

## **Why is the Government anti-Marriage?**

*Family Policy derived from strong evidence would lead to policies which supported Marriage*

**Centre for Social Justice, December 2009**

Over the past 12 years the Government has consistently undermined the institution of marriage specifically and the importance of two-parent families in general.

In adopting their stance to family form and process, the Government has failed to act in the best interests of society, it has failed to set policy according to what the evidence shows: family form matters, and married two-parent families produce the best outcomes for both adults and children.

Despite a wealth of national and international evidence demonstrating the devastating impact of family breakdown on children and adults, and the protection that marriage provides against such outcomes, the Government has actively sought to disincentivise marriage and disadvantage married couples.

Marriage is not, of course, a silver bullet, but combined with real early intervention, reform of the benefits system, and general couple support, it plays a crucial role in tackling social breakdown.

*Five ways in which the Government has undermined marriage and two-parent family formation:*

- (1) **Marriage is no longer recognised by the Government.** Official language is vital in sending signals about what matters. In 2003 the Government deleted the term ‘marital status’ from government forms, meaning that the government no longer recognises the institution of marriage as distinct from any other form of couple relationship. Most government-sponsored research has also removed the distinction, referring only to ‘couple parent families’. Despite evidence showing that not all couple relationships are equal in the outcomes they produce, the Government has decided, incorrectly, that marriage no longer matters.
- (2) **Married couples are financially disadvantaged by the Government.** The UK is rare among European countries in its failure to recognise family in the tax system. The vast majority of European countries, including France, Germany, Denmark and Norway, recognise the caring role undertaken by a spouse in families in which one chooses to stay at home and the other to work (see table below).<sup>1</sup> This role is highly valuable to society, and a transferrable tax allowance or family taxation recognises and supports this. Unless at least one spouse was born before 1935, no such provision is available in the UK tax system. The Government have disadvantaged married couples in two keys ways:
  - a. **By eradicating the Married Couples Allowance (MCA).** As married couples are not recognised in the tax system, if one spouse decides to stay at home to look

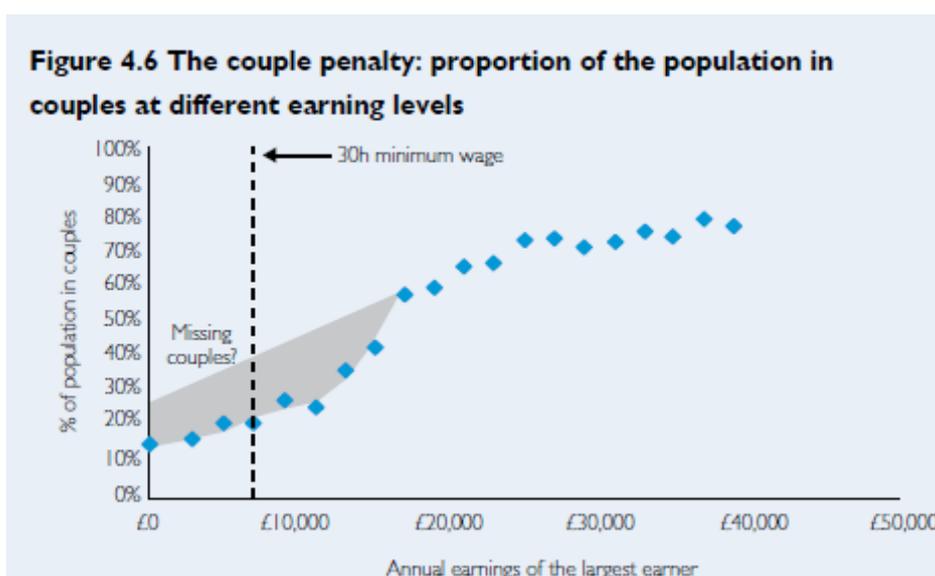
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<sup>1</sup> See the Centre for Social Justice, 2006, *Breakdown Britain*, Volume 1 Family Breakdown, Appendix: Supporting marriage and encouraging couples to come together

after a child, that spouse's personal tax allowance is lost. The loss of income resulting from a parent's choice to stay at home is in no way compensated for – the government places no financial value on that role. Not only this, but for low income families eligible for Working Tax Credits (WTC) who choose to specialise in their roles by having one working and one caring spouse, they also lose out on the childcare element of the WTC. They receive far less in financial support from the government due to their decision to have one spouse playing a caring role – a role fundamental to society.

- b. **By failing to recognise the second adult in Working Tax Credits** (see point (3)), meaning that at any level of gross income lone parent families are materially better off than two-parent (and therefore married couple) families. If a lone parent moves into work they will be able to lift themselves and their children out of poverty, this is unlikely to be the case for low-income couple families

Although the MCA provided only a modest increase in income, as would the removal of the couple penalty, a modest sum makes a *substantial* difference to families struggling to make ends meet. Family breakdown is most prevalent in deprived areas where poverty is real: evidence shows that financial incentives or disincentives have a *direct* impact on behaviour.



As the graph above shows, the proportion of people choosing to form couples decreases slowly and steadily as the earnings of the primary earner decrease. However, for earnings below £15,000 p.a. there is a marked drop in couple formation which is out of kilter with the general trend. Those with the lowest incomes – and therefore those to whom modest changes in income back a big difference – are choosing not to live together as couples. YouGov polling commissioned by the Centre for Social Justice confirms that more than half of those who are out of work or in part-time work understand that people are better off living apart.

**“In your experience (given the different amounts received in benefits and costs of living) do you think low-earning/unemployed people are materially better off living together as a couple or living apart?”**

Living together as a couple	16%
Living apart	53%
Don't know	31%

**Table: Tax Treatment of Married Couples in European OECD Countries**  
(Weighted by population in 2003)

Individual Taxation: No Recognition of Spousal Obligations		Individual Taxation: Transferable Spousal Tax Allowances/Credits		Joint Taxation of Married Couples	
Country	Population	Country	Population	Country	Population
Finland	5.2	Austria	8.1	Belgium	10.3*
Greece	11.0	Czech Republic	10.2	France	60.1
Hungary	9.9	Denmark	5.4	Germany	82.5*
Sweden	8.9	Iceland	0.3	Luxembourg	0.5
UK	59.3	Italy	57.4	Ireland	4.0*
		Netherlands	16.1	Norway	4.5†*
		Slovakia	5.4	Poland	38.6*
		Spain	41.1	Portugal	10.1*
				Switzerland	7.2
<b>Total</b>	<b>94.2</b>	<b>Total</b>	<b>158.9</b>	<b>Total</b>	<b>202.8</b>
<b>(excl. UK)</b>	<b>(34.9)</b>				

Source: Taxation systems from *Taxing Wages: 2001-2002*, OECD, Paris, 2003 tables S1, S2; population from *World Population 2002*, United Nations Population Division, New York, 2003

Notes: this table refers only to the taxation of earnings, other forms of income are excluded; in some countries registered cohabiting couples are taxed in the same way as married couples.

\* = individual assessment is available as an option.

† = The report OECD (2003) states that the tax unit in Norway is individual; however, it also states that when a 'spouse has no income or low income, optional taxation as a couple is more favourable.' Norway is therefore classified in this table as a country with joint taxation of married couples.

**(3) Low income couples are financially and materially penalised by the Government.**

The Government's Working Tax Credit actually disincentivises two-parent family formation due to the couple penalty: couple families receive the same amount as a lone parent.<sup>2</sup>

Using the Government's poverty scales and applying the principle of equivalisation (i.e. accounting for the number of people living in a household), a childless couple needs 75% of the combined incomes of two single people in order to attain the same standard of living. If a couple's Working Tax Credit position is compared with that of two single parents, they receive 50% of the income of the two lone parents, well below the equivalised level. Compared with a lone parent and a single person, the couple gets 66% of their combined income, still leaving them materially worse off.

Approximately 1.8 million low-earning couples are *materially* worse off than their single parent counterparts, losing on average £1,336 a year because they live together.

Just three of the 26 OECD countries have larger couple penalties than the UK. The couple penalty is particularly large for very low-earning families, forcing them to choose between a higher income to support their family and a family life in which both parents live with their children.

It is crucial to recognise that family breakdown, and therefore its devastating repercussions, is disproportionately concentrated amongst deprived families. Both debt and poverty are drivers of family breakdown, and family breakdown in turn acts as a driver for poverty: the couple penalty matters.



<sup>2</sup> For full details on the couple penalty and its impact see The Centre for Social Justice, 2009, *Dynamic Benefits*

- (4) **The Government has failed to endorse and support relationship education.** Strong, committed relationships are paramount in preventing family breakdown, and such relationships, as evidenced by the break up rates of co-habiting couples, are most often found in marriage. However despite the rhetoric around supporting families, the Government has failed to implement a comprehensive programme of relationship education and support. This is evidenced in the lack of expenditure on prevention programmes. Family breakdown costs up to £24 billion a year, just 0.02% is spent on prevention. Instead much has been made by ministers of the need to support all family types, implying that waiting for family breakdown to occur is better than attempting to prevent it in the first place: the majority of lone parents do not *choose* to be so, their relationship has broken down.
- (5) **Ministers publicly refuse to recognise the value of marriage even though it produces the best outcomes for adults and children.** Ministers have repeatedly attacked the institution of marriage and rejected the notion that children do better in married couple families. In December 2009 both Ed Balls, Secretary of State for Children, Schools and Families, and Harriet Harman, Deputy Leader of the Labour Party, have rejected the idea that family form matters. Harman, in an IPPR conference speech, stated ‘We don’t favour one way of family life over another’.<sup>3</sup> By refusing to acknowledge the significantly differing outcomes experienced by children growing up in different family structures, Labour ministers are not only sending a clear message that family structure doesn’t matter, they are also refusing to set policy based on *evidence*.

The Government’s stance flies in the face of all the evidence, completely ignoring national and international data demonstrating how important marriage is to the health and well-being of individuals and societies.

Some commentators and politicians have tried to argue that to support marriage is to attack other family structures. That is wrong. As this paper shows, a policy to support marriage would go hand in hand with a policy to eradicate the financial penalty against couples living together on benefits, a number of whom are married though not all. It is fully accepted that lone parents face many obstacles and need extra help, but that is no reason why a government should do so by penalising *couples* bringing up children. As the majority of the public agreed in a poll commissioned by the CSJ, it is important to support marriage in society.

80% of respondents expressing an opinion agreed or strongly agreed that extra support for marriage should be given in the tax and benefits system.

*CSJ YouGov poll, 2007*

It is strange that the Government claims that it is not the role of the State to advise on or incentivise family lifestyles, yet they made great efforts to incentivise people to live healthier lifestyles. On this they have sent a very strong message, favouring one lifestyle over another by directing that we

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<sup>3</sup> Harriet Harman, 7<sup>th</sup> December 2009, ‘Looking After Your Family is Still the Hardest and Most Important Job in the World’, speech delivered at the IPPR’s Supporting Families Conference

should exercise more, eat better food and stop smoking to avoid health problems in the future and to improve the life chances of our children. Yet family structure, as shown below, also has a direct impact on the physical and mental health of adults and children. Take for example the improvement in health for a single man who marries, being married is almost exactly the equivalent of giving up cigarettes for life.<sup>4</sup>

Five ways in which marriage matters:

- (1) **Marriage brings stability:** just one in 11 married couples split before their child's fifth birthday compared to 1 in 3 unmarried couples.<sup>5</sup>
- (2) **Marriage is directly linked to better mental and physical health amongst adults.**<sup>6</sup> The same benefits are not found amongst co-habiting couples, it is specifically a 'Marriage Effect'.<sup>7</sup>
- (3) **Marriage reduces the risk of violence and abuse.** Children growing up in lone parent or broken families are between 3 and 6 times more likely to suffer serious abuse than those growing up with both biological parents,<sup>8</sup> and the risk of domestic violence is significantly increased for co-habiting women than married women.<sup>9</sup>
- (4) **Marriage leads to better mental health for children.** Children of lone parents are more than twice as likely to suffer mental health problems than children of married couples, and those of co-habiting couples are 75 per cent more likely to have mental health problems than their peers with married parents.<sup>10</sup>

Polling for *Breakdown Britain* found that if you are not brought up in a two-parent family you are:

- 75% more likely to fail at school
- 70% more likely to be a drug addict
- 50% more likely to have an alcohol problem
- 40% more likely to have serious debt problems
- 35% more likely to experience unemployment/welfare dependency

<sup>4</sup> Gardner, J., and Oswald, A., *Is it Money or Marriage that Keeps People Alive?*, 2002

<sup>5</sup> Benson, H., 2006, *The conflation of marriage and cohabitation in government statistics – a denial of difference rendered untenable by an analysis of outcomes*, Bristol Community Family Trust

<sup>6</sup> Married people are less likely to be depressed, commit suicide, develop acute and chronic conditions and die early; Ross, C.E., Mirowsky J. and Goldsteen, K., 1990, 'The Impact of the Family on Health, A Decade in Review', *Journal of Marriage and the Family*, Vol 52, No.4; Lamb, K., Lee, G. And Demaris, A., 2003, 'Union Formation and Depression: Selection and Relationship Effects', *Journal of Marriage and the Family*, 65; XXXX; Anson, O., 1989, 'Marital Status and Women's Health, the Importance of a Proximate Adult', *Journal of Marriage and the Family*, Vol. 51

<sup>7</sup> Hughes, M. and Gove, W., 1981, 'Living Alone; Social Integration and Mental Health', *Journal of Sociology* Vol 87, No. 1

<sup>8</sup> Cawson, P., 2002, *Child Maltreatment in the Family: The experience of a national sample of young people*, NSPCC

<sup>9</sup> Kiernan, K. And Estaugh, V., 1993, *Cohabitation: Extra-Marital Childbearing and Social Policy*, Family Policy Studies Centre; Mirrlees-Black, C., 1999, *Domestic Violence: Findings from a new British crime survey self-completion questionnaire*, Home Office

<sup>10</sup> Meltzer, H., Green, H., McGinnity, A., Ford, T. and Goodman, R., 2005, *Mental Health of Children and Young People in Great Britain, 2004*, Department of Health

- (5) **Marriage leads to better life outcomes for children.** Children of married parents are more likely to achieve at school, less likely to use drink and drugs and less likely to get involved in delinquent or offending behaviour.<sup>11</sup>

### **Is it money or is it family?**

Some politicians and commentators have argued that poor outcomes for children are simply the result of low income. Indeed the Child Poverty Bill currently going through parliament makes income and material deprivation the sole focus for measuring child poverty. However, numerous studies contradict this, showing that poor outcomes are the result of much more than an absence of money.

A recent OECD report highlighted the UK as being the worst country for drunkenness amongst 13 and 15 year olds and having the fourth highest teenage pregnancy rate (after Mexico, Turkey and the U.S) and the fourth highest proportion of NEETs. This, the report noted, was despite having a higher than average family income and lower than average child poverty rate. Britain is spending more on children than most OECD countries for worse results.<sup>12</sup>

A key distinguishing factor for the UK is its high levels of family breakdown. OECD research shows that the UK has the fifth highest lone parent rate after Latvia, Estonia, the Czech Republic and the US,<sup>13</sup> and Britain has the highest divorce rate and teenage pregnancy rate in Europe. Children's poor outcomes are not a simple question of money, their family environment is crucial. It is the instability and disruption created by family breakdown, coupled with poor parenting, that is so damaging to their outcomes.

**Strengthening families should be at the heart of government policy.** Many of the behaviours and actions most harmful to society can be linked to an individual's experience of family breakdown, and it is such behaviours – for example worklessness, offending, substance abuse – which place an untenable financial burden on the UK. Family breakdown is not only harmful in the early years of life, but also in the later years. As family breakdown has risen – with families increasingly dispersed – elder care is increasingly falling to the State to provide, rather than being

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<sup>11</sup> For the impact on educational outcomes see See for example Dawson, D.A., 1991, 'Family Structure and Children's Health and Well Being: Data from the 1988 National Health Interview Survey of Child Health', *Journal of Marriage and the Family*, Vol. 53; Sarantakos, S., 1996, 'Children in three contexts: family education and social development', *Children Australia*, Vol.21; and McLanahan, S. and Sandefur, G., 1994, *Growing Up With a Single Parent: What Hurts, What Helps*, Harvard University Press; for impact on substance abuse see McVie, S. And Holmes, L., 2005, *Family Functioning and Substance Use at Ages 12 to 17*, Edinburgh Study of Youth Transitions and Crime report Number 9; and for impact on delinquency and offending see Farrington, D. And Welsh, B., 2007, *Saving Children from a Life of Crime: Early Risk Factors and Effective Interventions*, Oxford University Press, and Kolvin, I. et al, 1988, 'Social and Parenting Factors Affecting Criminal Offense Rates: Findings from the Newcastle Thousand Family Study (1947-1980)', *British Journal of Psychiatry*, 152;

<sup>12</sup> OECD, 2009, *Doing Better for Children*

<sup>13</sup> OECD, 2009, Family Database, *SFI: Family size and household composition*

provided informally by families. Both the human and financial cost of family breakdown are crippling to British society, action is needed now.

*Five recommendations for supporting marriage and strengthening families:*

- (1) **Reinstating ‘marital status’ in government forms and research.** This would send a strong message that marriage matters, and that government policy recognises that not all family structures are equivalent in their outcomes.
- (2) **Introducing a transferable tax allowance for married couples.** This too would send a clear signal in support of marriage as an important institution. It would also have the practical benefit of supporting and recognising those spouses playing vital, unpaid caring roles. This could be achieved in a number of ways with differing costs (worked out by the Institute for Fiscal Studies) – all of which are a fraction of the £20-24 billion annual cost of family breakdown.<sup>14</sup> In the long-term we recommend the implementation of a transferable tax allowance for *all* married couples, but in the current financial climate we recommend a staggered implementation. Different scenarios include:
  - For all married couples: £3.2 billion
  - For married couples with dependent children or in receipt of Carers Allowance: £1.5bn
  - For married couples with children under 6: £0.9bn
  - For married couples with children aged 0-3, the most important years for a child’s development: £0.6bn
- (3) **Removing the couple penalty in Working Tax Credits.** We recommend enhancing the couple element in Working Tax Credit so that all couples receive the same ratio of support to lone parents as they currently receive in Income Support – the income level of lone parent families would not be affected. This would cost £3 billion and would directly benefit low income families, increasing family stability (marriage is often preceded by co-habitation) and alleviating poverty. As with a transferrable tax allowance, due to the current financial situation the eradication of the couple penalty may need to be achieved by stages.
- (4) **The national roll out of relationship education in communities and schools.** The quality of a couple’s relationship is essential in determining a family’s stability. However few people have access to support, even at key points of vulnerability. We recommend that relationship support is made a core service in Family Hubs (centres in the heart of communities offering family-focused services, building on current Children’s Centre infrastructure). Couples should also automatically be offered relationship support at key points such as pre-marriage, before the birth of a child, and during a child’s teenage years. In addition, the school PSHE curriculum should provide opportunities to learn about and discuss relationships, family and marriage, ideally delivered by the voluntary sector.

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<sup>14</sup> The Centre for Social Justice, 2006, *Breakdown Britain*, Volume 1, Fractured Families, C11

(5) **Clear and public articulation of the value of marriage as the family structure which produces the best outcomes for adults and children.** Ministers should be emphasising the importance of families and the stability that marriage brings. This should be through presenting the evidence for marriage and the outcomes it brings. Policy should not be neutral, it must be evidence-led, and politicians should support that which is in the best interest of society. Contrary to popular belief, this is also in line with public desires: 70 per cent of adults support marriage and 90 per cent of young people want to get married.<sup>15</sup> Policy should be about helping people to achieve their aspirations when those aspirations benefit society as a whole. Supporting marriage is not about attacking other relationships but about recognising that it is the bedrock upon which a strong, fair and stable society is built.

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<sup>15</sup> *British Household Panel Survey, 2009*, Institute for Social and Economic Research; MORI Polls & Surveys, 1999, *Family and Marriage Poll*. (MORI Corporate Communications.); The Opinion Research Business, 2000, *Young People's Lives in Britain Today*. London: The Opinion Research Business