# The Conjugal Family in America


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Introduction

Although Americans marry and value marriage highly, in the United States conjugal marriage is in long-term decline, being displaced by alternate forms of family association such as post-divorce singleness or remarriage, cohabitation and always single parenting, resulting in fewer children.

Under the headings of the general tasks of the family in modern society presented in *Familiaris Consortio*, this study examines evidence for three resource claims for the conjugal family, as superior to alternative forms of association: First, the conjugal family best renews social life by bringing new persons into the world and socializing them for participation in society. Second, the conjugal family best fosters generative, pro-social attitudes and activities that directly promote the common good. Third, the conjugal family also benefits society indirectly but powerfully by best fostering the well-being, fulfillment and productivity of family participants.

With regard to children and socialization (the first resource), the research results show that non-conjugal couples are much more likely to be childless and have fewer children. U.S. government studies show that children with married biological parents are less than about half as likely to suffer emotional or behavioral difficulties, to be unhappy, depressed or tearful, or to have a learning disability or ADHD. They are also far less likely to suffer harm standard physical, sexual or emotional abuse. The strongest predictor for child poverty in American is whether the child’s parents are married. Our data confirm this, showing that lack of financial security and use of public assistance rises with increasing children, but is much lower with married than with unmarried parents. Parent-child solidarity, shown by choosing family as a priority over work and by participating in the child(ren)’s school activities, is higher among married families, and highest in intact first marriages, that most closely conform to the conjugal ideal. Married parents are much less likely to be in poverty, an effect which increases the more children they have. But contrary to secular claims, increased resources, absent marriage, do not substantially increase parent-child solidarity. Persons in intact first marriages are also most likely to agree that raising children is the task of parents rather than society as a whole; that the purpose of a family with children is to raise the children, not the mutual fulfillment of the adults involved; and that two wage-earners are not as good as when one partner works and the other takes care of the family.

On the family and labor, paid employment is lower, but self-employment is higher, among persons with four or more children, as larger families operate more often on one wage-earner. The myth of separation leads to workplace demands that make family life difficult, but employers that implement family friendly policies, such as flexible work schedules or telecommuting, find increased per-employee earnings gains of about 20%.

Pro-social attitudes and behavior (the second resource) are strongly fostered by the conjugal family and by the presence of children. Persons in intact first marriages and/or with more children rather than fewer are most likely to say that the family is a social institution with public value rather than only a matter of private choice; that most people can be trusted; that one’s personal integrity, honesty and character should never be compromised; and that forming a family requires a man and a woman rather than a couple of the same sex. Marriage and children
interact in their effect on community service and volunteer activity. Those with more children tend to contribute more to the community, such as by donating blood or volunteering to assist in civic affairs or youth programs, but only if they are married.

The conjugal family also increases adult social capital (the third resource). In the data examined in this chapter, marriage dramatically increases financial security and reduces use of public assistance, thus contributing in a measurable material way to public resources through taxation and reduced government expenditures. The absence of conjugal married parents for children is associated with long-term disabilities throughout the life course, underlining the powerful benefits of the intergenerational solidarity conferred by the conjugal family. Adults who grew up with continually married parents are much less likely to currently experience financial distress and to be receiving public assistance. They are also three times more likely to have graduated from college, and are most likely to be married today. Similar effects are shown by persons who report that they had a warm, close relationship with both of their parents growing up, but only if their parents had been married; with unmarried parents, parental warmth is associated with higher current poverty.

Whether the United States, with its highly democratic political system and active civil society, will continue to tolerate the decline of family ideals and attendant social goods, or will re-assert stronger norms regarding family and sexual relationships, only time will tell.
Marriage and Family in the United States

The American Dream of Marriage

The exceptional idealism of Americans, which is evident in their high rates of participation in business innovation, politics and religion, is no less present with respect to the family. The United States of America has the highest rate of marriage in the industrialized world.\(^1\)

Americans are strongly positive about the value of marriage as an institution. See Table 1. On the 2005 World Values Survey, only 13\% of Americans agreed that “Marriage is an outdated institution”, compared to 19-30\% of persons in Italy, Brazil, Germany, Mexico and Australia. Of all the countries of Europe and both American continents, only the residents of Poland are more idealistic about marriage than those of the United States. See Figure 1.

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<th>Table 1</th>
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| **Table 1336. Marriage and Divorce Rates by Country: 1980 to 2008**  
[Per 1,000 population aged 15–64 years] |

<table>
<thead>
<tr>
<th>Country</th>
<th>Marriage rate</th>
<th>Divorce rate</th>
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<tr>
<td>United States</td>
<td>15.9</td>
<td>14.9</td>
</tr>
<tr>
<td>Canada</td>
<td>11.5</td>
<td>10.0</td>
</tr>
<tr>
<td>Japan</td>
<td>9.8</td>
<td>8.4</td>
</tr>
<tr>
<td>Denmark</td>
<td>8.0</td>
<td>9.1</td>
</tr>
<tr>
<td>France</td>
<td>9.7</td>
<td>7.7</td>
</tr>
<tr>
<td>Germany</td>
<td>(X)</td>
<td>8.2</td>
</tr>
<tr>
<td>Ireland</td>
<td>10.9</td>
<td>8.3</td>
</tr>
<tr>
<td>Italy</td>
<td>8.7</td>
<td>8.2</td>
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<tr>
<td>Netherlands</td>
<td>9.6</td>
<td>9.4</td>
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<tr>
<td>Spain</td>
<td>9.4</td>
<td>8.5</td>
</tr>
<tr>
<td>Sweden</td>
<td>7.1</td>
<td>7.4</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>11.6</td>
<td>10.0</td>
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\(\text{NA} \text{ Not available,} \ X \text{ Not applicable.} \ \text{1} \text{ Divorce rates exclude data for California, Georgia, Hawaii, Indiana, Louisiana, and Minnesota in 2008.} \ \text{8} \text{ Data are for 1991 instead of 1990.} \ \text{Divorce not allowed by law prior to 1997.} \ \\
Source: U.S. Census Bureau, Statistical Abstract of the United States, 2012 (International Statistics) 840:Table 1336

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\(^1\) Jay L. Zagorsky, “Marriage and Divorce’s Impact on Wealth,” *Journal of Sociology* 41, no. 4 (December 2005): 407, Table 1.
Figure 1

"Marriage is an outdated institution"
- percent agree by Country

Source: World Values Survey 2005 (N=267,870)

Since the middle of the 20th century, the ideal of companionate marriage as a source of personal fulfillment has resonated strongly with the drive for personal freedom and expression that is embedded in the American ethos. The popular image of the good life, known as the American Dream, includes the key practical components of a good job, marriage, a single-family home, and children. By age 60 almost all (95%) Americans have married, a proportion that has been stable since the Second World War.\(^2\)

Decline of Marriage

However, over the past several generations American society has witnessed the gradual loss of the marriage ideal, as a confluence of social trends and changes have combined to make it

\(^2\) General Social Surveys 1972-2012.
harder for Americans to attain and to keep a happy marriage. In 1920 the U.S. marriage rate, which expresses the annual number of marriages per 1,000 unmarried women, was 92; by 2011 it had dropped to 31. Beginning in the 1970s Americans began marrying at a later age, having fewer children, and divorcing much more frequently. Today Americans not only have the highest rate of marriage, they also have the highest rate of divorce, of any industrialized country. See Figure 1. Increasing social, economic and geographic mobility weakened family solidarity from without, as the necessity for multiple incomes weakened it from within. Most social scientists, following Gary Becker’s seminal work in the early 1980s, attribute this decline in marriage to the entry of women into the workforce in large numbers beginning in the 1960s.

Figure 2

Americans in First Marriage at Age 50 by Year of Birth (in percent)

Source: General Social Survey 1972-2012 (N=57,061)

Figure 3

Rising Share of Never-Married Adults, Growing Gender Gap

% of men and women ages 25 and older who have never been married


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Becker argued that the ability to earn an independent income reduced for women both the economic benefit of marriage and the economic risk of divorce. To this cause must also be added the rise of widespread artificial contraception use during the same era, which alleviated much of the risk of sexual relations for unmarried persons, thus reducing pressure to marry for men and women alike. These factors, which affect personal choice, have both fostered and been fostered by rising social acceptance or decreasing stigma regarding divorce, single parenthood and extra-marital cohabitation.

The decline of the family, as a strongly ordered set of arrangements for intimacy, sexuality and kinship, is not just an American phenomenon, of course, but has been part of a well-recognized worldwide and generational trend. The separation of husbands’ and wives’ interests and relations that came with industrial society, when men had to leave the home to work, is credited with leading to an increasingly individualistic approach to marriage, which, allied with Protestant religion and the philosophy of the times, progressed from an emphasis on utilitarian achievement in the nineteenth century to the pursuit of self-fulfillment, then self-expression, throughout the twentieth century.\(^5\) The growing emphasis on marriage as serving individual expression rather than interpersonal or communal goods had, by the 1970s, extended itself to legitimating divorce, informal cohabitation and premarital sex relations on the same basis.

Although often discussed in terms of personal choice, there is little question that the crisis of intimacy has also been affected by world-historical developments. The rapid globalization of social forms and increasing surveillance and regulation by the state has generally encouraged the development of standardized and impersonal social structures at the expense of local, intimate,

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and subjective relations such as are found in the family. What parts of the family that have not been sanitized from irrationality by the state have been colonized by business enterprise. Despite the ideology of a fundamental separation between the sphere of work and that of family, any modern two-earner marriage, which is most marriages today, already cedes large areas of family autonomy to the workplace.

Social theorist Zygmunt Bauman attributes the increasing fluidity of social forms to cultural influences propelled by the compression of space and time in advanced modernity. The close juxtaposition of widely variant cultures, popularly celebrated as vibrant diversity and multiculturalism, renders traditions (in Bauman’s evocative image) “liquid”. The increasing dominance of capitalist forms of production and of clock time, with the accompanying demands for synchronicity, also undermines the solidity of affective or “private” life. Nowhere are these pressures more evident than in the family. To parents shuttling children to school, sports programs, playdates and church while frantically accommodating two work schedules, the dominance of clock time and the priority of monetarily productive work is no abstract theory.

Americans’ continued high rate of participation in marriage can mask the fact that, for a long time, their marriages have been growing briefer and more fragile. The conjugal ideal of lifelong marriage has been in long-term decline, with early intact, stable marriages being replaced by later multiple marriages. See Figure 2. The majority of Americans (56%) born before 1930 could expect to enter into a single lifelong marriage, but the proportion who, by age 50, had married, married only once, and were still married, has declined steadily since that time. Only four in ten Americans (42%) born in the 1930s were still married in their first marriage by

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age 50; by the 1950s birth cohort the proportion of Americans entering middle age in their first marriage had dropped to under a third (32%).

Today there are signs that Americans are losing faith in marriage. In 2010 nearly four in ten Americans (39%) agreed that marriage is becoming obsolete, up from only 28% in 1978. In the past twenty years, the proportion of Americans under age 40 who report that they would like to get married has dropped, from almost three-fourths (74%) in 1995 to two-thirds (66%) in 2015. Today a fifth (20%) of Americans over age 25 have never been married, an all-time high. Over a third (36%) of over-25 black Americans have never married, and it is estimated that one in four of today’s younger Americans (age 25-34) probably will not marry during their lifetimes.

The prevalence of divorce has declined in recent years as young couples defer marriage and cohabitate informally as, in part, a strategy to pre-empt marital dissolution. From the 1960 to the 2010 census, the number of cohabiting couples rose at least sixteen-fold, from 459,000 to 7.5 million; the proportion of male-female couples who were cohabiting, relative to those who were married, rose similarly from 1% in 1960 to 12.4% in 2010. Today cohabitation outside of marriage has become the norm for younger Americans. The CDC reports that less than a quarter (23%) of women enter marriage without first cohabiting; by age 30, three-quarters (74%) of American women report that they have cohabited (or currently are cohabiting) with a non-marital partner. “Cohabitation,” observes a highly regarded study from the University of Michigan’s

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8 General Social Surveys 1972-2012.
11 Casey Copen, Kimberly Daniels, and William Mosher, First Premarital Cohabitation in the United States: 2006–2010 National Survey of Family Growth, National Health Statistics Report #64 (National Center for Health Statistics, Centers for Disease Control and Prevention, April 4, 2013), 4; see Table 1.
Population Studies Center, “has become the [most common] path to marriage in the U.S. … , and is experienced widely whether or not marriage is the result.”

Single parenting has risen dramatically both as a consequence of post-divorce child custody arrangements and, more significantly, as women give birth to children outside of marriage altogether. In the past half-century the share of births to unmarried women has risen eight-fold, from 5% in 1960 to 41% by 2008.

As lifelong singlehood, always-single parenting, and permanent extra-marital cohabitation become increasingly viable and available options for young Americans, the decline of conjugal marriage in American ideals and practice may become permanent.

Differences by Age, Ethnicity, Education and Religiousness

As with most social change, the decline of marriage, or rise of alternate family forms, has advanced more rapidly in some parts of the American population than others. The three most substantial sources of difference are age, education, and race. Figures 4-6 show the relevant numbers, anticipating the family type categories which are discussed in “Data and Methods” below.

Younger persons, of course, are more likely to be single (never married) than are older persons since they have had less opportunity to marry. As Figure 4 shows, two-thirds (67%) of Americans under 30 have never married. This proportion, however, was much lower fifty years ago, reflecting the rising age at marriage since that time. Americans under 30 are also the most likely to be cohabiting without marriage; one in ten in this age group are in a such a relationship.

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The rising proportion of remarried persons by age, from only one percent of persons under 30 to almost a third (30%) of persons aged 60 or older, reflects the high rate of divorce and remarriage that increasingly typifies the life course experience of Americans. Despite the rise of alternate family forms, however, an intact first marriage is still the modal condition of Americans past the third decade of life. Almost two-third (64%) of Americans in their thirties and early forties are in an intact first marriage, and the majority persist in doing so for the rest of their lives.

**Figure 4**

![Family Type by Age](image)

**Source:** Relationships in America Survey (N=15,738)

Regarding race or ethnicity, black Americans, as Figure 5 shows, have a very different experience of marriage than do either white or Hispanic Americans. Together these three racial
or ethnic groups, as defined by the U.S. Census, comprise almost all (92%) of the American population. Less than a third (30%) of black Americans, compared to a majority of whites and Hispanics, are in an intact first marriage. This is not because black Americans cohabit or divorce and remarry more frequently—their participation in these behaviors is lower than that of whites and Hispanics—but because a majority of blacks remain single. The breakdown of a formerly strong network of marriages and intact families among black Americans has been documented and decried by social scientists and policy analysts since the 1960s.
The decline in marriage in America has also occurred along class lines. Since 1960, the marriage rate for college-educated Americans has declined only half as much (12 percentage points, from 76% to 64%) as it has for those with a high school diploma or less (24 percentage points, from 72% to 48%). Figure 6 shows the resulting association of marriage with education.

Figure 6

The most highly educated Americans are more likely to be in a first marriage, and less likely to be single, than are Americans with lower levels of education. Over six in ten (62%) of the most highly educated Americans, those with a B.A. degree or higher, are in an intact first marriage,

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compared to only 39-46% of those with lower levels of education. Conversely, less than a quarter (23%) of the most educated Americans are singly, compared to a third or more (33%-40%) of less educated persons.

Religiousness also varies by family type, although the direction of influence is not clear and is probably reciprocal. Figure 7 illustrates the association, showing the percentage of persons in each family type who report the highest levels of religiousness. Those in an intact first marriage have the most highly religious persons, and those cohabiting have the least. This is

![Figure 7]

**Family Type by Religiousness in Percent**

- **Cohabiting**: 31.3%
- **Single (Never Married)**: 45.4%
- **Remarried**: 50.7%
- **Intact First Marriage**: 52.3%

- **Religious faith very important**
- **Attends religious services weekly or more often**

Source: Relationships in America Survey (N=15,738)
not surprising, since lifelong marriage is promoted by most religions, and cohabitation without marriage is discouraged. Married persons tend to be somewhat more highly religious than unmarried ones, but the greatest difference is between cohabiting persons and all other family types shown. Strong religious faith or practice appears to suppress cohabitation, or vice versa. While the percentage of weekly church attenders ranges from a quarter (23%) of single persons to a third (34%) of persons in an intact first marriage, among cohabiting persons it is only 7 percent. Similarly, while the proportion who said that religious faith was “very important” or “more important than anything else” was 45-52% among unpartnered or married persons, it was only 31 percent among cohabiters.

Decline of Children

The demographic transition toward smaller families as modern economies have moved from agricultural to industrial production is well known. Over the course of the twentieth century farmers and farm laborers combined dropped 96% in the United States, from a third of all workers in 1920 to only 1.2% in 2000, with a corresponding rise in professional, technical and service workers. See Figure 8.

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Figure 8

Chart 17. Proportion of total employment of farmers and of farm laborers, 1910–2000

Source: U.S. Bureau of Labor Statistics

Figure 9

Number of Siblings by Birth Cohort
1900-1960

Source: General Social Survey 1972-2012 (N=57,061)

Wyatt and Hecker, “Occupational Changes During the Twentieth Century.”
Over the same period the number of children per family also declined by about half, as Figure 9 shows. Persons born during 1900-1910 had over five siblings, on average; by the end of the century that number had dropped to only three siblings. The total fertility rate declined much faster, to a low of 1.75 children per woman by 1976, since when it has remained low, for the most part below population replacement level (2.1 children per woman). See Figure 10.
Theoretical Background of this Study

Failed Liberation

Secular social scientists would likely present the changes described above in less negative terms. A generation ago most would celebrate them, though some would worry; today most would worry, though some would still celebrate. The social historian Barbara Defoe Whitehead has recounted the effect on marriage norms of the heady ideals of the 1970s, which gave rise to notions of “open marriage” and “expressive divorce”, which “strongly argued for removing the social, legal and moral impediments to the free exercise of the individual ….“\textsuperscript{17} Allied with the sexual revolution--premised on the separation of sex from the restrictions of pregnancy--the divorce revolution, which promised to separate sex from the restrictions of marriage, would, it was thought, introduce a New Man and a New Woman who could practice free love in a free marriage.\textsuperscript{18}

We now know that such utopianism was (to put it mildly) misplaced. The new wave of liberation expended itself on the hard realities of (among other things) deadly sexually transmitted diseases, a workplace more than willing to absorb the increased labor of workers unrestricted by family obligations, and the persistent human need for permanence and commitment. In its wake was left a generation of individuals who work longer, live more of their lives alone and have fewer family connections than any preceding generation in American history. Sexual intimacy unbounded by the former social norms of courtship and sexual reserve led, not to liberation, but to reduced emotional intimacy and security, in a succession of transient relationships and incomplete institutions that imperfectly mimic marital functions and roles amid


growing social and legal confusion about the nature of marriage itself. In particular, the loss of two parents, the trauma of family disruption, and the shift in family forms precipitated by divorce and extra-marital cohabitation has resulted in widespread negative social, economic, and psychological consequences for the children involved. Looking back over the four decades since alternative sexual arrangements became common, it is possible today to identify not only direct and immediate harm to children, but also extended effects throughout the lifespan, and the secondary or cultural consequences of maturing in a social context characterized by widespread divorce and remarriage.\textsuperscript{19}

Today it is hard to deny that the loss of structured family forms has not been beneficial to society, but there is widespread disagreement about what the ideal family structure should be. Before proceeding further, therefore, it will be helpful to discuss the theoretical scope and assumptions of the present study.

The Conjugal Family Ideal

In this study “family” is understood in the context of Catholic teaching, which holds that the central feature of family is the matrimonial covenant, “by which a man and a woman establish between themselves a partnership of the whole of life, [and which] is by its nature ordered toward the good of the spouses and the procreation and education of offspring …”\textsuperscript{20}

The two definitive characteristics or “ends” of this covenant, which forms a marriage, are lifelong, mutual and exclusive sexual fidelity (the “unitive end”), and openness to children (the “procreative end”).

\textsuperscript{19} Material in this paragraph and the prior one have been drawn from D. Paul Sullins, “The Tragedy of Divorce for Children,” in \textit{Recovering Origins: Adult Children of Divorce}, by Margaret McCarthy (Grand Rapids, Michigan: Eerdmans, 2005).

In Catholic understanding, this relational ideal is both natural and universal for human persons. It is “written in the very nature of man and woman” as created by God, and is thus “not a purely human institution despite the many variations it may have undergone through the centuries in different cultures, social structures, and spiritual attitudes. … Although the dignity of this institution is not transparent everywhere with the same clarity, some sense of the greatness of the matrimonial union exists in all cultures.”

This form of relationship is so central to human nature that "[t]he well-being of the individual person and of both human and Christian society is closely bound up with the healthy state of conjugal and family life." Catholic reflection on society identifies the conjugal family centered in marriage as the fundamental building block or “vital cell” of human society.

Sex relations produce children, but marriage produces a society. In marriage, sexual desire is externalized, spiritualized and socialized. Sexual gratification, a desire centered on the self, is transformed into love that seeks also to gratify another, and ultimately to build an intimate community, the most basic cell of society. Desire and attraction which is evanescent, fleeting and changeable becomes overtaken by permanent, lifelong commitment. The mutual exposure of personal, private areas of the body becomes overtaken by a total exposure of the self and acceptance of the self of the other; the partners are naked and not ashamed. Out of their separateness the partners form a new, single identity—the two become one—modeled on the corporate unity of the Trinity.

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21 Ibid., Article 1603.
The common life of the conjugal pair is fulfilling in itself but, like the love of the Father and the Son, is also fundamentally generative. The conjugal partners become the foundation of something larger; they become the fundamental cell of the social order. The conjugal family system is thus perfectly matched to the desires and potentials of the human body. It establishes a sustainable, replicable kinship system in which every member of society has a place, at least ideally. As a consequence, the conjugal family is the only family arrangement that is sustainable across generations in perpetuity.

From a Catholic perspective, the decline of marriage participation and the rise of alternate family forms in America present serious difficulties for conjugal marriage, and thus for the health of society. In a 2009 pastoral letter, the U.S. bishops expressed special concern for four practices which challenge the conjugal family: contraception, divorce, cohabitation, and same-sex unions.25

Family and Society

To talk about the family as a resource for society, then, is to assume or recognize that family and social order are inextricably intertwined. The family is the most intimate sphere of social life, and society the most rationalized and formal. Their respective contributions to human social relations roughly correspond to the famous distinction in German sociology between *gemeinschaft* (community, literally “brotherhood”) and *gesellschaft* (society or social order, literally “contractual”).26 Society establishes boundaries for the family, criminalizing some relationships, honoring and incentivizing others, and regulating all of them. The family creates or withholds possibilities for society, establishes bonds that both further and limit social

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development, and provides a primary source of meaning and purpose in economic and civic relations.

John Paul II’s Apostolic Exhortation *Familiaris Consortio* identified four general tasks of the family in modern society: “1) forming a community of persons; 2) serving life; 3) participating in the development of society; and 4) sharing in the life and mission of the Church.”27 Deferring the last of these to a more theological treatment, we can therefore identify, as a theoretical framework subject to empirical analysis, three ways in which the conjugal family benefits society.

First, the family (re)produces new persons and socializes them for participation in society, serving and literally renewing social life. While reproduction ideally follows community in the order of the family, in the order of society reproduction is the most essential product of the family, so is accordingly listed first in this context. In Catholic thought, the family provides both the optimal conditions for procreation of children, and is “the first school of those social virtues which every society needs.”28 Data on the American population strongly confirm this claim. On every outcome examined in this study, children whose families more closely approximate the conjugal ideal, and adults whose families of origin more closely approximated it, fare better than the alternative.

Second, the family fosters generative, pro-social attitudes and activities that directly promote the common good. It is the family, not individuals, that provides the vital cells for social development and health. As we shall see, persons in families and with children show greater interest and participation in socially constructive activities.

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28 Ibid., sec. 36.
Third, as a community of persons the family also benefits society powerfully but indirectly by fostering the well-being, fulfillment and productivity of family participants in particular ways and to an extent that has not been replicated by any other known social arrangement. As Donati states: “The family remains a solid category of relationship because it provides primary social capital with no equivalent or functional substitute.”29 As we shall see, this is also manifestly true in the United States. Married spouses enjoy a wide range of economic and relational advantages compared to partners in other forms of relationship.

It is possible also to think about other more indirect and structural ways the family builds up society. For example, the family order structures man-woman relationships in sociological ways that stabilize and build up the social order. Under this heading we would include the legitimacy of children, regulation of inheritance and the maintenance of stable kinship obligations. While these and other elements of the family contribute to society in substantial ways, this report will focus on the three mechanisms listed above, due to their centrality to the Catholic understanding of the family and the nature of the evidence available. In what follows we will draw on survey and surveillance data to examine and confirm that the conjugal family in the United States provides the optimal context for the well-being of children and participating adults, and the development of pro-social attitudes and behavior, with consequent benefits for society.

**Marriage and Children, not Clusters**

The conjugal family ideal is imperfectly expressed in the range of family forms and associations in the United States, and may not be fully present in any actual family, but it is associated most clearly with families characterized by marriage and children. In the

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investigation that follows, these characteristics are repeatedly found to be crucial predictors of family well-being, social surplus, and higher contribution to the common good. For most outcomes, moreover, the effects of marriage and children are independent and interact with one another. To illustrate these points, Figures 11-13 preview findings on family financial insecurity,

Figure 11

Financial Distress by Family Type
Do you have enough money to pay your bills on time every month? - percent "no"


which are discussed further below. The question addressed is, “Do you have enough money to pay your bills on time every month?”, with possible responses of “no”, “yes, barely” or “yes, comfortably”. This is a fundamental measure of financial resources, indicating financial distress
(by a response of “no”) and also the financial ability (if not the determination) to accrue savings or family capital (by a response of “yes, comfortably”).

Figure 12

**Financial Insecurity by Children**

*Do you have enough money to pay your bills on time every month? - percent "no"*

<table>
<thead>
<tr>
<th>Financial Insecurity by Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have enough money to pay your bills on time every month? (% NO)</td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td>1-3</td>
</tr>
<tr>
<td>4 or more</td>
</tr>
</tbody>
</table>


Figure 11 reports financial distress by family type, based on the four family types identified in Donati’s study of Italian families. Donati reported that in Italy single adults (Type 1) were “more or less equal”, that is, just barely making their monthly bill payments, and that Types 2-4, with increasing numbers of children, experienced increasing distress: Type 2 was “able to make savings”, Type 3 was “variable for one situation to the next”, and Type 4 was “obliged to indebtedness”. In the American data, the results are similar for Types 2-4, but different for the
singles/couples distinction. As Figure 11 shows, single adults have a higher rate of financial distress than any of the couples, who show increasing financial distress as they gain more children.

Figure 13

![Financial Distress by Marriage](image)


Is the increasing distress for Types 2-4 a product of the presence of more children, or of related differences in the character of the adult relationships? The answer is that both have an effect. Figure 9 shows financial insecurity by number of children, ignoring for the moment the type of family involved. Persons who have more children are more likely to report that they do not have enough money to pay their bills on time every month, although the effect is not large.
Persons with one to three children are only slightly (9%) more likely to report financial distress than are those with no children, and those with many children (four or more) are only 40% more likely to do so.

By contrast, conjugal marriage strongly reduces financial insecurity compared to all other family types, singles or coupled. Figure 13 shows the finding. The effect is generally linear as one compares the succession of family types that incorporate more of the elements of the conjugal married family. Under 8 (7.5) percent of Americans in an intact first marriage report financial distress, compared to increasing proportions of who are remarried (10.0%), cohabiting (15.6%), or single never married (17.8%). As this figure makes clear, greater financial distress is not only a property of singles versus partnered couples (as Figure 8 seems to suggest) but of unmarried versus married persons, in an effect that is generally linear as family types incorporate more of the elements of the conjugal married family.

The effect of marriage is all the more striking when one considers that married couples are more likely to have larger numbers of children, which, as Figure 9 showed, increases financial distress. As we shall see below (Figure 16), the association of marriage with reduced financial distress (or the lack of marriage with increased distress) grows larger with higher numbers of children. For those with no children, one to three children, and four or more children respectively, the ratio of unmarried persons to married persons who experience financial distress rises from 2.4 to 2.8 to 3.5. This pattern of associations between marriage and children is repeated for most of the outcomes examined in this study: on family capital, resources or well-being, children have a weak negative effect, marriage has a strong positive effect, and the effect of marriage increases as the number of children involved increase.

Data and Method
The primary findings of this study are derived from the Relationships in America project (RIA), a 2014 survey designed to gain a comprehensive picture of the romantic and family arrangements of the American population. RIA was a project of the Austin Institute led by Dr. Mark Regnerus at the University of Texas at Austin. Based on a large representative random sample of 15,738 persons, the questionnaire solicited detailed information on family history, outcomes and attitudes, thus permitting detailed exploration of the effect of family structure on a wide variety of outcomes. The project leaders generously donated access to the raw data from the survey, including about a dozen questions that were designed specifically for the current study. These findings will be augmented by archival data and literature research.

With a couple of exceptions, the present study will confine its methods to bivariate associations, so as to present ideas that are accessible to the educated general reader who is not an expert in parametric statistics. Due to the above-noted differences in marriage participation by age, ethnicity and education, each outcome shown was screened by multivariate regression models to ensure that it was statistically significant and substantively large after adjusting for these three factors. Not surprisingly, most outcomes were moderated in the presence of the controls, but there was still a strong effect of marriage or family type; and all outcomes reported were statistically significant at .001 or less.\(^30\) Nonetheless, in evaluating the bivariate or three-way associations reported, it should be borne in mind that some, but never all, of the apparent effect of family type may be due to related differences in age, race/ethnicity or education.

A series of items on the survey explored opinions and attitudes related to family and society that will be examined repeatedly in the analysis below. The items were structured as a “semantic differential”, containing two opposing statements with a 7-point scale between them.

\(^{30}\) For interested readers, endnotes provide more technical detail on some of the more central multivariate regression models.
Respondents were instructed: “Indicate the number that best represents your opinion (with 1 being the strongest possible agreement with the statement on the left, and 7 being the strongest possible agreement with the statement on the right).” In the charts that follow, responses of 1, 2, or 3, that were closer to the first statement, are presented in light blue; responses of 5, 6, or 7, that were closer to the second statement, are shown in dark blue. Neutral or middle responses of 4 are ignored. Each item is characterized by two charts: one that overlays the opinions with family type, the other that overlays the opinions with the number of children the respondent has.

In most charts, as already shown in Figure 10, four family categories are presented in order of increasing approximation to the conjugal family: Single (Never Married), Cohabiting, Remarried and Intact First Marriage. Although we do not have enough information for a clear designation in each case, intact married partner families come closest to fulfilling the conditions for a conjugal family, followed by remarried partners, particularly if after widowhood. Single persons have not formed, but also have not rejected, a conjugal family. Cohabiting partners express a form of relationship that is like a marriage in some ways, but have also made choices that deny or contradict the conjugal family ideal. For some outcomes, the order singles and cohabiting partners may be reversed. While the association is not perfect, if the thesis that the conjugal family serves most fully as a resource to society, then, as already seen in Figure 10, the differences should be observable in a more or less linear fashion on this range of family forms.
The First Resource: Children and Socialization

Most Fertile Source of New Members of Society

As noted above, the first resource the family provides for society is children. Although driven largely by secular economic conditions, since the last quarter of the twentieth century the decline of children in America has also been strongly associated with the decline of the conjugal family. Almost all of the increase in fertility since 1975 has been due to immigration, predominantly Hispanic families from South America. As is the case for most of Europe, immigrant families in America tend to have higher rates of participation in the conjugal family.

Figure 13

Currently Childless by Conjugal Marriage

and to have more children per family. Without immigration, the resident American population would likely have shrunk slightly over the past generation. As a result of Hispanic immigration and of the immigrants’ higher fertility, America’s population is growing, and is also becoming more Hispanic.

The conjugal family is the most fertile form of family arrangement in America, and is still the greatest source of new human life in the society. Although alternative family forms are becoming more common, these forms contribute far fewer children to the society. As Figure 14

**Figure 15**

<table>
<thead>
<tr>
<th>Children in the Home by Conjugal Marriage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean number of children (of those who have any children)</td>
</tr>
<tr>
<td>Single (Never Married)</td>
</tr>
<tr>
<td>1.6</td>
</tr>
</tbody>
</table>

shows, while over seven in ten single persons (85%), and declining majorities of cohabiting (64%) and remarried (58%) couples, remain currently childless, less than two-fifths (19%) of couples in intact first marriages are not currently raising children. Similarly, conjugally married couples are likely to have larger numbers of children. See Figure 15. Since most children with remarried parents were conceived in a first marriage which has subsequently dissolved, the effect of marriage on the overall production of children can be better observed by dividing married persons into formerly married versus married persons. Figure 16 shows those numbers.

**Figure 16**

Total Children by Marital Status

Compared to married couples, cohabiting couples average only half as many children, and single never-married persons only a sixth as many. The net result is that, even though conjugal marriages now comprise less than half of all families in America, over two-thirds of American children still reside with their own mother and father in a conjugal marriage.\(^{31}\)

**Most Beneficial Arrangement for Child Well-being**

The proposition that the natural family comprising joint married biological parents offers the best context for child wellbeing and development is among the most strongly attested assertions in all of the social sciences. National health surveillance surveys have repeatedly found that children in alternate family arrangements are subject to a wide range of emotional and behavioral problems at higher rates than are children in conjugal families.

Recently (2010) Blackwell and a team of demographers from the Centers for Disease Control’s National Center for Health Statistics reported findings from the 2001-2007 National Health Information Surveys comparing children in nuclear (intact married) families with those in post-divorce single mother, single father, or blended families (among others) on a wide range of indicators of physical and emotional health. *On every indicator examined, children being raised in single mother or blended families exhibited poorer health than those in nuclear families.* (The small minority of children in single father families had poorer health than those in nuclear families on almost, but not quite, every indicator.) In particular, the proportion of children in post-divorce single/blended families compared to the proportion in nuclear (intact married)

\(^{31}\) Estimated from the National Health Interview Survey, combined 2001-2010 data, in which 48% of all families, including single adults, were intact first marriages, which housed 67.8% of all children under age 18.
Figure 25. Percentages of children aged 4–17 who were generally not well behaved or did not usually do what adults requested in the past 6 months, by family structure: United States, 2001–2007

Figure 27. Percentages of children aged 4–17 who had definite or severe emotional or behavioral difficulties, by family structure: United States, 2001–2007
families for a variety of emotional health measures was as follows:

- 5.0/5.1% (divorced single/step) to 2% (nuclear) for not being generally well-behaved or obeying adults. (See Figure 17)
- 7.4/8.4% (divorced single/step) to 3.0% (nuclear) for definite or severe emotional or behavioral difficulties. (See Figure 18)
- 7.3/8.5% (divorced single/step) to 4.1% (nuclear) for having many worries.
- 3.7/4.4% (divorced single/step) to 2.0% (nuclear) for being often unhappy, depressed or tearful.
- 14.9/16.1% (divorced single/step) to 8.1% (nuclear) for having been diagnosed with a learning disability or ADHD.32

Their conclusion: “Children living in blended (i.e., stepparent), cohabiting, unmarried biological or adoptive, extended, and other families were generally disadvantaged relative to children in nuclear families, and were, for the most part, comparable to children living in single-parent families regarding most health status and access to care measures.”33 Findings on the related topic of child abuse are similar. The 2005 National Incidence Survey reported that physical, sexual and emotional abuse was far lower for children with married biological parents than with any other family arrangement. As Figure 19 shows, the difference was not small; abuse ranged from three to ten times higher for children not living with married biological parents.

33 Ibid., 35.
These findings confirm and extend similar earlier reports since the 1980s. Using data from the 1988 National Health Information Survey, Dawson reported that children living with two biological parents were less likely to experience behavioral or emotional problems than children living in other family types. The magnitude of the differences Dawson reported—i.e., problems are about twice as prevalent in non-nuclear family forms—was similar to those reported more recently by Blackwell. Dawson also found that the incidence of professional treatment for behavioral and emotional problems was two to three times greater for children.
whose parents had divorced than for those who lived with both biological parents. McLanahan and Sandefur, in a 1994 report on four nationally representative datasets, found similar effects for behavioral problems, concluding that “adolescents who have lived apart from one of their parents during some period of childhood are twice as likely to drop out of high school, twice as likely to have a child by age twenty, and one and a half times more likely to be ‘idle’—out of school and out of work—in their late teens and early twenties.”

The Family and Social Capital: Marriage, Children and Financial Distress

The provision of direct social capital—time and money—to its members is one of the most commonly-recognized ways that the family serves as a resource to society. In industrial society, children impose net costs on the family, but marriage is almost universally associated with higher economic well-being for all family members. In America, the strongest single predictor for poverty for a child is whether or not his or her parents are married. Four out of five American children (81%) whose parents are unmarried will experience poverty during the course of their childhood, compared to only one out of five children (22%) whose parents are married.

Following parental divorce, most children are placed with their mother, the majority of whom live in poverty after divorce, with the result that “[f]ather absence due to marital failure is a primary cause of poverty in the U.S.”

The NFSS survey data generally confirmed these associations. Figures 20 and 21 show the joint effect of marriage and number of children on two indicators of economic well-being:

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having enough money to pay bills on time every month, and having received public assistance supplements for food. For both of these measures, marriage has a positive effect, but children a negative effect, on economic security. Figure 20 reports the percent responding “no” when asked “Do you have enough money to pay your bills on time every month?” comparing married and unmarried persons with increasing numbers of children. Among both married and unmarried persons, those with more children are more likely to report that they do not have enough money to pay their bills on time, but the effect is much smaller among those who are married. Among

![Financial Insecurity by Marriage and Children](chart)

unmarried persons, fifteen percent of those with no children do not have enough money to pay their bills every month, a proportion which rises to over a third (38 percent) of unmarried persons with four or more children. The corresponding proportions for married persons rise from only 6 percent of those with no children to only 11 percent of those with four or more children. As noted above, the effect of marriage increases with increasing numbers of children.

Figure 21 shows a similar pattern for having received Food Stamps. Food Stamps are government vouchers which may be used to supplement food purchases for families under the
federal poverty threshold. Over half (51%) of unmarried persons with four or more children reported that they had received Food Stamps, up from 11 percent of unmarried persons with no children, compared to only 16 percent of married persons with four or more children, up from only 2 percent of married persons with no children. As with money to pay bills, so on this more extreme measure, children increase economic dependency, but the effect is greatly suppressed when the parents are married.\textsuperscript{38}

**Family versus Career**

Since *Rerum Novarum* in 1891,\textsuperscript{39} Catholic social thought has supported the provision of a family wage, such that the compensation of a single wage-earner is sufficient to sustain a family with children, as most consistent with human dignity. The decline of the conjugal family in America is related, in part, to the loss of the family wage ideal, as government policy and social mores regarding women serving as full-time housewives and mothers shifted from support to stigma.\textsuperscript{40}

Figures 22 and 23 present results for the opposing statements, “The ideal arrangement is when both partners work full-time” and “The ideal arrangement is when one partner works and the other takes care of the family.” These two statements form a semantic differential item, as described above under “Data and Methods”. More conjugal and more natal families are more likely to affirm the latter statement. Almost three-fourths (74%) of persons in intact first

\textsuperscript{38} In the corresponding linear regression model, the correlation of having received food stamps with the number of children increases from .08 to (an adjusted beta of) .13, and the correlation or beta with marriage decreases from -.18 to -.22, when children and marriage are considered together. Statistically adjusting for race (black vs. non-black), age and years of education, when children and marriage are considered together, reduces the beta for children trivially, to .12, and increases the beta for marriage to -.17. All effects are statistically significant at .001 or less. The beta coefficients for children and marriage are almost identical (.11 and -.17) when the dependent variable is financial insecurity (not having enough money to pay the bills on time every month).


marriages thought that a division of labor with one partner devoted to taking care of the family, rather than both partners working full-time, was the ideal arrangement. Agreement with this
Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
opinion among cohabiting persons (56%) was 18 percentage points lower. Not surprisingly, the highest support for only one family wage-earner was among persons with four or more children, almost four-fifths (79%) of whom thought that having one partner take care of the family was the ideal arrangement. The question of two wage-earners could also be taken as a measure of the relative importance of the family compared to career, with those in more conjugal and natal families displaying lower careerism.

While pro-social opinions can offer some indication of the extent to which family participants serve as a resource to society, choices and behavior present stronger evidence. Two items on the survey asked about family participation and priorities compared to the workplace. Figures 24 and 25 present the results of two retrospective items about family priorities related to children. Note that in these figures the order of family type categories is different than in the opinion items shown above. Figure 24 reports the proportion of persons agreeing with the statement “I never participate in my child’s school or other activities” by family type. If the respondent had no children, the item referred to how much they thought they would participate. Consistent with the reported opinions examined above, non-participation in child activities is highest among single parents and lowest among parents in an intact first marriage.

Likewise, single parents are most likely, parents in intact first marriages are least likely, to report that work has usually been more of a priority than family. See Figure 25. Participation in more conjugal forms of family is associated with greater priority placed on children and lower priority placed on the workplace.
Figure 24

"I never participate in my child's school or other activities"

Percent Agreeing by Marital Status


Figure 25

"Work has usually been more of a priority than family"

Percent Agreeing by Marital Status

Family and Labor

The attitudes toward two wage-earners discussed above (Figures 18 & 19) correspond to similar differences in the relation between family and labor. In America labor force participation is high for persons in all family arrangements. The presence of children affects both the amount and type of labor force participation, but only when there are a relatively large number of children in the family. Figure 26 presents the findings. There is virtually no difference in employment between childless persons and those with up to three children; about seven in ten persons in both

Figure 26

Percent Employed
by Number of Children

groups are employed (69.2% of childless, 71.5% of those with one to three children). In families with four or more children, however, the proportion employed drops to less than six in ten (58.2%), with twice the proportion of self-employed persons as is the case for those with no children (11.4% vs. 5.3%). This suggests that couples with larger numbers of children may have more frequently adopted the one wage-earner strategy for which, in Figure 19, they express higher support.

Figure 27

The one wage-earner arrangement usually reflects a gendered division of labor, in which the woman attends to the important work of home and family while the man engages in paid employment, and is much more common in the conjugal family. Figure 27 reports the
proportion of women and men who are not in the workforce by family type. In all family types shown, women are more likely to be absence from the paid workforce than are men. For single persons, about a fifth of both women (21.3%) and men (19.4%) are not in the workforce, a gender difference of under 2%. However, as family forms more closely approximate the conjugal family, there is an increasing difference between men and women in abstinence from paid employment. Among those in an intact first marriage, almost a third (32%) of woman are not employed, compared to less than a tenth (9%) of men, a gender difference of 23%.

Figure 28

Effect of Children on Family Division of Labor
Female-Male Difference in Workforce Absence
by Marital Status and the Presence of Children

As Figure 2 shows, in conjugal families, but not in other family forms, this family division of labor is strongly related to the care of children. This figure compares the difference between men and women in absence from the workforce by both family type and whether or not there are children in the family. In all types of families except intact first marriages, the presence of children does not increase the possibility of a parent who abstains from paid labor and thus may be more present for caregiving in the home. In intact first marriages, by contrast, the one wage-earner division of labor more than doubles (from 13% to 29%) when there are children in the family.

The labor arrangements of the conjugal family partners, on this measure, appear to be more oriented to the care of children than are those in other family forms. The adoption of a one wage-earner strategy for the care of children reflects not only by the increased demands for care that come with children, but also the difficulty of integrating or synchronizing family and workplace demands in America, and expresses an enduring theme in Catholic social thought.

From World War II through the 1970s American corporate culture reflected what Kanter described as the “myth of separate worlds”, which assumes that “in a modern industrial society work life and family life constitute two separate and non-overlapping worlds, with their separate functions, territories and behavioral rules.”\(^4\)\(^1\) Since that time there has been a growing recognition that family and work, and community as well, are not separate but inter-related life domains. “This recognition”, as Voydanoff recently has summarized, “has led to an explosion of research on the multiple ways in which the work and family domains influence each other. This research has demonstrated that the demands and resources associated with one domain have

important effects on the role performance and quality of life in the other, either directly or through mediating mechanisms.”

The primary reason for the shift is the rise of the two-earner family that came with increasing women’s employment, but other structural changes in recent decades have also contributed, including “the shift from a manufacturing to a service and information economy, globalization, downsizing and restructuring, job loss and insecurity, changes in the psychological contract between workers and employers, and the development of information technologies, a contingent workforce, and a long-hours cultures.”

The interconnectedness of family and work has flowed mostly in favor of the latter. With some notable exceptions, American corporate culture continues to promote the myth of work life separation, resulting in the widespread social practice of structuring the family around the demands of the corporation. Despite the rise of technological alternatives, normal work expectations continue to include practices that make family life problematic in the age of two earners, such as uninterrupted 9-5 work days, physical presence at workplace, and availability for relocation when corporate needs require it. In addition, ambitious American workers are expected to work longer hours with fewer vacation days and holidays than in almost any other industrialized country. Increasing connectivity has created the expectation of continuing electronic work communication on evenings and weekends, while the use of “company time” to transact personal or family concerns is still stigmatized and policed by businesses.

The spate of research noted by Voydanoff, however, has begun to document benefits for corporations that encourage stronger family life, or “work-life balance”, as the topic is known in the literature. In 2009, following extensive employee reductions due to the recession, the British

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43 Ibid., 2.
business consultant firm Morgan Redwood interviewed over 100 top British businesses on
strategies to improve human capital. The most effective policy was helping employees to
achieve better work-life balance. Companies that promoted policies and practices in this area
reaped a measurable gain in net earnings per employee of 23%. A similar but much larger
study by the Corporate Executive Board in the same year estimated earnings gains at 20%. Earnings increased “because when employees were able to manage their personal lives more
easily, the result was shown to be reduced absenteeism, improved well-being and increased
productivity.” The most effective improvements were the adoption of flexible work schedules
and increased telecommuting. Both of these practices permit employees with families and
children to adapt workplace demands to the needs of the family. In this way the family can be a
resource for business as well as the community as a whole.

As we saw in the previous section, families with larger numbers of children are more
likely to adapt in another way to employee demands that are restrictive for family life: by
dropping out of the paid employee workforce altogether. This raises a fundamental question: Is
the two-earner family norm itself inimical to the flourishing of conjugal family life? Through
the middle of the 20th century, Catholic social thought explicitly argued for a family wage, not
just an individual living wage. Rerum Novarum, for example, called for the workman’s wages to
“be sufficient to enable him comfortably to support himself, his wife, and his children”. The
use of male language for the worker reflected cultural assumptions which may be anachronistic,
but the principle of a wage sufficient to support a family does not. In the first book-length

44 Janice Haddon, “Wellbeing and Business Performance” (London: Morgan Redwood, 2009), 17,
45 Cited in “Increasing Productivity” (WFC Resources: Soutions White Paper Series, 2011), 2,
46 Ibid.
47 Leo XIII (Pope), Rerum Novarum [Encyclical on Capital and Labor], sec. 46.
application of Catholic social thought to the American economy, John Ryan’s *The Living Wage*, Ryan spends an entire chapter on “The Right to a Family Living Wage” as distinct from a personal living wage.

It is worth noting that Ryan makes common cause, but also goes beyond, the claims of his contemporaries who “deduce[] the laborer’s claim to a family Living Wage from considerations of social welfare.” He cites a French priest sociologist who argues that “if [the worker] lacks the means of performing his duty [to provide for all members of the family] adequately the result is pauperism, crime and other social ills.” Similarly, secular industrial theorists maintained “that the State ought to enforce a national minimum of wages” to correct “the existence of trades or businesses in which the wages paid are too low to maintain the worker in industrial efficiency, and to enable them to reproduce and rear a sufficient number to take their places.” Ryan argues that the conclusions of these resource theorists are correct, but the premises are too weak. It is not enough to ground the needs of the family in its pragmatic benefits for social welfare, since persons do not exist merely to serve society. Rather, Ryan grounds the right to a family wage in the dignity of the worker, arguing that the right to form a family and reproduce is as fundamental as the right to sufficient food and clothing for his own body. Later Catholic social thought expanded on this rights-based approach to defending the needs of the family.

**Resources or Structure?**

Marriage has not been exempt from the modern tendency to dissolve institutions into their functions, which can then become severed from the institutions itself. Since biological

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49 Ibid.
50 Ibid., 83.
parents are always a couple, the advantage of married biological parents has been reduced to the advantage of two parents. On this argument, whether the parents are married, or are joint biological parents, is not as important as that the child has the care of two parents rather than only one. The apparent benefit of marriage is that it secures for the child the resources of two adults; but alternative social arrangements that provide a child with two caregivers can confer equally positive outcomes.

Likewise, the association of marriage with increased income or lower poverty is so common that many family scholars argue that the negative outcomes for children are not due to marital dissolution or alternative family forms themselves but rather to the resulting loss of financial and emotional support children receive. On this view, the decline of actual marriages can be countered by providing the goods of marriage, primarily economic, to children by other means, effectively nullifying the harmful effects of divorce, cohabitation or single-parenting. Furstenberg is one of the clearest advocates of this “resources-not-structure” approach to helping children. He writes:

“By directing more resources to low-income children regardless of the family form they live in, through such mechanisms as access to quality child care, health care, schooling and income in the form of tax credits, it may be possible to increase the level of human, social and psychological capital that children receive. And by increasing services, work support, and especially tuition aid for adolescents and young adults to attend higher education, Americans may be able to protect children from the limitations imposed by low parental resources.”51

This reasoning confuses the symptoms of family decline with the causes. It is like arguing that fatal automobile accident victims’ deaths are not due to the crash but to the corresponding trauma or loss of blood they suffer. Certainly it is helpful to treat the trauma following a collision, and doing so may prevent unnecessary harm, but this does not imply that

auto accidents are not really the cause of accident fatalities. While reduced human, social and psychological capital may be the direct cause of reduced flourishing for children in marital dissolution or non-conjugal families, it is the lack of family that causes these losses.

Without marriage, additional resources are not likely to be allocated to children. This is the case, most basically, with regard to fertility. In the RIA data, household income has no correlation with whether or not the couple has children (\(-.006, p .43\)) and, for those who have children, is \textit{negatively} correlated with the number of children they have (\(-.06, p .000\)). By contrast, marriage—comparing persons who have ever been married with those who have not ever been married—is strongly correlated with having children at all (.58, p .000) and, for those who have children, is positively correlated with the number of children they have (.06, p .000).

Figure 29 illustrates this effect, by comparing the average difference that marriage makes among persons of all levels of financial security (an indicator of structure) with the average difference that financial security makes among persons of different marital status. In this chart financial security is measured by whether there is enough money to pay the bills every month, and marriage is measured as described in the previous paragraph. The figure reports similar results for the two measures of child solidarity discussed above, i.e., whether family has usually been more a priority than work, and whether the respondent has been involved in the child’s school. For both of these, the effect of structure is substantially larger than the effect of resources.\textsuperscript{52} Without the focusing influence of marriage, resources are associated only weakly, if at all, with improved child solidarity by parents.\textsuperscript{53}

\textsuperscript{52} The corresponding regression results are even more compelling. Including both marriage and financial security in the model reduces the marriage co-efficient for school involvement by only 5\% (from .17 to .16), but the financial security coefficient by 31\% (from .11 to .07) compared to the corresponding bivariate associations. For choosing family over work, including both marriage and financial security reduces the financial security coefficient by 68\% (from .07 to .02) but the marriage coefficient only trivially (from .207 to .206).

\textsuperscript{53} Portions of this section draw on material from Sullins, “The Tragedy of Divorce for Children.”
The Family for Children

Americans strongly support the procreative ideal that the family should be particularly oriented to the care of children. For all family issues reviewed in this brief survey, the strongest agreement across the board was for two items related to children: “Raising children is the task of parents (rather than society as a whole)” and “The main purpose of a family with children is
raising the children well (rather than the mutual fulfillment of the partners). Whether or not the ideal is commonly achieved in practice, Americans at least acknowledge in principle that raising children is the most important goal of the family.

The question presented in Figures 30 and 31 invited respondents to choose between adults or children as the main purpose of a family in which there are children. The opposing statements were “The main purpose of a family with children is the mutual fulfillment of the partners” and “The main purpose of a family with children is raising the children well.” These options roughly correspond to the unitive and procreative ends of marriage as understood in Catholic doctrine. Stating them as opposing alternatives implies that, at least beyond a certain point, raising the children well may involve sacrificing mutual partner fulfillment, or vice versa.

The responses suggest that putting the care of children ahead of adult fulfillment is a strong norm in American society. Over three fourths of respondents in all family types and with any number of children (77%) agreed that raising the children well, not mutual partner fulfillment, was the main purpose of a family with children. At the same time, persons in intact first marriages and those with four or more children were least likely to choose partner fulfillment over raising children well.

As Figures 32 and 33 report, the large majority of Americans in all family types and with any number of children tended to agree that “Raising children is the task of parents” rather than “Raising children is the task of society as a whole.” The proportion affirming the role of society in raising children increases somewhat as one moves away from the conjugal ideal. It is interesting that the number of children has little effect on the strong opinion that raising children
Purpose of Family: Fulfillment of Adults or Raising Children?

Percent Choosing One or the Other by Marital Status and Children

- The main purpose of a family with children is the mutual fulfillment of the partners.
- The main purpose of a family with children is raising the children well.

![Bar chart]

Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
### Figures 32 & 33

**Raising Children: Task of Parents or Society as a Whole?**

*Percent Choosing One or the Other by Marital Status and Children*

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Raising children is the task of parents</th>
<th>Raising children is the task of society as a whole.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intact First Marriage</td>
<td>84.6%</td>
<td>15.4%</td>
</tr>
<tr>
<td>Remarried</td>
<td>85.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Single (Never Married)</td>
<td>79.5%</td>
<td>20.5%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>75.7%</td>
<td>24.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child Raising Count</th>
<th>Raising children is the task of parents</th>
<th>Raising children is the task of society as a whole.</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>79.9%</td>
<td>20.1%</td>
</tr>
<tr>
<td>1-3</td>
<td>82.9%</td>
<td>17.1%</td>
</tr>
<tr>
<td>4 or more</td>
<td>80.7%</td>
<td>19.3%</td>
</tr>
</tbody>
</table>

Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
is the task of parents; persons who have children, in fact, are slightly more likely to affirm parental responsibility for children than are those with no children.

The Second Resource: Pro-social Adults

Society-affirming Values associated with Marriage and Children

A fundamental question for the thesis that family serves as a resource for society is the extent to which family participants directly contribute to building up the larger social order. The image of the family as the vital cell of society suggests that, like cells combine to build larger organs, families co-operate and contribute to the creation of a larger social order. In sociological terms, the family is functional for social order; each family embodies an intention and purpose that lies beyond the family itself.

The family serves most directly, if not most strongly, as a resource for society through the pro-social attitudes and behaviors of family members. Just as the relationships that form a family draw each individual in the family out of his or her own solitude into a new identity in the family, so family identity socializes participants into an orientation to community that extends beyond the boundaries of the family. If it is true that the procreative conjugal family is the proper cell of human society, then we would expect this dynamic to be most fully developed in that family form. Stated as a hypothesis, we would expect adults in intact married families or those with more children to contribute more fully to the common good than persons in other family forms or those with fewer children.

Professor Donati’s 2012 Italian survey report, which established the themes for the international surveys, identified four family clusters in Italian society distinguished by the kinds of adult relationships involved—single, cohabiting and married—and the number of children in
the family—none, one, or two or more. In the American survey data the type of adult relationship and number of children had distinct though similar effects. The results are therefore presented separately for family type and number of children.

Two semantic differential items related directly to the social role of the family. In Figures 34 and 35 the two opposing statements were “A family is only a matter of private choices” and “A family is a social institution with public value”. As Figure 30 shows, participants in family forms that are closest to conjugal marriage are more likely to agree that the family is a social institution with public value. Over half of respondents in an intact first marriage (52%) chose this response, compared to only just over a third (35%) of respondents who were cohabiting. Between these extremes, about four in ten unmarried (42%) and remarried (43%) persons affirmed the public and social value of the family. Put another way, two-thirds (65%) of those cohabiting, but less than half (49%) of those in an intact first marriage, thought that the family was only a matter of private choices. Participation in marriage, then, is associated with a higher appreciation for the public institutional character of the family. These views are consistent with the fact that cohabitation is typically a private arrangement, with little social announcement and no legal status, while marriage is typically celebrated publicly and involves fundamental changes in legal status and obligations.

Regardless of the institutional arrangement, participants in families with higher natality also hold more socially-oriented views of the family. See Figure 35. A majority (56%) of those with no children tend to agree that the family is only a matter of private choices, but a similar majority (55%) of those with four or more children tend to agree with the opposite statement that the family is a social institution with public value.

---

Figures 34 & 35

Family: Private Choice or Social Good?
Percent Choosing One or the Other by Marital Status

- □ A family is only a matter of private choice
- □ A family is a social institution with public value

### Family Structure

- **Intact First Marriage**
  - 48.5% Agreeing
  - 51.5% Disagreeing

- **Remarried**
  - 56.8% Agreeing
  - 43.2% Disagreeing

- **Single (Never Married)**
  - 57.8% Agreeing
  - 42.2% Disagreeing

- **Cohabiting**
  - 65.1% Agreeing
  - 34.9% Disagreeing

### Number of Children

- **None**
  - 56.4% Agreeing
  - 43.6% Disagreeing

- **1-3**
  - 52.3% Agreeing
  - 47.7% Disagreeing

- **4 or more**
  - 45.0% Agreeing
  - 55.0% Disagreeing

Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
Two survey items assessed attitudes of solidarity and integrity, both important qualities for social order. One item presented respondents with the opposing statements “Generally, most people can be trusted” and “Generally, you can’t be too careful in dealing with people”. See Figures 36 and 37. Family type had a strong effect on responses, with persons in the more conjugal family types displaying greater levels of trust. Only 34% of cohabiting persons, but 45% of those in an intact first marriage, agreed that most people can be trusted.

Presented with the opposing statements “One’s personal integrity, honesty and character should never be compromised” and “Life is complicated, and at times one needs to be flexible about ethics”, married persons displayed stronger support for integrity while singles and cohabiting persons were more willing to be ethically flexible. See Figures 38 and 39. Over a third of cohabiting persons (38%) supported flexible ethics, compared to only about a fifth (18-21%) of married persons.

The pro-social attitudes of trust in others and uncompromising integrity were not affected by the number of children, but only by the type of family arrangement. Persons in families that were more in line with the conjugal family were more likely to trust and to affirm strong integrity. These qualities, which promote community, may be a result of the interpersonal arrangements or interactions of more conjugal forms of the family; or it may be the case that persons possessing these qualities are more likely or able to form strong marriages; or both. Whether marriage promotes trust and integrity or trust and integrity promote marriage, these qualities are more strongly associated with family arrangements that are closer to the conjugal family ideal, and so serve in this way, as well, as a resource for society.

Figures 40 and 41 present results on the timely issue of whether partners of the same sex can form a family. The opposing statements are “Forming a family requires a man and a woman” or “A couple of the same sex (two men or two women) can form a family.” There is
Trust People or Be Careful?
Percent Choosing One or the Other by Marital Status and Children

- Generally, most people can be trusted. <---->
- Generally, you can’t be too careful in dealing with people.

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Agreeing with One Side (1-3)</th>
<th>Agreeing with the Other (5-7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intact First Marriage</td>
<td>45.3%</td>
<td>54.7%</td>
</tr>
<tr>
<td>Remarried</td>
<td>42.8%</td>
<td>57.2%</td>
</tr>
<tr>
<td>Single (Never Married)</td>
<td>39.2%</td>
<td>60.8%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>34.2%</td>
<td>65.8%</td>
</tr>
</tbody>
</table>

Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
No Compromise in Integrity or Flexible Ethics?  
*Percent Choosing One or the Other by Marital Status and Children*

- **One's personal integrity, honesty, and character should never be compromised.**
- **Life is complicated, and at times one needs to be flexible about ethics.**

### Intact First Marriage
- 79.1% choosing the first option
- 20.9% choosing the second option

### Remarried
- 82.2% choosing the first option
- 17.8% choosing the second option

### Single (Never Married)
- 70.6% choosing the first option
- 29.4% choosing the second option

### Cohabiting
- 61.6% choosing the first option
- 38.4% choosing the second option

### Children

<table>
<thead>
<tr>
<th>None</th>
<th>0%</th>
<th>10%</th>
<th>20%</th>
<th>30%</th>
<th>40%</th>
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<th>60%</th>
<th>70%</th>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1-3</th>
<th>0%</th>
<th>10%</th>
<th>20%</th>
<th>30%</th>
<th>40%</th>
<th>50%</th>
<th>60%</th>
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<td>75.0%</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4 or more</th>
<th>0%</th>
<th>10%</th>
<th>20%</th>
<th>30%</th>
<th>40%</th>
<th>50%</th>
<th>60%</th>
<th>70%</th>
<th>80%</th>
<th>90%</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>74.5%</td>
<td>25.5%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
wide disparity in the answers, with persons closer to the conjugal family ideal expressing stronger support for the necessity of both sexes to form a family. A majority of married persons, whether in a first (56%) or subsequent (55%) marriage, agree that forming a family requires a man and a woman. Only a minority of single persons (43%) and less than a third (32%) of cohabiting persons also agree with this view. As on other questions, it is not clear whether participation in marriage leads to more traditional values or whether the prior possession of such values results in a higher probability of marrying. The strongest agreement with man-woman marriage instead of same-sex marriage came from those who were raising large numbers of children. A full two-thirds (68%) of persons with four or more children agreed that a man and a woman are both necessary to form a family. Rejection of the idea of same-sex partner families appears to be more strongly associated with having children than with family type. The combined effects of family type and children lead to strong polar opposition on this question (not shown): three-fourths of persons (74%) in intact first marriages with four or more children hold that forming a family requires a man and a woman, while three-fourths (75%) of cohabiting persons with no children hold that a couple of the same sex can form a family.

For all the opinions examined in this section, the strongest pro-social views were expressed by those whose family arrangements most closely approximated the ideal of the conjugal procreative family. Married persons, especially persons in an intact first marriage, and persons with more children rather than fewer, were more likely to agree that

- the family is a social institution with public value rather than only a matter of private choice.
- most people can be trusted rather than you can’t be too careful in dealing with people.
Family: Exclusively heterosexual or also homosexual?
Percent Choosing One or the Other by Marital Status and Children

- Forming a family requires a man and a woman
- A couple of the same sex (two men or two women) can form a family.

### Family Structure

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Number Agreeing with Man/Woman</th>
<th>Number Agreeing with Same-Sex Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intact First Marriage</td>
<td>56.1%</td>
<td>43.9%</td>
</tr>
<tr>
<td>Remarried</td>
<td>54.9%</td>
<td>45.1%</td>
</tr>
<tr>
<td>Single (Never Married)</td>
<td>42.7%</td>
<td>57.3%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>32.0%</td>
<td>68.0%</td>
</tr>
</tbody>
</table>

### Number of Children

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Number Agreeing with Man/Woman</th>
<th>Number Agreeing with Same-Sex Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3</td>
<td>55.9%</td>
<td>44.1%</td>
</tr>
<tr>
<td>4 or more</td>
<td>67.6%</td>
<td>32.4%</td>
</tr>
<tr>
<td>None</td>
<td>39.4%</td>
<td>60.6%</td>
</tr>
</tbody>
</table>

Source: Relationships in America Survey 2014 (N=15,738). Bars report, on a 7-point scale between the two items shown, the percent agreeing with one side (1-3) or the other (5-7). Neutral responses (4) are excluded.
one’s personal integrity, honesty and character should never be compromised rather than at times one needs to be flexible about ethics.

the ideal arrangement is when one partner works and the other takes care of the family rather than when both partners work full-time.

Forming a family requires a man and a woman rather than a couple of the same sex.

By fostering and enabling these attitudes, the family serves as a direct resource to society.

Both marriage and children appear to have independent and similar effects on attitudes, suggesting that having children may mirror or establish the structures of conjugal life to some extent in relationships that are otherwise deficient of them. The presence of children appears to upgrade a cohabitation or single parent arrangement with improved attitudes or aspirations of solidarity for society. This effect, however, does not persist regarding more objective features of family arrangements.

**Volunteerism**

The amount of direct volunteer service one engages in is one of the most commonly used indicators of pro-social behavior. As Tocqueville observed in the 19th century, American society is characterized by strong civic participation in voluntary associations. In Catholic social thought, a vibrant civil society is a key part of the common good, preserving a space for human freedom in the face of increasing state dominance and the massification of consumer culture. It is thus worth addressing the question whether the family has an effect on volunteerism.

It is generally thought that the rise of two-wage-earner families during the 1970s led to a loss of family-based volunteering. Certainly the large base of homemaking mothers who staffed ambitious civic and church organizations on an unpaid basis in the middle of the twentieth century has declined dramatically, as sociologists have decried a general decline in community
participation in American life.\textsuperscript{55} From an economic perspective, the decline in family size since the 1960s should have been accompanied by a rise in community participation, as family resources formerly devoted to child care became available for other purposes. Recent research has suggested that the presence of children in the family hinders volunteer participation.\textsuperscript{56}

The data below suggest that the overall effect of children and family on volunteerism is modest and somewhat mixed. A series of questions asked respondents whether they had participated in various forms of volunteer activity in the past year. Overall, 55\% reported engaging in some form of volunteer work. This is about twice the rate of volunteerism measured by surveillance methods,\textsuperscript{57} suggesting that, as with religious participation, there may be more than a little social desirability bias in the volunteerism self-reports examined here. Figures 38 and 39 break out this proportion by family type and the number of children in the family. Compared to single persons (54\%), married couples had slightly higher volunteer participation (57\%), but cohabitation (50\%) and marital dissolution (44\%) suppressed volunteer participation slightly. From this comparison, it appears, contrary to the hypothesis stated above, that the effect of conjugal family participation on volunteerism is small.

The effect of children in the family is clearer, though also modest. Persons with three or fewer children report volunteering at the same rate as the overall average (55\%), and those with no children at a lower rate (52\%). This may account for the perception that the presence of children hinders volunteerism in studies that look only at the average number of children per

Figures 42 and 43

Volunteering by Marital Status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Percent Volunteer in Past Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Never Married)</td>
<td>53.7%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>49.8%</td>
</tr>
<tr>
<td>Div/Sep/Wid</td>
<td>43.9%</td>
</tr>
<tr>
<td>Married</td>
<td>57.4%</td>
</tr>
</tbody>
</table>

Volunteering by Children

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Percent Volunteer in Past Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>52.4%</td>
</tr>
<tr>
<td>1-3</td>
<td>54.9%</td>
</tr>
<tr>
<td>4 or more</td>
<td>61.8%</td>
</tr>
</tbody>
</table>

family or at earlier parenting couples. In fact, the presence of children increases volunteering, but the effect remains modest until one examines families that have relatively many children. As Figure 43 shows, persons with four or more children are ten percentage points more likely to have volunteered in the past year (62%) than are persons with no children (52%).

Why does having many children lead to even greater volunteerism than having only a few? Explanations focused on costs and benefits are of limited value to account for this effect, since costs become greater and benefits per child lower with each additional child. The theory of the conjugal family suggests, on the other hand, that there may be a general increase in
generosity with the presence of additional children. For most families, the number of children is not an expression of the attainment of a goal but of the imposition of a limit. Although a minority experience unwanted infertility, most couples with fewer children have made a choice to prevent or refrain from seeking a larger number of children. Perhaps increased volunteerism among parents with more children is an expression of, or is related to, a higher level of conjugal generosity that also leads to them welcoming more children. The results presented in Figures 44-46 explore this question.

Figure 44 reports a strong interaction of marriage with the effect on volunteerism of the number of children in the family. The figure reports only altruistic kinds of volunteerism engaged in with charitable, religious or youth organizations, ignoring such activities as sports clubs or fraternal lodges. As the figure makes plain, there is a strong association of children with parental volunteerism among persons who are married, but none at all among persons who are not married.\(^58\) Marriage forms the context for child-related civic participation. Marriage had no effect on volunteerism when there were no children in the family, and children had no effect among the unmarried. But when there were four or more children in a married family, parents volunteered at a rate 18 percentage points higher than either married persons with no children or unmarried persons with many children—a relative difference of over 50%. This suggests that an element of conjugal generosity, consistent with married parents who have welcomed more children, may account for the higher civic participation reported by such couples.

\(^{58}\) Adjusting for age, years of education and race (black vs. non-black) accounts for most of the reduction in the effect of children in the presence of marriage. Although in the corresponding multivariate regression model marriage reduces the coefficient for number of children by about half, when controls are included marriage reduces the child coefficient from .11 to only .10. Thus only a small part of the effect of marriage on volunteering is due to marital status as such, but rather to the fact that marriage in American collects persons who tend to be more highly educated, older, and non-black.
As Figure 4 shows, the marriage difference in volunteerism is even more pronounced for work with youth. The rate of youth-related volunteerism was almost three times higher (30%) among married persons with four or more children than among persons, married or unmarried, who had no children (11%). With any number of children, youth-related
Figure 45

Children and Civic Participation: The Marriage Difference

Volunteer Work with Youth

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Unmarried</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>11.5%</td>
<td>11.1%</td>
</tr>
<tr>
<td>1-3</td>
<td>9.7%</td>
<td>15.4%</td>
</tr>
<tr>
<td>4 or more</td>
<td>29.5%</td>
<td>15.4%</td>
</tr>
</tbody>
</table>


Figure 46

Children and Civic Participation: The Marriage Difference

Donated Blood

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Unmarried</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>11.9%</td>
<td>11.3%</td>
</tr>
<tr>
<td>1-3</td>
<td>11.2%</td>
<td>13.4%</td>
</tr>
<tr>
<td>4 or more</td>
<td>7.4%</td>
<td>17.7%</td>
</tr>
</tbody>
</table>

Source: Relationships in America Survey 2014 (N=15,738)
volunteerism was about twice as high when parents were married than when they were not married. Married persons with many children also donated blood over twice as often as did unmarried persons with many children. See Figure 46. Among the unmarried, the presence of more children lowered participation in this common volunteer activity. These findings also suggest that it is both marriage and children combined that stimulates greater volunteer participation.

The Third Resource: Adult Social Capital

Economic Benefits of Marriage

Almost every study that has ever examined the question has concluded that married adults are healthier, wealthier and happier than those who are not married. The present study is no different. We have already examined the joint effects of marriage and children on poverty and public assistance. Figures 47 and 48 present the associations of these outcomes with marriage alone. As Figure 47 shows, conjugal marriage is associated with a striking improvement in financial security, compared to other family forms. Over half (53%) of married persons, compared to less than four in ten (35%-39%) of persons in other family arrangements, reported that they comfortably had enough to pay their bills on time every month. At the distressed end of financial security, only 8% of married persons, compared to twice that proportion (16-18%) of persons in other family arrangements, said that they did not have enough
to pay their bills. Combining these results, we can say that persons in conjugal marriages are over 6 times as likely, but persons in other family arrangements only about twice as likely, to be financially comfortable than they are to be in financial distress. Similarly, Figure 48 reports the percentage of persons by marital status who have ever received any form of public assistance. The proportion of persons in conjugal marriages who have received public assistance (12%) is half or less than that of the corresponding proportions (23%-29%) of persons in alternate family arrangements.
As a result of both higher financial security and lower use of public assistance, conjugal marriage can be said to contribute in a measurable material way to the public wealth of society. Married families contribute in a direct way, by paying higher taxes associated with higher financial means, and in an indirect way, by making lower demands on available public assistance. As Figures 47 and 48 show, these effects are large with respect to individual families, and can be expected to have similar aggregate effects on social welfare. Recent

Figure 48

<table>
<thead>
<tr>
<th>Has received any form of public assistance</th>
<th>by Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Never Married)</td>
<td>23.4%</td>
</tr>
<tr>
<td>Cohabiting</td>
<td>29.4%</td>
</tr>
<tr>
<td>Remarried</td>
<td>28.0%</td>
</tr>
<tr>
<td>Intact First Marriage</td>
<td>12.4%</td>
</tr>
</tbody>
</table>

analyses have suggested that the loss of human capital and increased indirect public costs associated with the decline of the marriage have contributed to a long-term reduction in net productivity in America since the 1960s.\textsuperscript{59} Increased numbers of divorced persons alone has reduced head-of-household productivity growth by an estimated one-fourth over the past fifty years.\textsuperscript{60}

Although marriage increases productivity, income and wealth for persons of similar socio-economic standing prior to marriage, particularly for men, at least part of the association of marriage with higher economic means in America today is due to the already-noted fact that persons of lower economic means tend not to marry as frequently. However, consistent with their idealism about marriage, less than a third (31\%) of Americans cite financial stability as a very important reason to get married; two-thirds or more say that love, making a lifelong commitment, and companionship, not money, are what is very important to a decision to marry.\textsuperscript{61}

**Intergenerational Social Capital**

Since society lasts longer than any single individual, the family can only be a resource to society if the benefits it offers are replicable and persistent across generations. The conjugal family, to a greater extent than any other social institution or alternate family form, is a unique site of intergenerational solidarity, usually binding at least three generations in mutually supportive relationships of kinship and reciprocity. For simplicity, let us call the currently emerging generation, that is, today’s children, the alpha generation; their parents, that is, today’s adults in their parenting years, the beta generation; and beta’s parents, that is, today’s


\textsuperscript{60} Henry Potrykus and Pat Fagan, “The Divorce Revolution Perpetually Reduces U.S. Economic Growth” (Marriage and Religion Research Institute (MARRI), March 8, 2012), http://marri.us/productivity-divorce.

\textsuperscript{61} Ibid., 22.
grandparents, the gamma generation. Thus far we have looked only at the effects of beta on alpha, in a kind of snapshot of the contemporaneous solidarity of parents with their children. In this section we will expand the scope to look at the effects of gamma on beta, or the family of origin on today’s adults.

Research on this question to date has focused on the effects of divorce, and has found that parental divorce has a continuing effect on children throughout the life course. Cherlin and colleagues, in a 1998 study of this question examining British data tracking individuals through age 33, concluded that “the life course of individuals whose parents divorce continues to diverge in adulthood from the life course of those whose parents do not divorce.”62 A more recent review of subsequent divorce research confirms that “findings indicate that, for at least some individuals, the effects of divorce persist well into adulthood.”63 Multiple studies in the past decade have found that “adults with divorced parents tend to obtain less education, have lower levels of psychological well-being, report more problems in their own marriages, feel less close to their parents (especially fathers), and are at greater risk of seeing their own marriages end in divorce.”64

To a large extent these persistent debilities reflect the long-term consequences of the direct effects of marital dissolution or alternate family forms on children already noted: increased poverty, lower educational attainment, or greater likelihood of emotional problems. Children who do not finish secondary school or who experience an episode of depression, for example, may experience ongoing consequences of these events into adulthood. But adult children of divorce also experience emergent problems that are independent of those of minor children

64 Ibid.
undergoing parental divorce. Several studies have documented the persistence of depression into middle and even late adulthood among children of divorce at higher rates and with different patterns than can be explained only by the lasting effects of childhood emotional trauma.

Uphold-Carrier, for example, examining data for adults aged 35-84 from the Midlife in the United States (MIDUS) study, found that “[t]hose who experienced parental divorce exhibited a significantly higher risk for depression as well as lower levels of family solidarity during midlife and older ages, compared to those children whose parents’ marriage was intact through-out their childhood and adult lives.” The difference was substantial and persistent: older adults whose parents had divorced had more than a 75% higher risk of depression, with an average elapsed time since the parents’ divorce of 36 years. Significantly, the higher risk of depression was the same regardless of whether persons had experienced their parents’ divorce as children or as adults.65 Likewise, Wauterickx and colleagues, in a panel study of Belgian households, found that “[p]arental divorce has a large impact on depression … in adulthood”, which resulted “not only [from] a direct influence of parental divorce on depression, but also an indirect effect through specific relationship characteristics in adulthood.”

Wallerstein’s landmark 2000 study, which focused on the difficulty children of divorce have in forming their own stable love and family relationships as adults, emphasized that some of the greatest effects of divorce don’t appear until adulthood, and emerge despite the person’s ability to have coped with the aftermath of the divorce as a child.67 Of all the harm that the decline of marriage brings to society, this disability of children who did not grow up in a

conjugal family in forming families of their own is probably the most consequential, since it renders them less prone to form their own conjugal family. As the children of divorce or alternate family forms become in their turn the parents of those who divorce or establish alternate family forms, the intergenerational transmission of family disruption both perpetuates the experience of marriage decline in the social structure and leads to a culture of intimate relations predicated on the reality of widespread family instability: a culture without marriage.

A series of findings from the present study confirms the presence of long-term effects from gamma to beta. For example, parent (gamma) marital status has a very strong effect on beta economic well-being. Figure 49 shows the proportion of respondents who report that they do not have enough money to pay their bills on time every month by marital status of their family of origin. The three categories of the value axis move (from left to right) from less to more conjugal family type. Over a quarter (28%) of persons whose parents were not married do not have enough money to pay their bills on time every month, compared to only a tenth (10%)
of those whose parents were married during their entire childhood.

The effect of origin family on receiving public assistance (Figure 50) is very similar. Over four in ten persons (43%) whose parents were not married have received some form of public assistance, which drops to only 14% of persons whose parents were continually married. The fact that such large effects are observed decades after the original condition indicates that
one’s parents’ marriage has a strong and persistent effect on child well-being throughout the life course. Put negatively, children whose parents are not married suffer lower economic outcomes, on average, throughout their lifetimes.

Figure 51 suggests one of the mechanisms by which improved economic resources are transmitted from gamma to beta. Education is highly correlated with income, and higher
education predicts lifelong higher income. The figure shows the proportion of respondents who received their B.A. degree or a higher degree by gamma parent marital status. Three times the proportion of those whose parents were continually married (36%) attained a B.A. degree that did those whose parents were not married (12%). Having married parents leads to more higher education, which in turn leads to better economic outcomes.
Marriage also has a strong effect on marriage from gamma to beta. Figure 52 shows the results. Survey respondents whose parents were continually married were almost twice as likely (60% to 32%) to be currently married themselves. Gamma parent marriage thus encourages all of the beneficial attitudes and outcomes that we have seen result from beta marriage. The resources of the family thus flow not only outward to the current generation but also forward to succeeding generations.
Family solidarity also has a lifetime influence. Respondents were asked whether they had a warm, close relationship with their mother and their father growing up. Figure 53 shows that parental warmth and closeness has a positive effect on educational attainment. Over a third (35%) of adults who had enjoyed a warm, close relationship with both parents had attained a B.A. degree, compared to under a fourth (24%) of those who had had a warm, close relationship with neither parent.

Figure 54 shows similar effects of warm gamma relationships on beta economic outcomes. Those who had warm, close relationships with both parents are much less likely to have received public assistance, Food Stamps, or to be unable to pay bills on time every month.

Do warm, close parental relationships obviate the importance of the conjugal family? Parental warmth is strongly correlated (0.4, significant at .01) with married parents. Nonetheless, secular scholars, following the thinking of “resources not structure” discussed above, have included parental warmth and closeness among the functional effects of the family that can be differentiated from family structure itself. If married parents are more warm or
loving, they argue, then what is important is not that they are married but that they are loving. A closer look at the data, however, shows just the opposite.

**Figure 55**

*Parental Warmth: The Marriage Difference*

*Do you have enough money to pay your bills on time every month? - percent "no"*

![Bar chart showing the effect of parental warmth by parental marriage.](chart)


Figure 55 shows the effect of parental warmth by parental marriage. Having a warm, close relationship with both parents results in improved economic circumstances in adulthood only for persons whose parents were married. Among persons whose parents were not married, a higher proportion of those who had a warm, close relationship with both parents are unable to pay their bills on time every month (35%) than of those who did not have a warm, close
relationship with either parent (20%). Among adults whose parents were continually married, and who have the highest economic security as adults, having had warm relationships with both parents improves outcomes, from 13% to 10%, but the effect is modest compared to the much stronger effect of marriage, which reduces economic insecurity by almost half compared to parents who were not married.

In sum, the intergenerational effects of a conjugal family structure persist throughout the life course. These effects are associated with a variety of improved conditions in childhood, but they do not appear to be reducible to those conditions themselves. The conjugal family form itself conveys improved well-being to its participants, and thus improved benefits for social order, throughout the duration of their lives.

Conclusion: Continued Decline or Recovery?

In America, as in any society, it is the conjugal family that produces society. On virtually every measure examined in this study, the family forms that most closely approximate the conjugal family ideal convey benefits to persons, and through them to the social order, which alternate family arrangements do not provide. The degradation of the family leads to a general degradation of society.

Today in the United States the family is being disintegrated into a series of fragmentary family forms which attenuate both individual well-being and the resources the family provides to social order. This process is less advanced than it is in most of the industrialized world, but it is increasing, from widespread divorce to increasing cohabitation and the acceptance of same-sex

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68 Multiple regression of economic security on both parental marriage and warmth confirms this result, finding that the coefficient for marriage is significant (\(-.11, p < .001\)) but the coefficient for warmth is not significant (\(p = .30\)). This is also true after controlling for age, race (black vs., non-black) and years of education. In this model warmth is more emphatically non-significant (\(p = .71\)), and the effect of marriage, though reduced to -.07, is still highly significant (\(p < .001\)).
marriages. The process has been precipitated by the general acceptance of artificial
contraception, backed up by legal abortion, and has progressed relatively slowly due to the high
family idealism and religious involvement of Americans, and the influx of Hispanic immigrants
who have stronger support for the conjugal family.

Will the American family continue to decline, at the expense of American society, or will
it begin to recover? Although the evidence recounted in this study suggests continued decline,
the tradition of limited government in the United States provides some hope for recovery. This
study has focused on the resources that the family provides to society, but it is worth noting that
the contribution of the family to social solidarity is distinctly limited. The family not only
presents advantages but also problems for civic and social order, in that the source of solidarity is
also a source of exclusive dyadic pairing. Family builds up society, but also creates sources of
opposition so as to preserve a sphere of intimacy free from larger social control.

Every social order and institution must live with the paradox that in order to ensure
public loyalty it must enable a greater loyalty to the family (and to God). If society becomes too
intrusive or totalitarian, family ties resist. The public order can properly claim of individuals
loyalty, but only a limited loyalty. God and family claim more primary loyalties. Catholic
social thought expresses this idea when it says that the primary role of the state is to ensure the
common good (not its own good).

The United States has one of the most responsive political systems in the world, with a
history of rapidly changing course or reinventing itself in times of need. Whether American

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society will continue to tolerate the decline of family ideals and attendant social goods, or will re-assert stronger norms regarding family and sexual relationships, only time will tell.
References


