

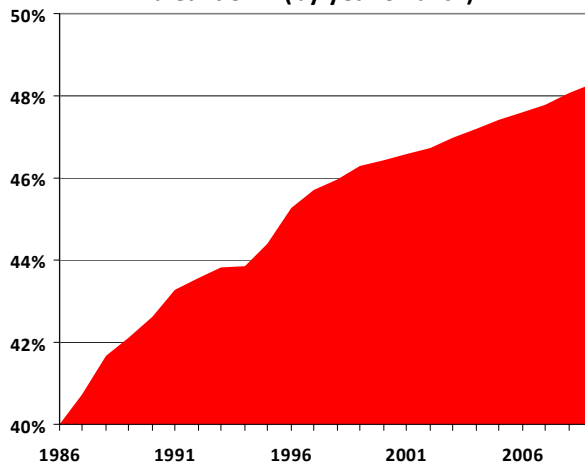
## Family breakdown in the UK : it's NOT about divorce

Harry Benson

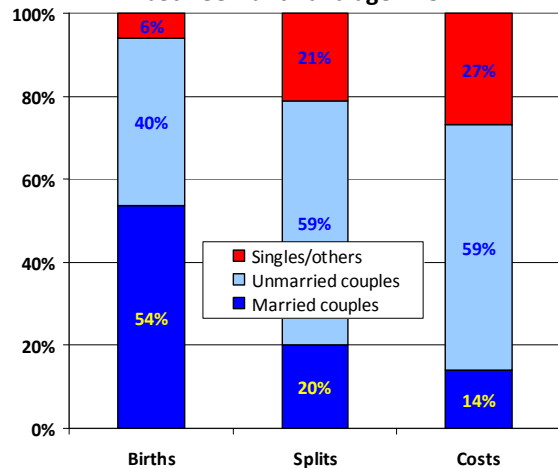
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Family breakdown affects a growing number of families and costs at least £20-24 billion per year<sup>1</sup>. Family policy has failed to acknowledge either scale or source of the problem, as is evident in the lack of emphasis and rigorous analysis in recent major papers<sup>2 3</sup>. This paper aims to inform policy with new analysis using data from the biggest family surveys available in the UK. The headline findings below lend urgency to the need for policy solutions focused primarily on improving stability amongst unmarried new parents. These include re-establishing the need for and importance of marriage and prioritising a national programme of relationship education, starting with *Let's Stick Together* that has demonstrated the ability to access 30% of all new parents.

**Children who will experience family breakdown (by year of birth)**



**Family breakdown between birth and age five**



- **The scale: 48% of all children born today will not still be living with both natural parents on their sixteenth birthday.**

In other words, unless family trends change dramatically for the better, one half of all children born today will experience family breakdown. This represents a substantial increase from the actual figure of 40% just ten years ago, documented in three major surveys – the national Census, Families and Childrens Study (FACS) and British Household Panel Survey (BHPS).

- **The source: Of every £7 spent on family breakdown amongst young families, £1 is spent on divorce, £4 is spent on unmarried dual registered parents who separate, and £2 is spent on sole registered parents.**

In other words, the problem is not divorce. While marriage accounts for 54% of births, the failure of marriages – i.e. divorce – accounts for only 20% of break-ups and 14% of the costs of family breakdown, amongst all families with children under five. Unmarried families account for 80% of the break-ups and 86% of the costs. These findings are supported by data from the Family Resources Survey 2008-9, which shows that divorce accounts for just 27% of lone parenthood overall.

<sup>1</sup> Callan, S., Benson, H., Coward, S., Davis, H., Gill, M., Grant, H., Percival, D., & Rowthorn, R. (2006). *Breakdown Britain: Fractured Families*. London: Centre for Social Justice.

<sup>2</sup> DCSF (2010). *Support for All: The Families and Relationships Green Paper*. Department for Children Schools and Families (pp25-31)

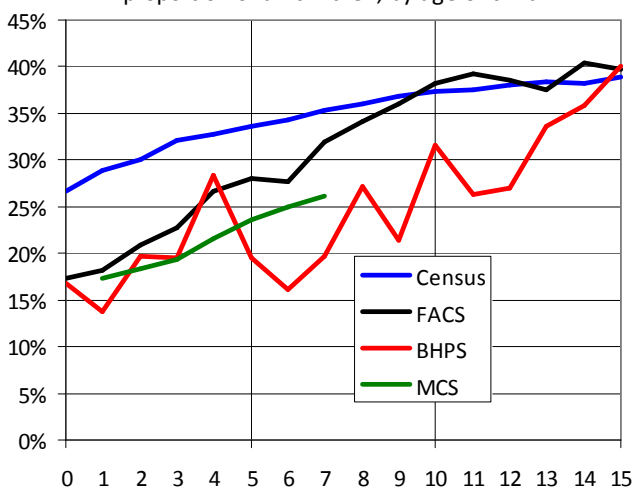
<sup>3</sup> Hunt, S. (2010) *Family Trends. British Families since the 1950s*. Family and Parenting Institute (pp 18-27)

## Half of all children born today will experience family breakdown

It is often cited that one in four children live with only one natural parent at any one time. This is a snapshot across all children at all ages. What is rarely, if ever, cited is the proportion of children who will live with one natural parent before they are 16. Yet this information is readily available from Census, BHPS and FACS surveys (and MCS up to age 7), all of which record data for children not living with both parents for each age cohort.

As the chart below shows, there are variations between surveys. Part of this is whether the survey question refers to parent or child. However the general trend is clear. The most reliable survey is MCS, because it is large (retaining 12,000 of the 18,000 original mothers at the latest year 7 sweep), longitudinal, and specifically surveying new births. Although the cross-sectional Census is of similar size for each annual dataset, the high starting point suggests their question may not be comparable. The much smaller longitudinal surveys, FACS and BHPS, both show similar starting points and trends to MCS. FACS shows less variation as the relevant sample is three times the size of BHPS.

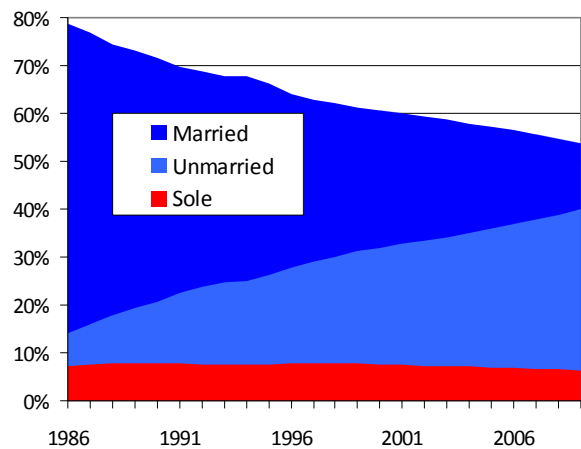
**Children not living with both parents**  
proportion of all children, by age of child



However one common characteristic is apparent from all the studies, that 40% of 15 year olds no longer live with both natural parents. These cohorts – with the exception of MCS where there is no final year data yet – were all born in the 1980s. Changes in family trends, especially the trend away from marriage, mean that this 40% figure may not apply to children born today.

The following chart shows the extent of this shift.

**Births by marital status**

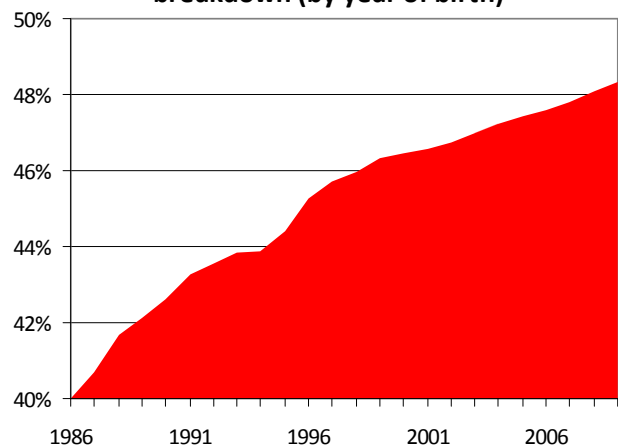


Assessing how many of today's children are likely to experience family breakdown requires assumptions about the proportion of married couples who remain intact, unmarried couples who marry and then remain intact, and unmarried couples who stay unmarried and remain intact. To my knowledge, this is the first attempt to identify these rates.

By applying Ermisch (2001) estimates of the survival rates of married (70%) and unmarried (35%) parents who remain intact, I estimate that 22% of unmarried parents get married and stay together married and a further 14% stay together unmarried.

Applied to 2009 birth data, this means that the risk of experiencing parental break-up has risen from 40% in 1986 to 48% today. For more detailed workings, see Appendix A.

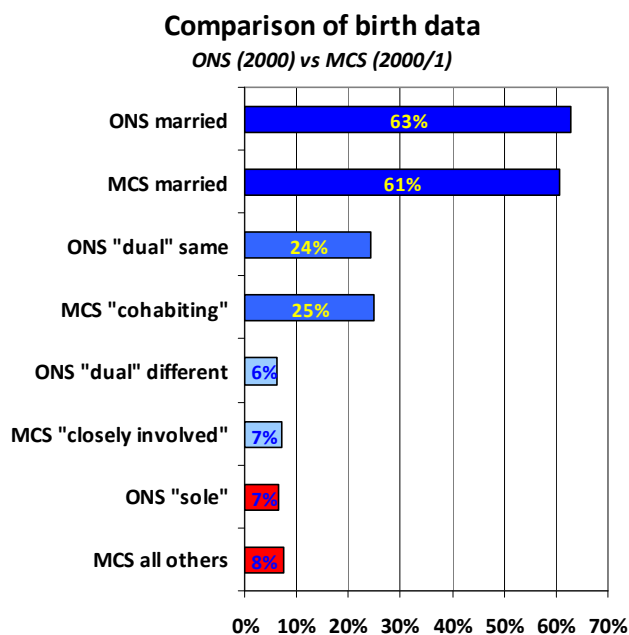
**Children who experience family breakdown (by year of birth)**



## Divorce accounts for only £1 in every £7 of support for lone parents with children under five

The surveys mentioned previously – Census, BHPS, FACS – all concur that the majority of family breakdown affecting children takes place during the first few years of parenthood. By mapping family breakdown data amongst parents with five year old children from the Millennium Cohort Study onto national birth data from ONS, it is now possible to establish the specific contribution of divorce to lone parenthood during these crucial early years.

Although ONS and MCS apply different categories to describe marital status at birth, it is both plausible and likely that there is a high degree of overlap, as shown in the graph below:



- Births to married parents are directly comparable. The proportion of births to married parents was reported as 63% by ONS for the year 2000 versus 61% by MCS for the years 2000/2001.
- The ONS measure of dual registered parents living at the same address (24%) also compares directly to the MCS measure of parents who are “cohabiting” (25%).
- Where there is least clarity is in the remaining 13% of ONS births and 15% of MCS births. Nonetheless it is plausible to map ONS dual registered parents living at different addresses (6%) with MCS parents

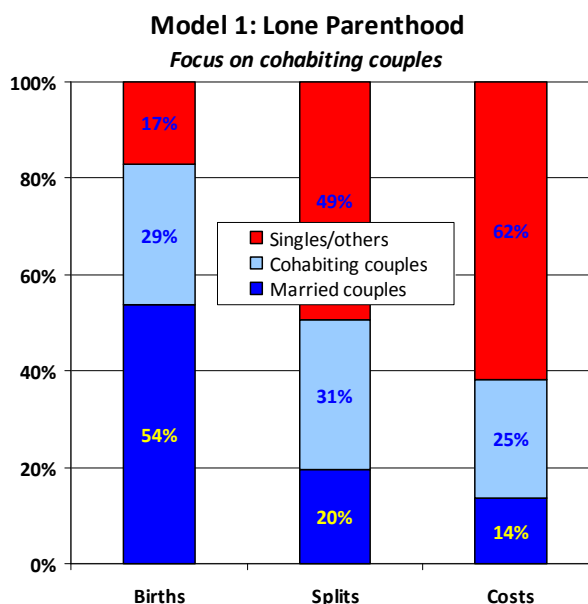
who describe themselves as closely involved (7%). The remaining ONS sole registered parents (7%) maps with the remaining categories in MCS (8%) who are either “just friends”, “separated”, “divorced”, or “not in a relationship”.

### Model 1: cohabiting couples

Having established that ONS and MCS categories from the years 2000/1 are broadly compatible, I have applied MCS five year break-up ratios to the latest ONS 2009 birth data. Model 1 is the most cautious interpretation of this comparison, mapping the three ONS and MCS categories described above.

In this model, I have taken the numbers of births nationally in England and Wales and applied MCS break-up ratios to produce an estimate of family breakdown. From the three waves of MCS data, I have extrapolated annual rates of breakdown.

The cost of family breakdown for each birth cohort by category = (the number of births) x (the average break-up rate) x (the average number of years that family breakdown takes place before age five).



Using this model,

- The 54% of married births account for 20% of splits and 14% of costs
- The 29% of cohabiting births account for 31% of splits and 25% of costs (equivalent

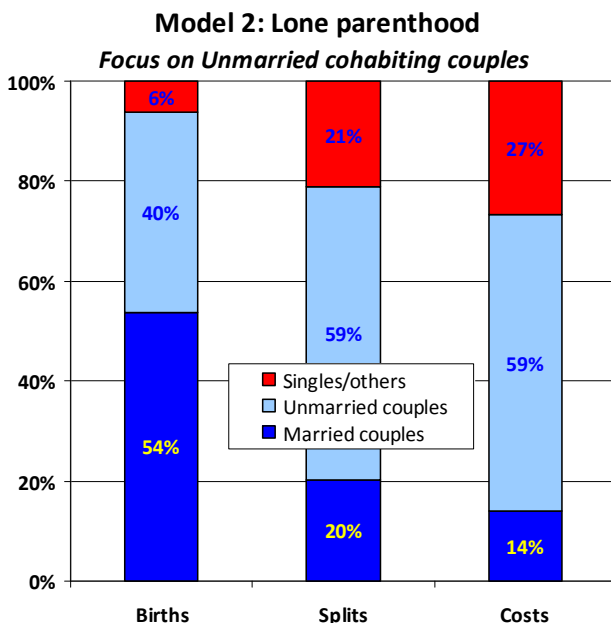
to 2.9 times the splits and 3.4 times the cost amongst married parents)

- The 17% of births with non-resident fathers account for 49% of splits and 62% of costs (equivalent to 7.9 times the splits and 14.4 times the cost amongst married parents)

This model is likely to provide an accurate picture of the relative contribution of divorce to lone parent formation. However the estimate for the contribution of cohabiting couples is conservative because it includes only those definitely cohabiting and applies only the lowest break-up rate amongst unmarried parents.

### Model 2: unmarried couples

Model 2 broadens the analysis to look at the contribution from a broader definition of unmarried couples. In this case, unmarried couples means either “dual registered” parents for ONS data or “cohabiting” and “closely involved” parents for MCS data. As with Model 1, I have started with ONS births, then applied average MCS break-up rates and average number of years as a lone parent for each category.



- The 54% of married births account for 20% of splits and 14% of costs.
- The 40% of unmarried births account for 59% of splits and 59% of costs (equivalent

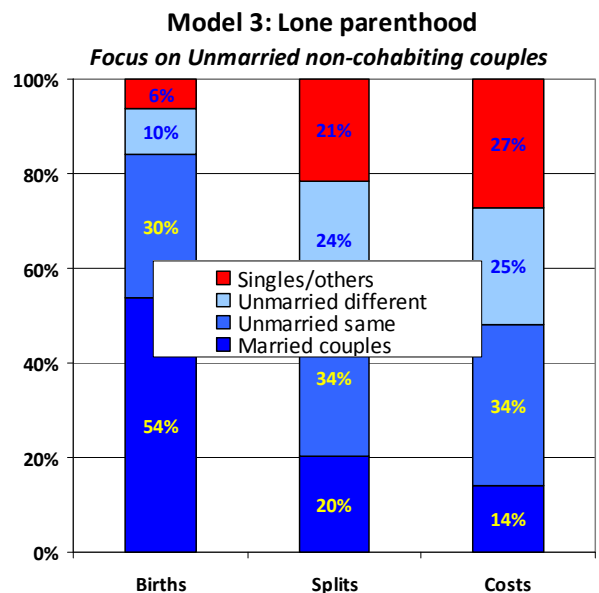
to 3.9 times the splits and 5.7 times the cost amongst married parents)

- The 6% of singles/other births account for 21% of splits and 27% of costs (equivalent to 9.1 times the splits and 16.6 times the cost amongst married parents)

This model provides a reasonable assessment of the cost of parents who start off as an unmarried couple or as an unmarried single.

### Model 3: non-cohabiting couples

Model 3 attempts to distinguish unmarried couples as couples who cohabit and couples who have a less clear living arrangement.



- Contributions for married and single parents are as the same as for Model 2.
- The 30% of cohabiting unmarried couples account for 34% of splits and 34% of costs (equivalent to 2.9 times the splits and 4.2 times the cost amongst married parents)
- The 10% of unmarried births account for 24% of splits and 25% of costs (equivalent to 6.7 times the splits and 9.7 times the cost amongst married parents)

This model is likely to present a reasonable picture of breakdown across all categories because the birth data and descriptions map so well. However more assumptions brings more scope for error.

## Conclusions from the three models

All three models produce very similar results. In particular:

- Model 1, 2 & 3: **married** couple parents account for 54% of births, 20% of splits and 14% of costs
- Model 1: **cohabiting** couple parents (using a strict definition) account for 29% of births, 31% of splits and 25% of costs
- Model 2: **unmarried** couple parents (using a broad definition) account for 40% of births, 59% of splits and 59% of costs
- Model 2 & 3: single parents who register as **sole** parent (using a strict definition) account for 6% of births, 21% of splits and 27% of costs
- Model 1: single parents with **non-resident** fathers (using a broad definition) account for 17% of births, 49% of splits and 62% of costs

Model 2 provides a good summary of the relative contribution of married, unmarried and lone parents to family breakdown.

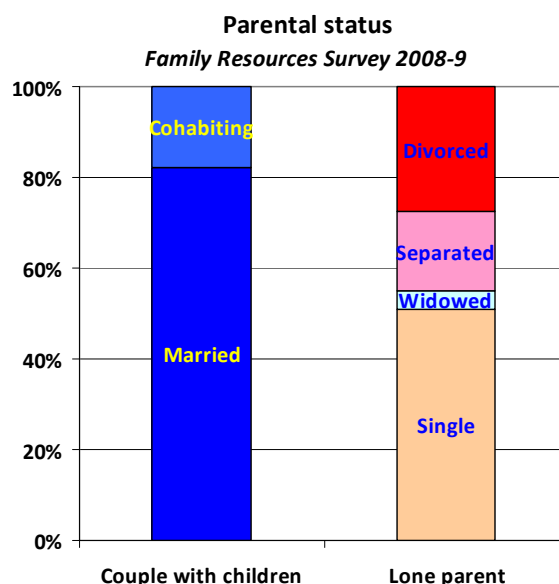
**For every £7 spent on family breakdown, the break up of married parents accounts for £1, dual registered unmarried parents for £4, and sole registered parents for £2.**

## Sources of lone parenthood overall

My previous analysis looks at the sources of lone parenthood affecting children under five. The clear conclusion is that divorce represents a small proportion of lone parents with young children and an even smaller proportion of the associated costs.

This pattern is not just peculiar to parents with young children. It is repeated across lone parents as a whole.

The Family Resources Survey (FRS) 2008-9 provides a snapshot of all families with or without children. Amongst Britain's 1.9 million lone parent families, 27% are divorced, 69% are either single or separated, and 4% are widowed.



Although the previous analysis of lone parents with young children shows that the share of costs is reduced further for divorcees, mainly because the lone parent formation occurs later for divorcees, this may not be the case for lone parents overall. For example, divorcees tend to be older, more likely to work and also more likely to receive maintenance than the single lone parents.

What is clear is that FRS data on the sources of lone parenthood overall reflects the picture given by MCS and other data on the sources of lone parenthood with young children. Large national datasets show that divorce represents the minority route into lone parenthood.

## A brief note on policy solutions

These new statistics demonstrate dramatically that family breakdown is a huge and growing problem and that the main driver of family breakdown is the collapse of unmarried families. A failure to acknowledge these key points will lead to the inevitable failure of any government policy aimed at strengthening families. Witness the continued rise of lone parenthood since the 1980s at a time while divorce rates remained stable or declined.

I have written elsewhere on specific policy solutions<sup>4</sup>. I especially commend the proposals made in **Breakthrough Britain**<sup>5</sup>, the final report of the independent Social Justice Policy Group commissioned in 2006 by David Cameron to make recommendations to the Conservative Party to tackle the root causes of poverty, of which I was co-author.

The key issue is how to improve the stability of unmarried parents. Much of the breakdown within this group is utterly avoidable. If this were not the case, marriage and relationship education programmes would have no effect whatsoever. In fact, the best programmes have been shown to improve relationship quality, reduce conflict and increase stability. The best new ongoing study of military families in the US, using a randomised controlled design, has already showed significant reductions in divorce rate at one year. Other studies show reduction in divorce risk of 30% or more amongst newlyweds over five years. See my briefing paper on relationship education for references<sup>6</sup>.

In a nutshell, strengthening couples who are unmarried new parents means two things: reasserting the importance of marriage and commitment, and providing top quality evidence-based relationship education programmes that can access significant numbers of unmarried parents.

Reasserting marriage may be contentious but it is vital. Making relationship education available is far less contentious, but needs to build on

existing programmes that have demonstrated success. A solid starting point, acting as a stepping stone for a national programme of relationship education, would be the national roll out of the programme **Let's Stick Together**<sup>7</sup>, pioneered in Bristol and reaching up to 30% of all new parents, married and unmarried, through health visitors and post-natal clinics.

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### Acknowledgement

*I would like to thank Professor Stephen McKay of Birmingham University for his invaluable and generous help with some of the datasets and analysis. Assumptions and errors of interpretation thereafter are entirely my own.*

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<sup>7</sup> Benson, H. (2010). Lets Stick Together. Oxford: Lion Hudson. [www.letssticktogether.com](http://www.letssticktogether.com)

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<sup>4</sup> Benson, H (2010). Submission to the Field poverty review held at Policy Exchange. Brief available at [www.bcft.co.uk](http://www.bcft.co.uk)

<sup>5</sup> Callan, S., Benson, H., Coward, S., Davis, H., Gill, M., Grant, H., Percival, D., & Rowthorn, R. (2007). Breakthrough Britain: Family breakdown. London: Centre for Social Justice.

<sup>6</sup> Benson, H. (2010) Little changes, Big impact. Strengthening families and reducing family breakdown through relationship education. Brief available at [www.bcft.co.uk](http://www.bcft.co.uk)



## Appendix A

Children who experience family breakdown	Calculation		Births in	Births in	Calculation
	<i>(assumptions in red)</i>		1986	2009	
Births to married parents	<i>a</i>	<i>ONS</i>	519,673	380,069	<i>ONS</i>
Births to unmarried parents	<i>b</i>	<i>ONS</i>	93,660	282,440	<i>ONS</i>
Births to sole parents	<i>c</i>	<i>ONS</i>	47,685	43,739	<i>ONS</i>
<b>All births</b>	<i>d</i>	<i>ONS</i>	661,018	706,248	<i>ONS</i>
<b>Overall breakdown rate %</b>	<i>e</i>	<i>Census</i>	<b>40%</b>	<b>48%</b>	$1 - f / d$
All intact families	<i>f</i>	<i>exd</i>	396,611	365,079	$g + m$
All intact married couples	<i>g</i>	<b>96.8% x f</b>	383,919	326,807	$h + k$
Intact married who start married	<i>h</i>	<b>70% x a</b>	363,771	266,048	<b>70% x a</b>
Intact unmarried who marry	<i>k</i>	$h - g$	20,148	60,759	$l \times b$
Intact unmarried who marry %	<i>l</i>	$k / b$	22%	22%	<b>1986 l</b>
Intact unmarried who stay unmarried	<i>m</i>	<b>3.2% x f</b>	12,692	38,272	$n \times b$
Intact unmarried who stay unmarried %	<i>n</i>	$m / b$	14%	14%	<b>1986 n</b>
<b>Check - Intact unmarried % - should be 35%</b>		$(k + m) / b$	35%	35%	$(k + m) / b$
Intact married		<i>h</i>	363,771	266,048	<i>h</i>
Intact unmarried who marry		<i>k</i>	20,148	60,759	<i>k</i>
Intact unmarried		<i>m</i>	12,692	38,272	<i>m</i>
<b>Intact married, as %</b>		$h / f$	<b>92%</b>	<b>73%</b>	$h / f$
<b>Intact unmarried who marry, as %</b>		$k / f$	<b>5%</b>	<b>17%</b>	$k / f$
<b>Intact unmarried who stay unmarried, as %</b>		$m / f$	<b>3%</b>	<b>10%</b>	$m / f$

### Notes

- **Overall:** I have assumed that the survival rates for married couples, unmarried couples who marry and unmarried couples who stay unmarried, remains the same for both 1986 and 2009 cohorts.
- **Line g:** Census data shows that married families comprise 96.8% of all families that remain intact through their child's upbringing.
- **Line h:** This is the first part of estimating how many of the intact married couples started off as married and how many as married. The only reliable starting point for this is Ermisch (2001) who reports that the overall survival rates are 70% for married couples and 35% for unmarried couples. I have assumed the 70% survival rate also remains good for the 2009 cohort.
- **Line l:** The 70% assumption now allows calculation of the number of intact married couples who started off unmarried. I have applied this same 22% survival rate to the 2009 cohort.
- **Line m:** Census data shows that unmarried families comprise 3.2% of all families that remain intact through their child's upbringing.
- **Line n:** This gives a 14% survival rate of intact unmarried couples who stayed unmarried. I have also applied this same 14% rate to the 2009 cohort.

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## Appendix B

**Model 1** Assumes all ONS unmarried divide into MCS "cohabiting" and "singles/other"

### Couples with children under five

England & Wales	All births		Breakdown within five years			Cost of breakdown		
	number	as %	rate	number	as %	years	£m	as %
Married couples	380,069	54%	9%	34,163	20%	2.5	£ 978	14%
Cohabiting couples	205,638	29%	26%	53,862	31%	2.9	£1,780	25%
Singles/others	120,541	17%	71%	85,770	49%	4.5	£4,469	62%
All first time mums	706,248		25%	173,795			£7,228	
Source	1		2			3	4	

**Model 2** Assumes ONS "dual register" births equate to MCS combined "cohabiting" and "closely involved" births

### Couples with children under five

England & Wales	All births		Breakdown within five years			Cost of breakdown		
	number	as %	rate	number	as %	years	£m	as %
Married couples	380,069	54%	9%	34,163	20%	2.5	£978	14%
Unmarried couples	282,440	40%	35%	99,278	59%	3.6	£4,138	59%
Singles/others	43,739	6%	82%	35,866	21%	4.5	£1,869	27%
All first time mums	706,248		24%	169,307			£6,986	
Source	1		2			3	4	

**Model 3** Assumes ONS "Same address" = MCS "cohabiting" and ONS "different address" = MCS "closely involved"

### Couples with children under five

England & Wales	All births		Breakdown within five years			Cost of breakdown		
	number	as %	rate	number	as %	years	£m	as %
Married couples	380,069	54%	9%	34,163	20%	2.5	£978	14%
Unmarried - same address	214,189	30%	26%	56,102	34%	3.6	£2,339	34%
Unmarried - different address	68,251	10%	60%	40,797	24%	3.6	£1,701	25%
Singles/others	43,739	6%	82%	35,866	21%	4.5	£1,869	27%
All first time mums	706,248		24%	166,927			£6,886	
Source	1		2			3	4	

### Sources

- 1 ONS publish 2009 England & Wales birth data as married, unmarried dual registered parents with the same address and with different address, and sole registered parents
- 2 MCS provides survey data on births and break-up rates for married, cohabiting, closely involved and other categories of parent, from just friends, to separated, divorced, and not in a relationship
- 3 Average number of years as a lone parent is based on MCS break-up rates spread over five years.
- 4 In 2006, CSJ estimated the cost of family breakdown at £20-24bn per year amongst 1.9 m lone parents. Although ONS report 2m lone parents in 2009, this gives an average cost of £11,579 per parent.