Affluent Americans Still Say 'I Do.' More in the Middle Class Don't. Marriage and all its related social and financial benefits are becoming a luxury good.


FULL TEXT

Middle-class Americans are forsaking marriage amid financial insecurity, effectively making the institution more of a luxury good enjoyed by prosperous Americans.

The middle three-fifths of U.S. earners have experienced the sharpest declines in marriage rates over the past four decades compared with people at the bottom of the income ladder and those at the top, according to a Wall Street Journal analysis of census data from 1980 to 2018, the most recent available. These households earned from $25,000 to $125,000 in 2018.

Affluent Americans who marry are more likely to pool six-figure incomes, buy homes and watch their assets grow. Among people ages 25 to 34, the median wealth of married couples is four times that of couples who live together but aren't married, according to research by the Federal Reserve Bank of St. Louis. The divide reflects another facet of the nation's income gap.

More couples are deciding to live together instead of marrying, and strained finances are a top reason many cite. A survey last year by the nonpartisan Pew Research Center found that among those who live with a partner and wish to get married, more than half said they or their partner weren't financially ready.

"Economic conditions, even in the good economy, remain difficult for many working Americans," said Daniel Schneider, assistant professor of sociology at the University of California, Berkeley, who has studied marriage. "That is not conducive to you feeling like you could get married, or people wanting to marry you."

Marriage remains a goal for most young Americans. Every year since 1976, University of Michigan researchers have asked high-school seniors across the U.S. whether they expect to marry: Three-quarters of them said yes in 2017, a share virtually unchanged since the first survey, according to an analysis by Bowling Green State University of the survey data.

Jeanette Dlouhy and Troy Pulliam exchanged wedding bands. PHOTO: Joshua Lott for The Wall Street Journal

Now, many young adults no longer see marriage as the first rung on the ladder to adulthood. Instead, they want to first start careers, or at least land secure jobs and have some money in their pocket.

"The meaning of marriage has changed, and marriage is now viewed as this capstone achievement once all of these other milestones have been achieved," said Susan L. Brown, chair of sociology at Bowling Green State. "It's almost like a luxury good that's attainable only by the people who have the highest resources in society."

About half of middle earners were married in 2018, a drop of 16 percentage points since 1980. Among the highest U.S. earners, 60% were married in 2018, a decline of 4 percentage points over the same period. That marks a reversal. In 1980, a higher proportion of middle-class Americans than top earners were married.

The poorest Americans, those with incomes under $25,000, remain the least likely to marry, but their marriage rates haven't budged since 2005.

Stagnant wages and lost manufacturing jobs, especially since the financial crisis, have eroded the financial security that helped previous generations of working-class Americans form married households, researchers said.
Nick Cotter, 31 years old, grew up in Pittsburgh's Brookline neighborhood. His father was an electrician, and his mother worked raising four children. The family usually went to Catholic Church services at least twice a week. Mr. Cotter faced bleak prospects after finishing high school in 2007. He worked as a supermarket stock boy at minimum wage until he was 21. He tried college before dropping out, in part because he couldn't afford it.

Did finances play a role in your decision to marry or not to marry? Join the conversation below.

His low-skill, low-wage job wasn't conducive to dating, much less marriage, he said: "When you don't feel that good about yourself, you definitely don't think other people will think that much of you."

He took a second crack at college and received a bachelor's degree from Wheeling University in West Virginia in 2013. He eventually got a master's degree in public policy from Carnegie Mellon University. He now works as a local government researcher on affordable housing and neighborhoods.

Mr. Cotter is hopeful he will find the right partner. "I feel like if I ever get married it would probably be because of the tax benefits, or if they really wanted to," he said. "That's a definite change from what my parents thought."

The marriage gap by education level is also widening. The share of high-school-educated adults who are married has fallen 19 percentage points since 1980, while declining 8 percentage points for those with a four-year degree, the Journal found. Among Americans ages 25 and older, nearly two-thirds with a college degree are married, compared with just half of those with a high-school education or less.

Couples living together are under less pressure from family and friends to tie the knot than in the past. The steady decline in mainstream religion helped remove the stigma once assigned unmarried couples living together.

More couples are forming families without matrimony. One in four parents living with a child is unmarried, according to Pew. More than one-third of them are living with a partner, up from one in five in 1997, the Pew study of 2017 data found.

Some churches are expanding marriage-support services over concerns that falling rates of matrimony are a main reason fewer people go to church.

"Family decline is what's driving faith decline," said J.P. De Gance, president and chief executive of Communio, a nonprofit in Alexandria, Va. The group helps churches build ministries that encourage healthy marriages and relationships.

The shadow of divorce might also play a role. People born from 1965 to 1980, Generation X, as well as millennials, born from 1981 to 1996, grew up in the era when such breakups became common. Their childhood experiences sowed cynicism about marriage for some, experts said. The U.S. divorce rate, after peaking in 1979, is now at a 40-year low.

The decline in marriage has been pronounced in metropolitan areas where manufacturing jobs have dried up, places such as Janesville, Wis.; Fayetteville, N.C.; Utica, N.Y.; and Bangor, Maine.

Laura Supica and Chris Peary, of Bangor, Maine, with their rescue dog Patriot. PHOTO: Tristan Spinski for The Wall Street Journal

David Autor, an economist at the Massachusetts Institute of Technology, and co-authors studied areas in the U.S. hurt by China's economic rise. They determined that job losses shrank the supply of economically secure young adult men, spurring a decline in marriage and childbearing.

One explanation is that the diminished economic power of men makes them less likely to marry and, driving this dynamic, the men may be less motivated to work because they aren't married. That was the subject of a paper published last year by Ariel Binder and John Bound of the University of Michigan economics department. They looked at a decadeslong decline in labor-force participation among men in their prime working years without college degrees.

Mr. Binder said these men, anticipating a worse marriage market, may not work as hard because they don't see themselves helping support a wife and family.
Meanwhile, their most-likely marriage partners, women without a college degree, have closed the earnings gap with male peers even faster than women with higher levels of education, according to the Bureau of Labor Statistics. The earnings shift has reduced the economic motivation for these women to marry. "The whole notion of a commitment device to keep the high-earning men around is not as crucial," said Shelly Lundberg, an economics professor at the University of California, Santa Barbara.

Financial ties

In Decatur, Ill., where the number of manufacturing jobs has declined 40% since 2000, barely half of high-school-educated people age 25 and older are married, down from 60% in 2000. Jeanette Dlouhy, a 36-year-old emergency-room technician, and Troy Pulliam, a 43-year-old drug counselor, moved in together in 2018. They said they want to get married but are holding off because Ms. Dlouhy is enrolled in a publicly funded program that pays for her to earn a nursing license. Combining their income could jeopardize that assistance, she said, as well as her state health-insurance subsidies.

"I don't think I could feed my kids if I didn't get help," she said.

Jeanette Dlouhy checks her son AJ Florea at First Church of the Nazarene in Decatur, Ill. PHOTO: Joshua Lott for The Wall Street Journal

Troy Pulliam plays quarterback in Decatur, Ill. PHOTO: Joshua Lott for The Wall Street Journal

Jeanette Dlouhy and Troy Pulliam embrace after a game of football. PHOTO: Joshua Lott for The Wall Street Journal

Ms. Dlouhy is twice divorced with five children. She earned good grades in high school and dreamed of becoming a lawyer but never followed through with college. Mr. Pulliam is a divorced father of three. He had a series of skilled manufacturing jobs before becoming a drug counselor. She makes $13.25 an hour. He makes $20 an hour. Ms. Dlouhy said that their living arrangement has made her reluctant to take a leadership position at their evangelical church. "I know that I don't live right based on what I believe in," she said.

To show their commitment, she and Mr. Pulliam exchanged wedding bands. Hers is inscribed "His Queen." His ring says, "Her King."

Even among middle-class couples on relatively secure financial footing, some don't feel an urgency to marry. Laura Supica, 39, said she met "the man I will definitely grow old with" when she served Chris Peary a drink seven years ago while working as a bartender in Bangor, Maine. They got a dog and a cat, bought a second house—a fixer-upper Mr. Peary is renovating and helped pay for—and made plans for a life together.

A family photo of Laura Supica and Chris Peary. PHOTO: Tristan Spinski for The Wall Street Journal

Ms. Supica now works as an administrative assistant in state government, and Mr. Peary, 39, is a proofreader and printing technician at the University of Maine. Together, they bring home about $83,000 a year and don't expect to marry. "I feel like my needs are met," Ms. Supica said.

The couple said the main drawback of their arrangement is that Mr. Peary has few if any legal rights to the two houses that are in Ms. Supica's name. "I certainly have concerns about what would happen if we break up," he said. Mr. Schneider, the UC Berkeley sociologist, found that men and women in jobs with standard schedules and fringe benefits were more likely to marry. Differences in job quality accounted for as much as a quarter of the greater propensity to marry among people with at least a bachelor's degree compared with those with less than a high school diploma, according to a 2019 paper by Mr. Schneider and two co-authors.

Finding stable jobs helped pave the way to marriage for Tilah Larson and Jeff W. Mohrmann. They became a couple while enrolled at Lewis & Clark Law School in Portland and graduated a year apart during the recession. Unable to find professional jobs, they each moved back in with their parents—hers in Wisconsin, his in Colorado.

Ms. Larson worked at a high-end retailer, and Mr. Mohrmann worked as a repairman on a railroad track. After Mr. Mohrmann landed a job at a law firm in Colorado Springs, Colo., in 2009, Ms. Larson moved there and found work as an analyst for the city parks department. "It kind of felt like we had found our places, our careers," Ms. Larson, 39, said. They married in 2014 and now earn a combined income of about $210,000 a year.
Jeff Mohrmann cuts material for a kitchen project. Tilah Larson sands a part of a butcher block table for the couple’s house in Colorado Springs, Colo. PHOTO: Rachel Woolf for The Wall Street Journal

Colorado Springs has one of the highest rates of marriage among college-educated adults of any metropolitan area in the U.S.—about 72% of people ages 25 and older with a bachelor’s degree or more, the Journal found. Matrimony spurred the couple to set long-term financial goals, including paying off their six-figure student debt, saving for retirement and acquiring income-generating rental property.

Last year, they bought a four-bedroom duplex. They plan to rent the second unit on Airbnb and expect to get as much as $200 a night. In the next five years they want to buy a house in New Orleans to rent, as well as use for vacations.

Mr. Mohrmann, 38, said that having the stability of Ms. Larson’s paycheck made it easier for him to start his own law practice and then become a financial adviser.

He said his wife’s financial habits have rubbed off. “If I would have married a less frugal woman,” he said, “I would have been broke by now.”

Tilah Larson holds a framed photo of herself and her husband, Jeff Mohrmann. PHOTO: Rachel Woolf for The Wall Street Journal

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