simultaneously living, and reaping the benefits of, the 1950s. They need to speak openly and with one voice about the dysfunctions of the lower orders and publically to exhort the less advantaged to self-improvement.

With all due respect, none of this is going to happen – and Murray knows it. The “new class” ensconced in their Superzips may live the 50s but they love their 60s. For them (or at least for the scribblers among them at Slate and The New York Times), no precept is more sacred than that the decade of legend was a wondrous boon and an unalloyed good. To be sure, the 60s had its virtues. The civil rights revolution unquestionably improved the life prospects for women,

83 “How small of all that human hearts endure/That part which laws or kings can cause or cure!” Oliver Goldsmith, “The Traveler.” See http://www.theotherpages.org/poems/golds02.html
84 See, e.g., http://articles.washingtonpost.com/2012-05-11/opinions/35455415_1_single-women-unmarried-women-women-favor
minorities, disabled persons, and others previously disfavored by society. But the legacy of the 1960s sexual revolution is decidedly more mixed. Upper class whites took selective advantage of its liberations, sowing their fair share of wild oats and delaying marriage in favor of prolonged adolescence and self-discovery. But, in the end, they managed to mix freedom with restraint in effective combinations, with most eventually settling down, sticking by their mates and kids, and keeping things pretty well together. Not so for those lower down on the totem pole. As many have documented and Murray repeats, their families are truly “coming apart.” To make matters worse, most people at the top are only dimly aware of this reality because liberal journalists and the popular culture do a good job of sugar-coating the truth and misreporting or hiding the demographic facts. But elites don't spend too much time contemplating the puzzle of growing divisions because the status quo works for them. To the extent that attention is paid, the accepted explanation is that the less privileged are victims of larger, “structural” forces. The well-off thus position themselves to endorse “the culture that social liberalism wants”85 without worrying about whether they are hurting the most vulnerable.

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85 See Ross Douthat, Marriage and Historical Inevitability, NYTimes April 5, 2013, cited supra.
For this reason alone, Murray's focus on the “Superzips” is important. Geographic segregation fuels social separation. And separation fosters cultural isolation which in turn facilitates denial. By ensuring that opinion leaders live, go to school, and socialize mainly with one another and almost completely apart from the broad mass of people, the growing gaps of space and place facilitate class-based deception and keep the bleak picture out of view. Elites can repeat convenient bromides or simply pretend that what’s happening isn’t. The present ignorance extends to the most basic facts. As noted, Murray tests his readers with a quiz, entitled “How Thick is Your Bubble?” designed to show their ignorance of life among the less-educated. He leaves out some telling questions. I ask my first year law students, who are mostly elite college graduates, to guess the percentage of all births to white women with a college degree in 2010 that were out of wedlock. They invariably overestimate the correct number (which less than 5%) by a wide mark, and often by orders of magnitude. They are similarly oblivious to the percentage of extra-marital children born to women with a high school degree or less that same year (almost 50%). Indeed, few are aware of the yawning disparities by class and race in all aspects of private life. Finally, I ask them if they have a personal friend (and their friends are mostly white college graduates) who has fathered a child out of wedlock. Almost without exception, they are hard-pressed to think of even one. But they are more than willing to entertain the proposition that marriage is obsolete and may even be unnecessary.

The ideology of family diversity is one that many well-heeled proponents preach but do not practice. Murray is correct that, in endorsing traditional forms for themselves alone, elites have lost confidence in their right to tell others what to do. The thorny realities of race further undermine their confidence. Disparaging single-parenthood and “alternative” families is a parlous enterprise, because these forms dominate among blacks. Likewise, the chance that opinion leaders will publically chide the working class about their lack of religiosity, work ethic, respect for law, industriousness, honesty, and personal responsibility is virtually nil. Although these trends may sometimes be privately deplored, the standard liberal account prevails: it’s not

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their fault. It's the economy, stupid. If Murray is right, this is a misguided and distorted picture at best, and a complete misdiagnosis at worst. But, for better or worse, it's what many influential people choose to believe, at least for now.

Although Murray maintains an upbeat tone, this book is deeply pessimistic. And rightly so. It's hard to avoid the conclusion that there is nothing the powerful are willing, or able, to do that will assuage the distress of the less fortunate or alleviate the growing disorder and disorientation of their lives. If anything, influential people make matters worse by touting a litany of attitudes that are ultimately harmful to ordinary people: these include that a four year college degree as the only basis for a fulfilling life, that vocational schooling is a dumping ground for losers and an engine of social inequality, that most jobs available in our economy are “dead end,” and that old fashioned notions of self-reliance, especially as achieved through sustained devotion to humble and menial jobs, deserve to be mocked as ideologically driven and hopelessly unsophisticated. Most well-educated whites have also embraced the marriage-as-capstone mentality, which frowns on early marriage in favor of financial independence before matrimony, and labels young adults failures if they live with their parents or cannot afford to establish independent households. As Eve Tushnet has argued in an insightful article, “the belief that young adults must be able to live independently before they can marry is new, and it's damaging.” Historically, most young adults could not afford to live alone – they either married, or lived with their parents. The obliviousness to this historical reality as expressed in the embrace of the ‘capstone’ conception of marriage, with all its attendant expectations, is especially hard on people of limited means, who are probably better served by building economic security in concert with a devoted spouse. On this score, journalist Megan McArdle's anecdote about her grandparents’ Depression-era marriage, as recounted by Tushnet, is revealing. As McArdle tells it:

“My grandfather worked as a grocery boy until he was 26, in the depths of the Great Depression. For six years, he supported a wife on that salary—and no, it's not because You Used To Be Able To Support A Family On A Grocery Boy's Wages Until These

Republicans Ruined Everything. He and my grandmother moved into a room in his parents’ home, cut a hole through the wall for their stovepipe, and set up housekeeping. They got married on Thanksgiving, because that was the only day he could get off.”

Anecdotes like these come from a world we have lost. Given how much has changed, it is doubtful that we could ever regain it or recapture its virtues, even if Murray's call for moral “judgmentalism” were heeded. Family cohesion at the bottom of society is so pervasively distorted, the popular zeitgeist so colored by the pet notions of the well-heeled, and current attitudes across the spectrum so self-reinforcing, that the situation is probably largely beyond reprieve.

In a recent essay in Foreign Affairs, Jerry Z. Muller implicitly acknowledges the current dilemma. He suggests that small government conservatives like Murray reconcile themselves to a far-reaching and expensive welfare state as the only feasible way to “help diminish insecurity” and “alleviate the sting of failure in the marketplace.” But he also advises the political left to “come to grips with the fact that aggressive attempts to eliminate inequality may be both too expensive and futile.” Why? According to Muller, it comes down to the fact that “large discreet pools of untapped human potential are increasingly rare.” At once euphemistic, abstract, and evasive, this observation is both depressingly true and overly simple. The slough of despond that has mired the working class is not inevitable. Unfortunately, no reversal can be engineered from the outside. What is needed must come from within. Under present conditions, it is not forthcoming any time soon.


89 See Capitalism and Inequality, 92 Foreign Affairs (March/April 2013).