

MARRIAGE MARKETS



How Inequality is Remaking
the American Family

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Introduction

The American family is changing—and the changes guarantee that inequality will be greater in the next generation. For the first time, America's children will almost certainly not be as well educated, healthy, or wealthy as their parents, and the result stems from the growing disconnect between the resources available to adults and those invested in children. The time to address the *real* explanation for the changing American family is now.

The changes themselves, of course, have been the subject of endless commentary, both positive and negative. The age of marriage is going up, the rate of marriage is falling, and almost half of all marriages fail. An increasing number of states allow women to marry women, and men to marry men. The number of children born outside of marriage is drawing equal with the number of children born within marriage. And, the percentage of children growing up in single-parent households is the highest in the developed world. These changes, however, do not affect everyone equally. Describing how the “average” family has changed hides what is really going on: economic inequality is remaking the American family along class lines, and families are not going through the same changes together. To understand what is happening to the American family—and how family law locks in the growing class divisions—requires examining the links between family change along the continuum from the top to the bottom of the American economy.

In the process, many of the existing explanations for why the American family today is so radically different from the American family of fifty years ago will prove hollow. The right blames declining moral values, the pill, welfare as we knew it, the rise of “soulmate” marriage, and a host of other social ills without providing a convincing explanation of why these changes affect one group more than another. The left celebrates individual choice, sexual liberation, and women's equality without acknowledging that not all sources of change are benign and that the consequences of some of the changes they support contribute to the growing inequality they oppose. Neither group provides

a complete explanation of these changes, and without a better explanation of why the top and bottom of American families are moving in opposite directions, efforts at family reform will remain futile.

A complete explanation of family change requires taking seriously the role of class in scripting our lives as well as the effect of greater economic inequality in remaking the terms of marriage, divorce, and childrearing. Such an explanation needs to address not just why marriage has disappeared from the poorest communities, but also why, in a reversal of historical trends, elite women have become the *most* likely to marry. It requires the ability to explain why divorce rates, which for decades moved in the same direction for the country as a whole, are now diverging, falling back to the levels that existed before no-fault divorce for the most educated while continuing to rise for everyone else. A comprehensive analysis must also be able to make sense of the decisions of working-class women, who often describe themselves as religious or conservative, to have children on their own even when the fathers of their children are willing to propose.

In short, a full explanation cannot look at the family in isolation from economic forces. Any attempt to respond to family change must include reconstruction of the script for the college educated, prompting investment in careers and marriages that can withstand the stresses of career changes, children's illness, and geographic mobility. It also must address the destruction of the pathways that helped the working class aspire to the same combination of financial and family security.

The story accordingly starts with the greater inequality that characterizes the American economy. Rising inequality has affected men more than women, increasing both the number of men at the top who are eager to pair with high-status women and the number of men at the bottom who no longer play productive roles. These changes fundamentally alter the "gender bargain," that is, the terms on which men and women find it worthwhile to forge lasting relationships, and they do so in ways that push the top and the bottom of the socioeconomic system in different directions. At the top, increasing disparities among men and among women have made both pickier about potential mates and wary of early commitments that might limit future opportunities. Women used to "shop around" for successful men. Male executives used to marry their secretaries, who would take care of them at home the way they did in the office. Now both look for mates who reflect (and enhance) their own expectations about the ability to enjoy the good life. Two substantial incomes rather than one make the difference between the home overlooking the golf course and the modest tract house in the less tony school district, and even if money is not at issue, the stay-at-home spouse with the Ph.D. possesses much more social status than does a high school graduate playing the same domestic role.

College graduates still largely forge lasting relationships and they typically will do so with one another, but they hedge their bets by delaying marriage and childbearing until they have a better idea of where they (and the partners to whom they commit) are likely to end up—concentrating elite advantage in the process as overwhelming numbers of them raise their children in financially secure, two-parent families.

For those whose incomes place them in the bottom third of the population, increasing disparities between men and women have made both more likely to give up on each other. International and interstate comparisons demonstrate that higher rates of inequality tend to be associated with chronic unemployment, high rates of imprisonment, and substance abuse—factors that disproportionately affect men.¹ Women in these communities view commitment to a man who runs up the credit card bill, cycles in and out of jobs, or deals drugs on the side as more of a threat than an asset to the ability to care for children. Men view women who take their money when they have it but do not stand by them when they flounder with distrust. These patterns encourage women to invest in their own resources rather than in the men in their lives and men to move on to new relationships when their current ones hit rough patches. Family stability is an inevitable casualty.

The hardest patterns to analyze are those of the middle—the group clustered around the fiftieth percentile of family income in the United States. This group, which used to be called the “white working class,” is now more racially diverse than both its comparable cohort of fifty years ago and the college-educated upper third of today. This group was once associated with well-paying blue-collar manufacturing jobs, but manufacturing jobs are no longer numerous or distinct enough to define the group. Education is perhaps the best proxy. Members of this group are high school graduates but lack a B.A. Many start at a university but do not finish, or they earn a community college or vocational degree. The women from these families in the middle have done well. Unlike those in the top group, where sons are more likely than daughters to graduate from college and where the gender gap in income has widened, the women in this middle group have outpaced the men. They earn higher grades, stay in school longer, and are more likely to return to complete an unfinished degree later in life. When they have the same level of education and work the same number of hours as the men, the income gender gap narrows. With these changing fortunes, this larger group of successful women in the center seeks to pair with a shrinking group of comparable men. Female high school graduates used to be able to marry men with a college education; today they are much less likely to get married at all. And sociologists find that women in this center group, particularly among whites, cohabit more than American women in any other group; they live with a partner, marry, divorce, and cohabit with

someone else to a greater degree than in any other group.² We are providing a portrait of the changes that remade the country in the years 1990–2007. But the jury is still out as to whether the family patterns of the center, which used to look more like the family patterns at the top, will eventually resemble those of the poor.

These economic changes, which have increased the dominance of high-income men at the top, marginalized a large number of men at the bottom, and reduced the number of men in the middle, have unsettled the foundations of family life. To be sure, the family does not change with the stock market ticker or the seasonal adjustments in the unemployment rate. Instead, shifts in the economy change the way men and women match up, and, over time, they alter young people's expectations about each other and about their prospects in newly reconstituted marriage markets. These expectations go to the core of what many see as a shift in values. The ambitious college students, who are said to have mastered the "hook-up," know that attending to their studies pays off in terms of both marriage and career prospects and that too early a commitment to a partner or to childbearing may derail both. Yet, they still largely believe that when they are ready, a suitable partner—male, female, or the product of a sperm bank—will be there for them. Women who do not graduate from college are more likely to see childbearing as the event that will most give meaning to their lives, and they are more likely to respond to experiences with unreliable and unfaithful partners by giving up on men and investing in themselves and their children. These differing expectations, treated as the subject of moral failings, women's liberation, and cultural clashes, are a predictable consequence of the remaking of marriage markets. At the top, there are more successful men seeking to pair with a smaller pool of similarly successful women. In the middle and the bottom, there are more competent and stable women seeking to pair with a shrinking pool of reliable men. What we are watching as the shift in marriage markets rewrites family scripts and increases gender distrust is the re-creation of class—of harder edged boundaries that separate the winners and losers in the new American economy.

These developments and their connections to growing economic inequality do more to explain changing marriage patterns than does any discussion of shifting social mores taken in isolation. The class dimension means that all of the previous explanations for family change—women's independence, welfare, changing moral values, the embrace of soulmate marriage—ring hollow.

If we want to understand why our lives have changed, why our children's marriages are shaky, and why our grandchildren cannot count on the resources their parents enjoyed, we must be willing to confront the consequences of greater inequality. This book attempts to tell the story of what has happened to the American family, and though the tale is at times complex, the conclusion

is short and simple: it's the economy, stupid. And any analysis or proposed solution that does not take growing inequality into account is based on a lie. Inequality matters to overall social health, and it matters to the well-being of future generations.³

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In attempting to link family change to inequality and class, we start with two conundrums: Just what does *class* mean in American society, and isn't a marriage market an oxymoron? Americans often reject the very idea of class—of social constructions that separate families on one part of the economic spectrum from others—as an “un-American” concept. They are more likely to see divisions in racial or ethnic terms, and they are more likely to identify with religious, cultural, or ideological categories. Yet, whether we acknowledge it or not, class is critical to the understanding of contemporary families. It is critical because it shapes the attitudes and expectations that underlie culture as well as the practical consequences that channel resources to the next generation. In this book, therefore, we use class as a functional category that explains the structure of marriage markets, educational expectations, and the possibilities for movement up and down the socioeconomic ladder.

Marx, of course, defined class in terms of antagonism between the interests of the “capitalists,” who owned the means of production, and the workers, who depended on wages for their labor but had little ability to shape the terms of employment. Yet, Marxian notions do not apply directly to a post-industrial economy, and Marx himself did not anticipate the development of a “middle class” independent of the capitalists. Since Marx's time, much of the discussion of class has largely been relegated to those who chart the course of financial progress in Asia, Latin American, and the rest of the developing world. While this literature treats the size and health of the middle class as a primary subject of attention, it pays little attention to the re-emergence of class divisions in countries such as the United States. Accordingly, we recognize that our efforts to describe class do not piggyback on existing definitions and that we may sometimes seem to use terms in ways that may not always be precise or entirely consistent because the meaning of the terms we are using have not jelled into coherent definitions. To try to limit some of that confusion, we set forth the following concepts, which inform our discussion throughout the book.

For our purposes, class is a social construct that is often—but not always—correlated with income. It is a term designed to make more visible the way that society creates expectations about behavior and/or channels societal resources, such as wealth and income, parental time and attention, and human capital acquisition. We use the idea of class most critically in this book to describe who is likely to marry whom, who is willing to live with whom, and how

prospective parents view the appropriate family structures for raising children. The most voluminous, consistent, and reliable data on these issues are from the census and distinguish among three groups. First, college graduates are a group constituting roughly one-third of today's young adults though a smaller percentage of the overall population.⁴ Every recent study of marriage indicates that college graduates have become more likely to marry fellow graduates.

The second group, which is harder to define precisely, is the "middle" of the American population, including those who graduated from high school, but not college, and those who, while perhaps struggling economically, are not poor. The group can be defined demographically: a household at the fiftieth percentile of the American population in 2011 earned a little over \$42,000,⁵ and the average American adult graduated from high school and attended college but did not complete a four-year degree.⁶ This group has lost ground over the past twenty years, with shrinking income distinctions between those with some skills and those without, and while this group continues to differ from the bottom group, distinctions between them, in terms of both income and marriage, have become less pronounced than they were in the middle of the twentieth century.

The third group is the poor or the marginalized. This group includes high school dropouts, but it is certainly broader than the 7.4 percent of those between the ages of sixteen and twenty-four who lack a high school degree.⁷ It includes most of the 15 percent of Americans below the poverty line.⁸ In terms of family characteristics, it is a group for whom marriage is rapidly disappearing.

Our three family groups overlap with, but are not identical to, the use of class terms for economic or political analysis.⁹ The top group, college graduates, roughly constitutes what in the nineteenth century would have been called the middle class. That is, they are a group whose political and economic standing depends on investment, most commonly, investment in the education or skills of their children.¹⁰ Within this group is a small, but distinct, elite. This is Marx's capitalist class or the 1 percent in today's political discourse. Members of this elite group differ from college graduates more generally in that they have the resources to ensure the success of their offspring; they also have relationship patterns that are somewhat different from those who need two incomes to be able to afford to buy a house in D.C. or San Francisco. While it wields disproportionate political and economic power, this elite group is too small to influence family patterns more generally.

Throughout this book we use the terms *college graduates*, *college-educated middle class*, *upper middle class*, and *upper or elite third* to refer to roughly the same group. Yet the terms are not identical, and the group of college graduates, even if we exclude the 1 percent, is not uniform. We recognize that the meaning of a college degree is not the same for all races or parts of the country.

For example, about half of those over the age of twenty-five who live in Washington, D.C., are college graduates, and a quarter have advanced degrees, as compared to such middle-American cities as Memphis, Tennessee, or San Antonio, Texas, where the number of college graduates is roughly one-quarter of the population.¹¹ Accordingly, class and social distinctions become more important in the D.C. area than in parts of the country where people have fewer years of formal education, between those with advanced degrees and those with only bachelor degrees, or between high-income professionals and other college graduates. Racial differences among college graduates also may carry different meanings in different places, especially if interracial marriage or parenting is less common in a particular area or if the ratio of men to women differs markedly from national averages. We try to call attention to racial and geographic differences where the data are available and the differences matter, but overall we treat the college-educated third as a whole.

In the quarter century between 1975 and 2000, the line between college graduates and the second, middle group became sharply defined, while the line between the second and third group was blurred. The group we describe as the middle group is what has historically been described as the “working class,” particularly the white working class. That is, it is a group of less skilled workers whose well-being depends on the stability of their employment and on-the-job training rather than formal education. The group at the bottom differs from the middle, in part, because it includes the marginalized (e.g., minorities who suffer from isolation, discrimination, and/or exclusion from the advantages of American society or the rural poor who may lack access to better opportunities and resources) and the dysfunctional of all races, such as those who cannot hold a job because of physical or mental limitations. It also includes those in prison or on probation or parole, a group that has grown markedly because of policies of mass incarceration. In times of high unemployment or financial instability, job loss and downward mobility erode many of the economic and social distinctions between the stable working class and the poor. A generation or two ago, the family patterns of the middle looked much more like those of the top third of American society; today, they increasingly resemble the patterns of the bottom third.¹²

We use these class-based groups to construct “marriage markets” or, more accurately, to explain how mate choice occurs in the twenty-first century. In so doing, we are very aware that many from all political and philosophical persuasions object to the very idea of treating intimate relationships as something that should ever be the product of exchange. We believe, however, that to explain why the family has become a marker of class requires looking at the mechanisms that connect a changing society to what takes place in the family. We believe that the way men and women, gays and lesbians, and intimate

partners of all kinds match up in a given community has a lot to do with the resulting understanding of family values. To understand how the shift in the organization of the economy has affected the assumptions that underlie family behavior for the rich, the poor, and the middle, it is important to see marriage and other intimate relationships as the product of markets. That is, relationships do occur as a result of an exchange, just like the purchase of the latest iPhone. Intimate markets, however, are special ones. They depend on trust, they incorporate assumptions about gender, and they reflect community reinforcement (or obstruction in the case of same-sex couples) of institutions like marriage. These exchanges, like other kinds of human interactions, also reflect supply and demand.

In all societies, marriage declines if there is an imbalance in the number of willing partners. Yet the impact of market changes is not simply a shift in marginal price, a few more men who have to work harder to find the right woman and a few more women who will end up alone. Instead, changes in supply and demand affect the factors that underlie trust—can a partner, for example, be expected to be faithful and dependable? And trust in turn affects a host of other decisions: Is it important to stay in school to land the right type of partner? Is staying in school a realistic possibility? Is one better able to provide for children by investing in oneself or one's mate? Are intimate relationships likely to be temporary or long-term? These considerations are part of what we think of as "values," and they in fact reflect mundane changes in supply that reverberate through communities in predictable ways.

We have a rich literature that looks at the way men and women match up across different countries, time periods, and neighborhoods. That literature finds that when the marriageable men outnumber marriageable women, community norms look a lot like those of college graduates. The women can be picky about their choice of intimate partners, and the men find that they have to shape up, work hard, and be respectful to win over the women they desire. Where the women outnumber the men, however, family understandings look more like the behavior of those losing out on the American dream. The most desirable men (the ones with jobs) find that they can play the field rather than commit. They disappoint enough women that the women invest in themselves rather than their partners. Over time, family stability increases in one community and declines in the other; investment in children increases in one community and declines in the other.

The stakes, like the facts themselves, are now impossible to deny. Increasing inequality has remade the pathways into the middle class, secured class advantages for those who are winning the "rugrat race," and pulled up the ladders that once allowed the diligent working class to find ways to a better life.

In the first section of this book, we explore the forces that led us to where we are today: the remaking of the relationship between home and market increased women's autonomy while the subsequent growth of economic inequality changed the way men and women match up. In the second section, we show how these forces skew marriage markets, altering the terms on which men and women come together and creating different class-based norms. The third section turns to the law, analyzing how family law contributes to the dismantling of the system of gender subordination and institutionalizes the new marital model of, and for, the elite. This new model, which replaces dependence with interdependence, restricts post-divorce obligations among spouses, and insists on the continuing involvement of both parents following a breakup, protects the interests of successful men and makes marriage a bad deal for women paired with unreliable men. For the middle, it also makes family law the focus of an on-going fight over gender power.

In the fourth section we argue that restoring family stability depends on the prospects for more equal and secure participation in the country's economy. Technological change and globalization set the stage for women's greater economic independence and greater inequality among men. The more steeply banked hierarchies and winner-take-all compensation systems that resulted, however, also increased the emphasis on short-term earnings at the expense of longer term institutional concerns and created incentives for executives to shortchange worker and community interests. Economic reconstruction requires renewed attention to the relationship between employment security and flexibility, and a rethinking of the connections that link executive rewards, job creation, worker training, and social insurance.

The other half of societal reconstruction requires reconsideration of the channeling of resources to the next generation. The increase in family-based and economic inequality skews not only the financial but the parental resources available to the next generation. In 1970, high school and college graduate parents spent about the same amount of time interacting with their children. Today, higher income mothers spend an hour a day more with their children in the first year of life. These differences correspond to gaps in cognitive performance that emerge before the age of two and produce a widening gulf in teen success and adult capabilities. Without renewed investment in all of our children and in the infrastructure that allows parents to raise their children, the result will be cultural understandings that diverge by class and that interact with the changing economy to solidify class boundaries, making social mobility more difficult and reducing overall human capital investment in the next generation.