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About the Centre for Social Justice

Established in 2004, the Centre for Social Justice is an independent think-tank that studies the root causes of Britain’s social problems and addresses them by recommending practical, workable policy interventions. The CSJ’s vision is to give people in the UK who are experiencing the worst multiple disadvantages and injustice every possible opportunity to reach their full potential.

The majority of the CSJ’s work is organised around five ‘pathways to poverty’, first identified in our ground-breaking 2007 report *Breakthrough Britain*. These are: educational failure; family breakdown; economic dependency and worklessness; addiction to drugs and alcohol; and severe personal debt.

Since its inception, the CSJ has changed the landscape of our political discourse by putting social justice at the heart of British politics. This has led to a transformation in government thinking and policy. For instance, in March 2013, the CSJ report *It Happens Here* shone a light on the horrific reality of human trafficking and modern slavery in the UK. As a direct result of this report, the Government passed the Modern Slavery Act 2015, one of the first pieces of legislation in the world to address slavery and trafficking in the 21st century.

Our research is informed by experts including prominent academics, practitioners and policy-makers. We also draw upon our CSJ Alliance, a unique group of charities, social enterprises and other grass-roots organisations that have a proven track-record of reversing social breakdown across the UK.

The social challenges facing Britain remain serious. In 2020 and beyond, we will continue to advance the cause of social justice so that more people can continue to fulfil their potential.

![Prospect Think Tank Awards 2019 Winner](image)
Introduction

Marriage has become a middle-class secret. Among high income couples (the top quintile) 83% have tied the knot; among low-income parents (bottom quintile) only 55% are married.

This “marriage gap” is a social justice issue, as our paper suggests. Including both same sex and opposite sex marriages in its analysis, “Family Structure Still Matters” shows that married parents are twice as likely to stay together as cohabiting ones. By the time they turn five, 53% of children of cohabiting parents will have experienced their parents’ separation; among five-year-olds with married parents, this is 15%. These differences matter because family stability has been shown to profoundly affect children’s outcomes. Even when controlling for income and education, children raised in unstable families suffer worse health, are more likely to be excluded, more likely to join a gang and end up as NEET.

The cost of this to the NHS, to the criminal justice system, and to the Treasury – in terms of lost revenues – is huge. Less quantifiable but equally corrosive is the impact on society: the anti-social behaviour of even a tiny minority can erode trust and well-being among the majority.

The consequences of family instability are alarming; while the benefits conferred by marriage are inspiring. It is therefore surprising that government consistently fails to distinguish between marriage and cohabitation. In its language around family structure, including, crucially in its data collection, government persists in blurring the two categories of “married” and “cohabiting”. Official silence on this issue has sent out the message that marriage and cohabitation are interchangeable. Yet we have seen how the two structures lead to widely different outcomes. By ignoring this distinction, the government risks robbing couples of making an informed choice about what kind of relationship they should embark on. It will be difficult to short-change middle-class young people, as their parents are more likely to be married, and this cohort will know first-hand the advantages of matrimony. But to short-change young people in low income households, who are not likely to have enjoyed the lived experience of family stability, will be easier – and unforgivable.

The benefits conferred by marriage should be shared equally.

Cristina Odone
Head of Family Policy Unit
chapter one
The state of the nation

Family structure is changing.

While married couple families remain the most common family type in the UK, the percentage of married couple families has declined from 69.1% in 2008 to 66.5% in 2019, while the share of cohabiting couple families has increased from 15.3% in 2008 to 19.3% in 2019.¹

Cohabiting couple families have been the fastest growing family type over the last decade, now accounting for 19.3% of families – an increase of over a quarter over the last decade. In 2019 there were 3.5m cohabiting families,² up from 1.5m in 1996.³ This trend can be attributed largely to couples who cohabit as a precursor to marriage as well as those who cohabit and never marry.⁴ The proportion of lone parent families has stayed relatively consistent over the last decade, at 15% in 2019.⁵

Although the majority of children are born to married parents, those born outside of marriage now account for 48% of births. The overwhelming majority of births are still registered jointly by two parents with only 5.2% registered only by a mother.⁶ This actually marks a decline, with 7.9% of births registered solely by the mother in 1998.⁷ Extrapolating the current trend, the most likely prediction is that births outside of marriage will continue to increase. This means that in only a few years – likely around 2024 or 2025 – we will, for the first time, be experiencing the majority of births occurring outside of marriage.⁸

Divorce is also changing. While the 12 months before lockdown saw a 23% rise in the number of divorces, in 2018, the divorce rate was 7.4 per 1,000 marriages, representing the lowest divorce rates since 1973 and a 10.6% decrease from 2017.⁹

It appears that although the trend of marrying is declining, those who do choose to marry now do so with intentionality, rather than due to social pressure.

¹ Office for National Statistics (ONS), Families and Households: 2019
² ONS, Families and Households: 2019
³ ONS, Families and Households: 2019
⁴ ONS, Families and Households: 2017
⁵ ONS, Families and Households: 2018
⁶ ONS, Families and Households: 2019
⁷ ONS, (2017), Births by Parents’ Characteristics In England And Wales, 2016
⁸ ONS, (2017), Births by Parents’ Characteristics In England And Wales, 2016
⁹ Professor S. McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln
¹⁰ ONS, (2019), Divorces in England and Wales: 2018
Figure 1: Marriages 1962–2017

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.

Overall, rates of family breakdown have not been reducing. This is due to the increasing number of cohabitees who, as shall be examined in this paper, separate at much higher rates than married couples. Break-up rates among cohabitees are much harder to measure however, not least because there are fewer formal mechanisms of registering the formation or dissolution of cohabiting relationships. This means that although divorce rates may plateau, unseen family breakdown is continuing.

If the proportion of cohabiting parents continues to rise, then it is worth analysing this increasingly common relationship type and contrasting cohabitation with marriage, the family structure it is rapidly replacing.

This paper will compare the overall trends of cohabiting couples with those of married couples – same sex as well as heterosexual – assessing their differences in stability, quality and outcomes.
chapter two

Family structure at the bottom 20% of the income spectrum

Cohabitation is over-represented at certain income levels. While on average rates of cohabitation are on the rise, at the top levels of income couples continue to marry at consistently high rates. In the top quintile of couple families 83% are married, while in the bottom quintile this figure stands at only 55%.¹¹

From the children aged 0–5 surveyed for the most recent wave of Understanding Society, 85% from middle to high income households lived with both parents. However, among children in low income households this was true for only 47%. This income disparity persisted for children between 12–16 years old. For those in middle to high income households 65% lived with both parents, compared to 43% of children from low incomes.¹² The latest Family Resources Survey strata shows that for families with children in the bottom quintile, 45% are married compared to 21% who cohabit.¹³ In the top quintile, 84% are married and only 11% cohabit.¹⁴

Analysing the Millennium Cohort Study (MCS) shows that although income affects the likelihood that couples will stay together, family structure has even more of an influence. In the top quintile of couple families 83% are married, while at the bottom quintile this figure stands at only 55%.¹⁵ At wave 1, 80% of married couples were still together compared with 59% among cohabitees – a gap of approximately 20 percentage points. After controlling for income, the results were 87% for married couples and 74% for cohabitees. This reduced the percentage point gap to 13, still a noticeable difference. In the bottom quintile, 70% of the married couples were together, compared with 50% of the cohabitees. This suggests that the protective effect of being married on staying together was at least as great for the top quintile as it was for the bottom. Although income is a factor on couples staying together, structure remains the single most important influence on stability.

¹¹ MCS, ADRELP00 S1 DV, Relationship between Parents/Carers In Household
¹⁴ The percentages do not add up to 100% because the calculations include parents who are not in couples which is 33% at the bottom quintile and 5% at the top quintile.
¹⁵ MCS, ADRELP00 S1 DV, Relationship between Parents/Carers in Household
Family structure also affects future earnings. Tracking the earnings of comparable men for a decade from 2009 showed a correlation between income increase and family structure. For men who married during this time their income grew by 58.8%, while for cohabitees their income grew by 46.4%.  

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chapter three
Why structure matters: the evidence

Everyone wants the best for their child. This calls for secure attachment between parents and children\(^\text{17}\) as well as a stable relationship between parents. The family, our first social template, is where children experience their earliest relationships. These will mould children and influence the type of relationships they go on to form for themselves.\(^\text{18}\)

Secure relationships are central: children from stable families are less likely to be excluded and tend to do better at school,\(^\text{19}\) are less likely to be involved with the criminal justice system\(^\text{20}\) and have better employment outcomes\(^\text{21}\) than children from families where relationships break up is the norm. While there is broad consensus on the importance of quality and stability in relationships, opinion is split over any correlation between relationship quality and structure.

Two-parent households generally fall into two categories: families where parents are married or families where parents are cohabiting. (Families where parents are “living apart together” represent a statistically insignificant number.)

Evidence shows that the two family types are very different: marriage secures stability in a way cohabitation does not. Policy makers however do not distinguish between these two family structures. Government (and the OECD) collects data without differentiating between married and co-habiting couples. This is a mistake. As this paper will show, families where parents are married and families where parents are cohabiting differ in terms of stability, quality and outcomes.

Although the selection effect – the characteristics of the type of people who tend to get married – may account for some of these differences, the public declaration of commitment in marriage has an inherently stabilising effect and reduces the likelihood of family break-up with its calamitous effect on children.

\(^{18}\) Dr S Callan, (2008), The Next Generation, The Centre for Social Justice
Policy makers tend to be wary of distinguishing between types of family structure, however. Government language around family structure is notably absent and blurs any distinction previously made between marriage and cohabitation. Ministers fear seeming judgemental. They don’t want to be seen to underestimate and undermine lone parents and the spouse who has the courage to walk away from an abusive relationship, or cohabitees who intentionally choose that lifestyle.

This attitude has influenced popular culture and led to the widespread belief that cohabitees and married couples experience the same kind of relationship in terms of stability and quality. Ironically, those least likely to discuss the benefits of marriage are often in fact reaping the benefits themselves, with very high marriage rates amongst the top socio-economic strata.

Distinguishing between family structure types is a social justice issue. On top of the £51 billion per year cost of family breakdown and the deficit of social infrastructure limiting the UK’s global prosperity ranking, is the huge human cost.

The fractured family is more likely to be the poor family. The breakdown of parents’ relationships is unequally distributed and hits the poorest the hardest. A teenager growing up in the poorest 20% of households is two thirds more likely to experience family breakdown than a teenager in the top 20%.

84% of couples in the highest quintile of income are married, compared to only 11% of couples who cohabit in the same income bracket. Conversely, only 45% of those in the bottom quintile are married, with 21% cohabiting. Almost half of all children are no longer living with both their parents by the time they sit their GCSEs; however, for children in our poorest communities this is true by the time they start primary school.

Financial circumstances can be a key driver of couples’ break-up; but the converse is also true: family breakdown greatly increases the chance of experiencing poverty. The government’s own analysis on the causes of child poverty identified that family breakdown is directly linked to families experiencing poverty for the first time. Family structure can also affect life chances for those born into poverty. An American study found that there was an 80% chance of moving out of poverty for those born in poverty to married parents, compared to 50% for those born in poverty to unmarried parents.

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23 Prosperity in the UK 2019: 2019 Legatum Prosperity Index™
24 K. S. Hymowitz, (2006), Marriage and Caste in America, Chicago, p16
Why is it, then, that couples on the lowest income are more likely to cohabit?

Firstly, the welfare system incentivises lone parenting: the couple penalty means that the majority of claimants receive more financial support from the state if they are not married.\(^{31}\)

Secondly, as outlined in a landmark study in America, some women want the flexibility of cohabitation which allows them to separate easily from unsuitable partners.\(^{32}\) Though the women in the study aspired to marriage, they were fearful that depending on a man’s earnings could result in their being left destitute if the relationship ended.

Thirdly, there is an intergenerational aspect of cohabitation with children often replicating the relationship structure their parents and those around them chose.\(^{33}\)

Finally, many slide into cohabitation out of convenience and financial pressures rather than out of an intentional decision to increase the commitment of their relationship. Yet sliding into cohabitation, which as an overall trend does not offer the same permanence as marriage, may lead to greater hardship caused by instability and more family transitions for those who are already struggling to get by.

When families are under strain it is often children who are the most vulnerable. Over half of 4,500 children seen by the Child and Adolescent Mental Health Services cited family relationship problems as the cause of their mental ill-health.\(^{34}\) Since 2015 dysfunctional family relationships have been the second most common reason children called ChildLine.\(^{35}\) The occurrence of mental ill-health does not fall evenly amongst all family structures. 6% of those aged 5–10 with married parents had a mental health disorder compared to 12% of the same age with cohabiting parents.\(^{36}\) Strengthening families is an important part of addressing the escalating mental health crisis.

The Government must also consider the implications for education. Although the Government rightly spends a large proportion of its budget on education,\(^{37}\) between the ages of 4–16 the average child spends only 14.5% of their time at school, while spending 85.5% of their time at home.\(^{38}\) Policies to improve the attainment in education should pay close attention to the family context of the children they support. Home environments marked by multiple transitions, disrupted attachment to a parent and frequent conflict increase the likelihood of children displaying externalising behaviour problems, leading to poor engagement and attainment at school.\(^{39}\) The Department for Education also named family breakdown as a factor that can multiply the risk of school

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\(^{32}\) K Edin and M Kefalas, (2005), Promises I Can Keep, University of California Press


\(^{35}\) ChildLine (2019), Childline Annual Review, NSPCC, p9

\(^{36}\) ONS, (2019), Percent Of Children With A Mental Disorder By Marital Status And Age Group, England, 2017

\(^{37}\) Education is the second-largest element of public service spending after Health at £91 billion in 2018–19 about 4.2% of national income. www.ifs.org.uk/publications/14369

\(^{38}\) Based on CSJ’s own calculations. The 85.5% includes hours of sleep.

\(^{39}\) Department for Work and Pensions, (2014), An Evidence Review of The Drivers of Child Poverty for Families in Poverty Nowand For Poor Children Growing Up to Be Poor Adults, p92
Achievement in education impacts future earning potential and likelihood of experiencing poverty, providing a direct and traceable link between underachievement and family background.

This paper will pivot mainly around marriage and cohabitation. This includes both same and opposite sex marriages, though the overwhelming majority of marriages remain between opposite sex couples. Longitudinal studies on the effects of civil partnered relationships on children do not yet exist, due to the relative recent nature of their formation and the small numbers involved. Therefore, this paper will primarily focus on comparing marriage with cohabiting relationships.

Marriage: the unique commitment

Marriage provides clarity for the future of a relationship, removing ambiguity by sending a clear signal to each partner of mutual commitment for life. The public declaration of commitment makes it difficult for asymmetrically committed relationships – where one partner has a higher commitment than the other – to survive, thereby filtering out less viable relationships. Cohabiting couples are less likely to have the specific moment of articulated commitment in marriage that forces ambiguity into the open. Cohabitation increases the constraints which tie a couple together, such as shared property or finances, thereby providing a correlative increased commitment.

Marriage has a powerful social meaning that conditions the behaviour of its participants. It will never be possible to fully isolate the selection effect, not least because of the ethics around conducting such an experiment. When we consider whether marriage produces stability or if stability produces marriage there are reasons to think that there is a causal element – in the public and intentional commitment of a marriage – in addition to a selection effect. It is as much a mistake to rule out the likelihood of cause as it would be to assume that it’s there.

Family stability and structure

Government, in its language around family structure, and in its policy mechanisms, fails to distinguish married from cohabiting couples. Yet recent polling of parents in social class C2DE (where levels of parental separation are the highest) found that 88% of parents agreed that the Government is right to say that stability is important for children.

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41 In 2016 – the last year this data is available – 2.8% of marriages in England and Wales were between same-sex couples. Offices for National Statistics, Marriages in England and Wales: 2016
42 ONS, Families and Households: 2019. In 2019 only 0.07% of families were a civil partner couple family.
43 Centre for Social Justice (CSJ)/Bounty.com polling of 1,658 pre-natal and post-natal members via their online newsletter between 14th–25th August 2017
Government reluctance to differentiate between these different types of family structure has contributed to the framing of cohabitation as simply a ‘poor man’s marriage’, offering the same benefits of marriage in terms of quality and stability. However, comparing these family structures shows they are not equally stable. As an overall trend, parents who are married are more than twice as likely as parents in any other family structure type to stay together. In the Millennium Cohort Study (MCS), 88% of the married parents were still together when their child was five years old compared to only 67% of parents who were cohabiting at the time of the child’s birth. Children born to cohabiting parents were almost three times more likely to no longer live with both their parents when they were 5 years old, compared to children born to married parents. Another longitudinal study found that of all union disruptions, 79% were disrupted cohabitations.

Comparing the number of relationship transitions also challenges the idea that cohabitation is simply a ‘poor man’s marriage’. The average single mother experiences 1.91 transitions and cohabiting mothers 0.88 – three times higher than the rate for married mothers at 0.27. Continuously cohabiting couple parents are relatively rare: cohabiting couples tend to either get married or break up. This analysis show that children who experience a family transition are more likely to be born to a cohabiting or lone parent.

Experiencing a family transition can have huge ramifications for children. Parental separation at age 7 was found to have negative associations with behaviour at age 13, even after controlling for previous wellbeing. Parents divorcing, especially when this results in losing touch with one parent, counts as an Adverse Childhood Experience, according to Harvard’s Centre on the Developing Child. Experiencing multiple ACEs, without the buffer of the continuous presence of a trusted adult, can cause toxic stress – over-activating the stress-response system, thereby causing wear and tear of the child’s brain and body. Transitions such as parents’ separation or divorce affect children’s development, even after accounting for selection bias. Extended family networks can mitigate some of the effects of these transitions, however.

absorbers’ – non-parental adults who help children navigate challenges. The likelihood of a male role model (or shock-absorber) being lost during a parental separation explains why family transitions seem to affect boys more.

Although family transitions can be stressful, under certain circumstances, such as the dissolution of toxic or abusive relationships, they can lead to a reduction of stress and to an improvement, rather than deterioration, in outcomes. For the majority however, the toxic stress that young people experience during family breakdown affects every area of their lives from engagement in education to involvement in the criminal justice system and the quality of their own relationships. The long-lasting ramifications can affect children for the rest of their lives.

**Family structure: the impact on children**

Children of married parents displayed the lowest rates of cognitive delay; the highest rates were found in children of stepfamilies. MCS children who had experienced family structure change had lower cognitive assessment indicators and higher behaviour problems at age 5, compared to those who had not. Some difference was attenuated after accounting for poverty levels but children in married families still had significantly less cognitive delay compared to children in stepfamilies even after controlling for background factors, including income. This implies that lower cognitive test scores have a correlative relationship with experiencing more family transitions, a phenomenon more likely in non-married families.

Although family structure does affect cognitive development, the most notable effect is on the presence of externalising behaviours such as aggression, hostility, verbal and physical violence, anti-social behaviour, conduct disorder, delinquency and vandalism. This behaviour showed an independent connection with family structure even after allowing for a preliminary selection of associated factors. It has been argued that family structure has a greater impact on the presence of these behaviours than maternal education or poverty.

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Children model behaviours they observe, and challenging conduct may correlate with experiencing disrupted attachment and regular conflict in the home. High levels of single-parent families within a neighbourhood were related to high levels of challenging behaviour in children, even when the single-parents were of high social-economic status. After regression was applied to the MCS, challenging behaviours were still ‘significantly different’ between children of married and cohabiting parents. Compared to children living with married parents, children who lived in other family types, including other stable families, were more likely to display externalising behavioural problems at age 5, even after adjustment for a range of socio-economic, demographic and health factors.

Income, a common explanation for this difference, interestingly bore no correlation with behaviours.

The link between family structure and internalising behaviour could be explained by the increased likelihood that a child in a single-parent home has experienced a disrupted attachment with one of their parents. This could be a factor in why children are more prone to demonstrate both externalising and internalising behaviours even if in a low-conflict stable lone-parent home. Two out of three children born to cohabiting parents will experience the loss of at least one major attachment figure before the age of 12. Our analysis of stability has shown that those who experience this disrupted attachment are more likely to have been born to cohabiting parents.

Externalising behaviour and disrupted attachment can be a predictor of economic and social challenges throughout children’s lives. The Newcastle Thousand Family Study showed that a boy’s likelihood of conviction up to age 32 was doubled if he had experienced family separation before the age of five. Losing a parental figure from the home directly increases the probability of frequent alcohol consumption among adolescent boys and increased emotional difficulties among girls. 70% of young offenders come from families where parents have separated. A study of 60 young people in Croydon, who were involved or at risk of being involved with crime, found 72% of the cohort had an absent father; the next highest common issue (42%) had experienced domestic abuse in their home.

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67 Accounting for child’s gender, ethnic group, income below poverty line, mother’s age, parental education and housing tenure.
76 Croydon Safeguarding Children Board, (2019), Vulnerable Adolescents Thematic Review, p13
Externalizing behaviour also affects engagement and attainment in education. Children who experience family breakdown are more likely to under-perform in school\textsuperscript{77} and be at risk of exclusion.\textsuperscript{78} Young people who experienced a change in family structure were less likely to remain in education after 16 compared to children from stable families.\textsuperscript{79} After controlling for external factors, young people who experienced family instability and young people from stable cohabiting stepfamilies were 33\% and 39\%, respectively, less likely to have stayed in education after 16 than those from stable married families.\textsuperscript{80} Young people who had experienced family instability were still half as likely to stay in education as those young people from stable married biological families, even after controlling for income.\textsuperscript{81} Internationally the results are similar.\textsuperscript{82}

Parents are children’s first role models. Their relationship is the template children will copy. Boys who grew up with a single parent or who experience multiple transitions have a substantially higher likelihood of becoming fathers early,\textsuperscript{83} are less likely to marry\textsuperscript{84} and are particularly likely to become non-resident fathers.\textsuperscript{85} Girls who grow up in families without their fathers, even if that family structure is stable, are more likely to bring up their own children in fatherless families themselves.\textsuperscript{86}

Parental separation also impacts the stability of the next generation. National longitudinal data from two generations found that parental divorce increased the odds of marital disruption by 70\% for daughters,\textsuperscript{87} and another study found that a marriage was more likely to break up if the mother had parents who were separated.\textsuperscript{88} An academic analysing the transmission of stability between generations asserted that ‘young people from unstable-families tend to form unstable unions, whereas young people from stable families tend to form stable [relationships]’.\textsuperscript{89} A longitudinal analysis calculated that each disruption to the parents’ relationship increased the likelihood by 16\% of their offspring experiencing the same.\textsuperscript{90} Whether consciously or unconsciously, people seek familiar relationship dynamics, and replicate behaviours that they have observed.

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\bibitem{87} P Amato and D DeBoer, (2004), ‘The Transmissin of Marital Instability Across Generations: Relationship Skills or Commitment to Marriage?’, Journal of Marriage and Family
\bibitem{88} J Holmes and K Kiernan, (2010), Fragile Families in the UK: Evidence from the Millennium Cohort Study, University of York, Draft Report, p9
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Family structure: the impact on parents

The benefits conferred by marriage extend to parents.

Twice as many unmarried mothers reported that their partner used force in their relationship compared to married mothers. In the MCS, family structure is ‘significantly associated with mental health’ with 7.3% of married mothers experiencing psychological distress compared to 11% of cohabiting mothers. This is significant, as stress levels in parents have a direct impact on education and mental health outcomes in their children. As a general trend cohabiting couples were found to have lower levels of relationship satisfaction. There is wide and welcome agreement that reducing inter-parental conflict and improving the quality of parents’ relationships will benefit both parents and children.

Of married mothers, 19% reported high levels of conflict with their child compared to 42% of mothers who had experienced partner transitions. Children exposed to multiple partner transitions and the conflict and disrupted attachment associated with these are more likely to replicate conflict in their own relationships.

Married couples also seem to report healthier lifestyles and better health outcomes than those who are not married. Smoking, recreational drug usage and depressive symptoms were much lower for continuously married women than for all other women. Heavy drinking in the first year after birth showed a clear gradient, rising from 4% among married mothers to 10% among cohabiters. Even after accounting for poverty, single mothers who re-partnered had significantly increased likelihood of persistently poor mental health.

These health benefits extend to men. Large cohort studies found that never-married men were three times more likely to die from cardiovascular disease than married men and that, even after taking major cardiovascular risk factors into account, married men had a 46% lower rate of death than unmarried men. Married men have a lower risk
of depression and a higher likelihood of satisfaction in retirement than their unmarried peers. Patients who have intact marriages when diagnosed with cancer have better survival rates than patients who are separated at the time of diagnosis.

Married couples appear to also be more engaged members of their community and more likely to talk to or assist their neighbours. Married adults are the most likely out of all demographic groups to belong to a voluntary association. It may be that married couples are more likely to have the capacity and the desire to foster communal belonging, not only within their own relationships, but also within their wider communities.

The final correlation is between family structure and income. Those who remain married fare best economically, followed most closely by cohabiting mothers who subsequently marry the child’s biological father. The MCS shows a difference between comparable married and cohabiting couple incomes. Married couples earned an average of £436 per week while those in stable cohabiting relationships earned £340. In the MCS 81% of married households and 65% of cohabiting households never experienced poverty. Although it would be expected that entering co-residence with any partner would result in an increase in income, single mothers fared better financially when they married the biological father than their counterparts who cohabited with either the natural father or a new partner. Single mothers seem more willing to make the commitment of marriage to men who offer the greatest potential to economically support their family. This shows a disparity in income between cohabiting and married couples, even when both couple types have access to two incomes.

102 K Scott, (2010), ‘Gender and the Relationship Between Marital Status and First onset of Mood, Anxiety and Substance Use Disorder’, Psychological Medicine, 40(9), p1495–1505
Conclusion

This paper has set out why family structure remains an important determinant of children’s and parents’ outcomes. As has been shown, the differences between the two prevailing structures – marriage and co-habitation – are stark, even when controlling for income and education. Attributing any distinction entirely to the selection effect ignores the impact of intention that marriage, with its public commitment, entails. The recommendation of this paper is for Government to stop blurring the distinction between co-habitating and married couples: when they deliver dramatically different outcomes for children as well as parents. To pretend that these family structures are interchangeable is to cheat couples, and in particular the most disadvantaged, of the best basis for a stable relationship.

The differences between co-habitation and marriage are not negligible. The government should stop pretending they are.
Annex

A1: Births outside marriage, 1950–2018

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.

A2: Births outside marriage, projected 2019–25

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.
A3: Births and fertility rate, 1950–2018

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.

A4: Religious ceremonies, 1962–2017

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.

A6: Women married by age 30

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.
A7: Men married by age 30

Source: Steve McKay, Distinguished Professor in Social Research in the College of Social Science, at the University of Lincoln.