

THE STABILITY ADVANTAGE



**MARRIAGE, FAMILY BREAKDOWN
AND POVERTY IN THE UK**



This discussion paper was authored by Dr Harry Benson.

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About the Centre for Social Justice

Established in 2004, the Centre for Social Justice (CSJ) 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 multiple disadvantage 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, 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. Other CSJ policy initiatives include *Universal Credit*, *Universal Support*, and the *Into Work Guarantee*; *Family Hubs*; *Housing First*; *Severe Absence from School*; and *Prisoner Work Placements*.

Our research is informed by experts including prominent academics, practitioners, and policymakers. We also draw upon our CSJ Alliance, a unique group of frontline charities, social enterprises, and other grassroots organisations. These are curated by our CSJ Foundation and have a proven track-record of reversing social breakdown in some of the UK's most challenging communities, far beyond Westminster. The social issues facing Britain are chronic. In 2026 and beyond, we will continue to advance the cause of social justice and connect the back streets of Britain with the corridors of power, so that more people can continue to fulfil their potential.

Executive Summary

Child poverty and inequality in the UK cannot be fully understood without addressing family stability. While successive governments have focused on income transfers, employment, and early years provision, far less attention has been paid to whether parents stay together. Yet family breakdown remains one of the most consistent predictors of long-term disadvantage for children.¹

This report presents new evidence from longitudinal analysis of UK parents, drawing on recent doctoral research.² It shows that family stability is not simply a reflection of economic advantage but is strongly associated with marriage itself.

- › Most strikingly, over the first fourteen years of parenthood, parents in the poorest fifth of households who marry at any point are less likely to separate – even after controlling for a wide range of socio-economic and demographic characteristics – than parents in the richest fifth who never marry.

This finding challenges a central assumption in public policy: that differences in family stability largely reflect underlying socio-economic characteristics such as income, education, or age.³ Instead, the evidence suggests that family structure plays an independent and powerful role in shaping outcomes.

The analysis also shows that stability and mobility are closely linked.

- › Parents who remain together are significantly more likely to move up the income distribution over time, while those who separate are more likely to fall into lower income quintiles.

Family breakdown is therefore not only associated with poverty; it is a key mechanism through which poverty persists and deepens.

These conclusions differ in important respects from earlier influential studies, particularly those by the Institute for Fiscal Studies.⁴ By extending these analyses, incorporating the full sample, and applying improved methodology, this report finds that marriage itself accounts for a substantial share of the difference in outcomes between couples who marry and those who do not.⁵

If this is correct, then policies that are neutral on marriage are not neutral in effect. A strategy to reduce poverty that overlooks family stability will remain incomplete. The Government should therefore act to remove barriers to marriage, integrate family stability into its poverty strategy, and strengthen support for couples in the early years of parenthood. These reforms are not only socially important but fiscally prudent, addressing the root causes of disadvantage rather than its symptoms.

1 Brewer, M., & Nandi, A. (2014). Partnership dissolution: how does it affect income, employment and well-being? www.iser.essex.ac.uk; Leturcq, M., & Panico, L. (2019). The Long-Term Effects of Parental Separation on Childhood Multidimensional Deprivation: A Lifecourse Approach. *Social Indicators Research*, 144(2), 921–954; Maplethorpe, N., Chanfreau, J., Philo, D., & Tait, C. (2010). Families with children in Britain: findings from the 2008 Families and Children Study (FACS) (Research Report No 656). Department for Work and Pensions.

2 Benson, H. (2026). The timing of marriage and union dissolution among first time parents in the UK [PhD thesis]. University of Bristol.

3 Crawford, C., Goodman, A., & Greaves, E. (2013). Cohabitation, marriage, relationship stability and child outcomes final report. Institute for Fiscal Studies. ifs.org.uk; Goodman, A., & Greaves, E. (2010). Cohabitation, marriage and relationship stability. Institute for Fiscal Studies. ifs.org.uk

4 See Crawford et al. (2013) and Goodman & Greaves (2010).

5 See Benson (2026).

Introduction

The UK has experienced profound changes in family formation over recent decades. Marriage is no longer the default context for raising children, and rates of parental separation remain high by historical standards.⁶ These trends have coincided with persistently elevated levels of child poverty and widening inequality.

The relationship between family structure and economic outcomes is well established. Children who experience parental separation are more likely to grow up in poverty, to experience worse educational and health outcomes, and to face greater challenges in adulthood.⁷ For parents, separation is often associated with sharp declines in household income and increased reliance on state support.⁸

Despite this, public policy has tended to focus on income as the primary driver of these outcomes. Family structure is often treated as secondary, either as a consequence of economic conditions or as a matter of private choice with limited policy relevance. In particular, successive governments have largely adopted a position of neutrality between marriage and cohabitation.⁹

This position has been reinforced by a body of academic research suggesting that the greater stability observed among married parents is largely due to selection effects. According to this view, couples who marry are already more advantaged: they are older, better educated, and more financially secure.¹⁰

This report revisits that conclusion using new evidence. Drawing on recent doctoral research conducted by Dr Harry Benson,¹¹ it replicates and extends previous analyses using improved methodology and a more complete use of the available data. In doing so, it reaches a different conclusion: that marriage itself is associated with a substantial reduction in the risk of union dissolution, even after accounting for a wide range of socio-economic and demographic factors.

6 Benson, H. (2023a). Sources of family breakdown in the UK. www.marriagefoundation.org.uk; Kiernan, K., Crossman, S., & Phimister, A. (2022). Families and inequalities, IFS Deaton review of inequalities; Office for National Statistics. (2025a). Births in England & Wales: Birth registrations 2024.

7 Booth, A., & Amato, P. (2001). Parental Divorce Relations and Offspring Postdivorce Well-Being. *Journal of Marriage and Family*, 63, 197–212; Fitzsimons, E., Goodman, A., Kelly, E., & Smith, J. P. (2017). Poverty dynamics and parental mental health: Determinants of childhood mental health in the UK. *Social Science and Medicine*, 175, 43–51.

8 See Brewer & Nandi (2014), Leturcq & Panico (2019), and Maplethorpe et al. (2010).

9 DWP. (2013). Decision makers' guide: Vol 3 Ch11: Living together as husband and wife or as civil partners. Department for Work and Pensions.

10 See Crawford et al. (2013) and Goodman & Greaves (2010).

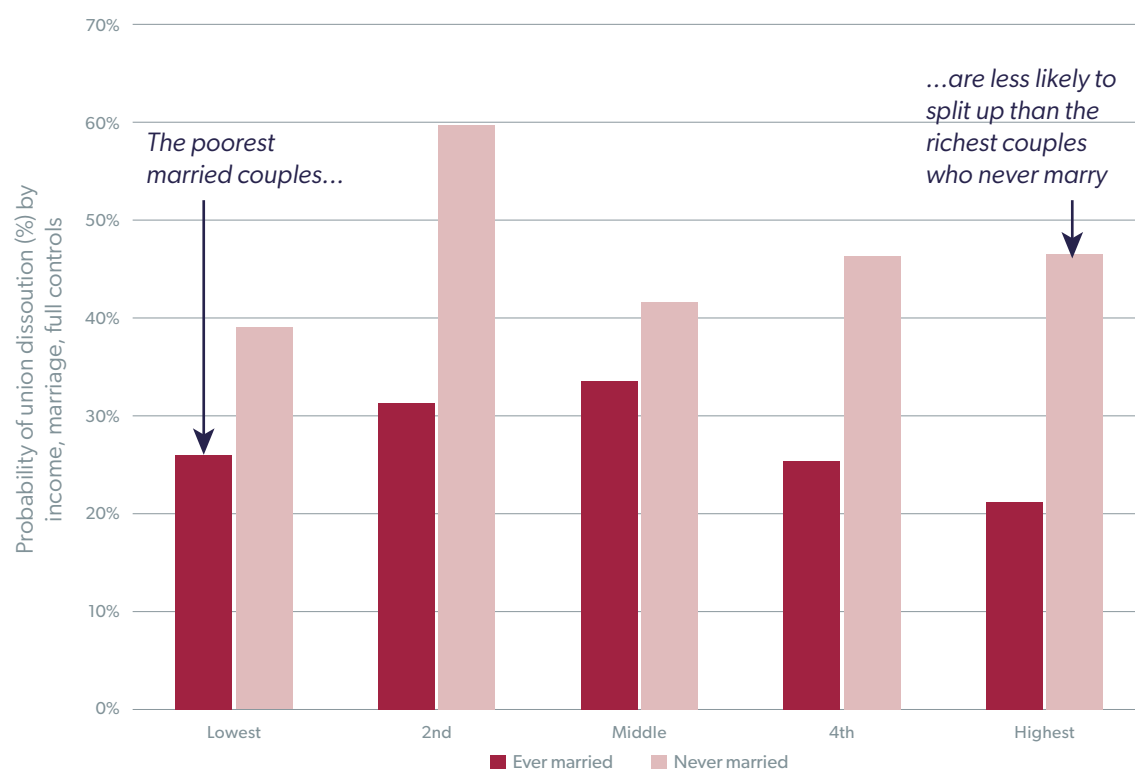
11 See Benson (2026).

A new finding: stability across the income distribution

The most important new finding in this report concerns the interaction between income and family stability.

Longitudinal analysis of data on 3,286 couples from the Millennium Cohort Study (MCS)¹² shows that, among couple parents throughout their first fourteen years of parenthood, those in the lowest income quintile who marry at any point – whether before or after their child is born – were significantly less likely to separate than those in the highest income quintile who never marry.

Figure 1: Probability of Union Dissolution



Source: Analysis of 3,286 couples not previously married across their first 14 years of parenthood, using Millennium Cohort Study data (waves 1 & 6). Results are weighted and include multiple imputation to account for missing data. Controls include age, education, relationship happiness, ethnicity, religion, time together, relationship history. Ever married means married at any time before child age 14.

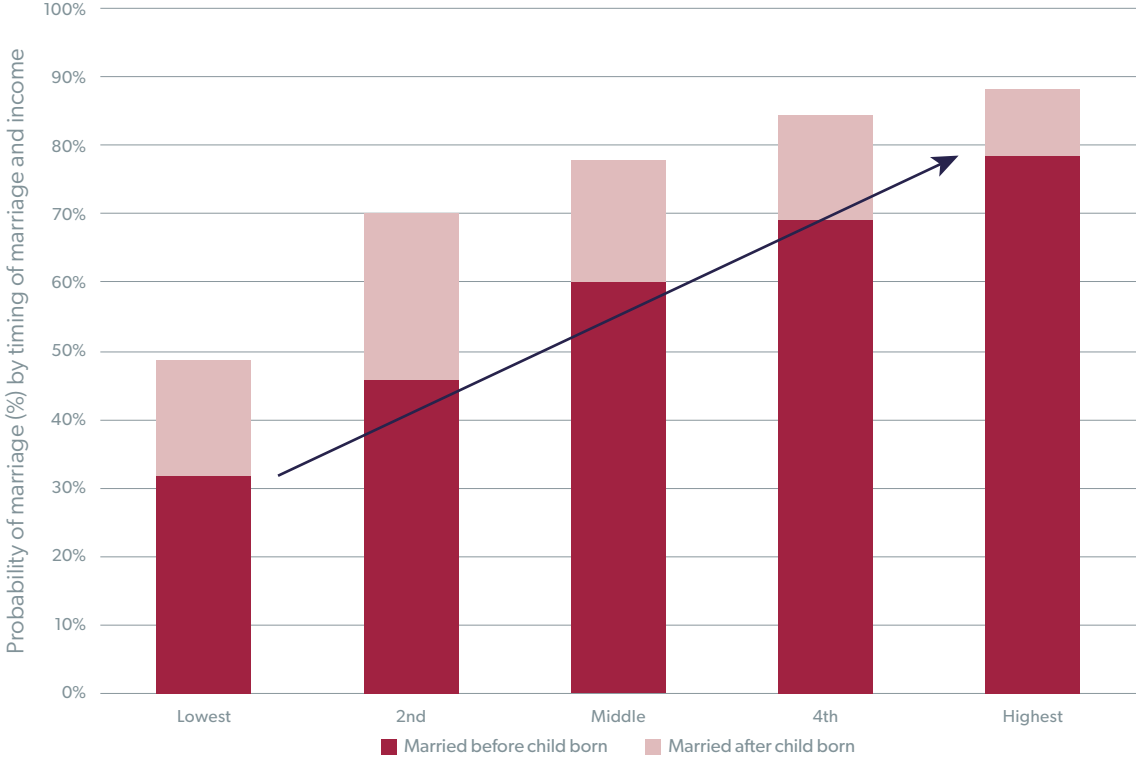
12 The Millennium Cohort Study is a nationally representative longitudinal survey of 18,827 children born in the UK between September 2000 and January 2002. Families were surveyed at child ages 9 months, 3, 5, 7, 11 and 14, with oversampling of disadvantaged and minority groups. The analytical sample comprises 3,286 couples who were biological, first-time parents co-residing at the child's birth, with no prior marriages, and who took part in all six survey waves. Results, using logistic regression, are weighted to ensure they are representative of the UK population. Multiple imputation of missing data was applied to ensure use of the full sample of parents.

These probabilities – respectively 26 per cent vs 46 per cent – also take into account a further twenty-six socio-economic controls. These controls comprise parental ethnicity, religion, grandparent marital status, education, employment status, housing tenure, ante-natal class attendance, smoking during pregnancy, previous partnership history, age, time coresident, relationship happiness, psychological distress and reported use of force by either partner.

This robust new finding challenges the assumption that income is the primary determinant of stability. If that were the case, richer cohabiting couples would be more stable than poorer married couples. The evidence shows the opposite.

Nonetheless, income is an important factor that selects couples into or out of marriage, but only where marriage takes place before the birth of a first child. Within the sample as a whole, three quarters of parents married at any stage. Although 57 per cent of the sample married before their child was born, this ranged from just 32 per cent among the lowest earners to 79 per cent among the highest earners. Among the additional 17 per cent who married after their child was born, there was no significant variation by income.

Figure 2: Probability of Marriage



Source: Analysis of 3,286 couples not previously married across their first 14 years of parenthood, using Millennium Cohort Study data (waves 1 & 6). Results are weighted.

These findings show that marriage – and not income – acts as a protective factor for couple stability, particularly for disadvantaged families. While income influences the risk of couples getting married, especially before their first child is born, it does not directly influence their risk of union dissolution.

The key policy questions should therefore revolve around why marriage remains the preferred lifestyle choice of almost all high earners with children yet only half of low earners.

Two main questions

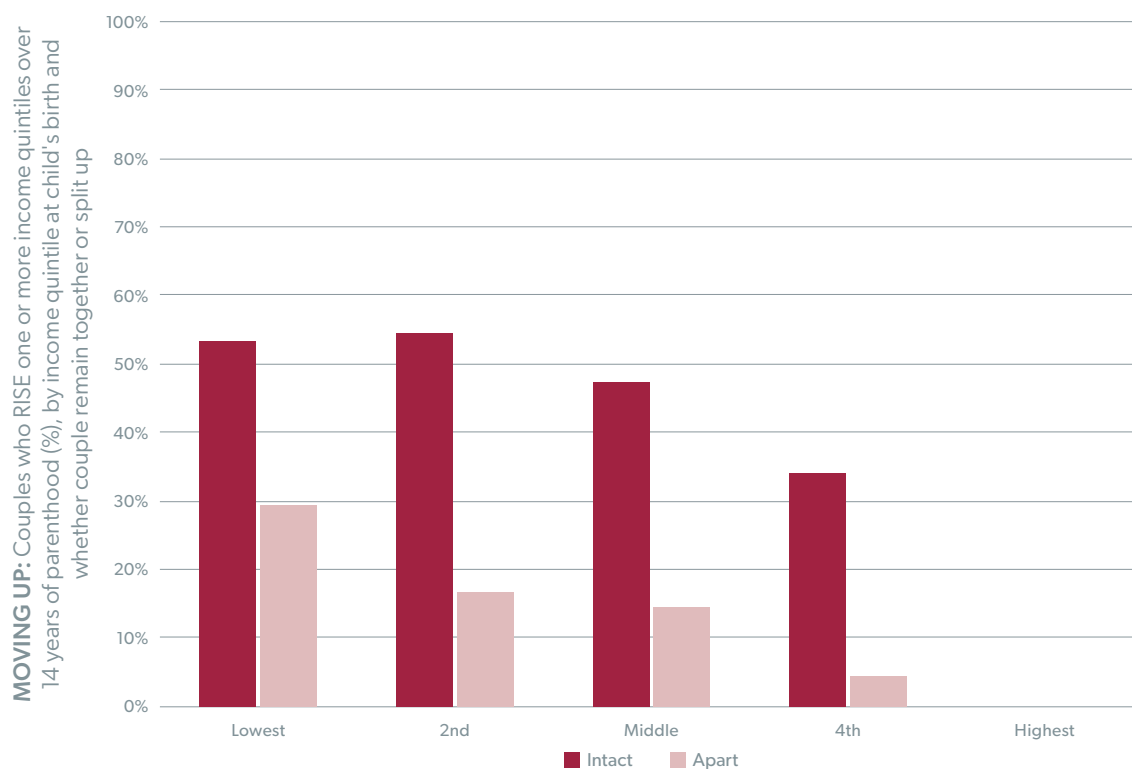
1. Is family stability a consequence of income, or a driver of it?

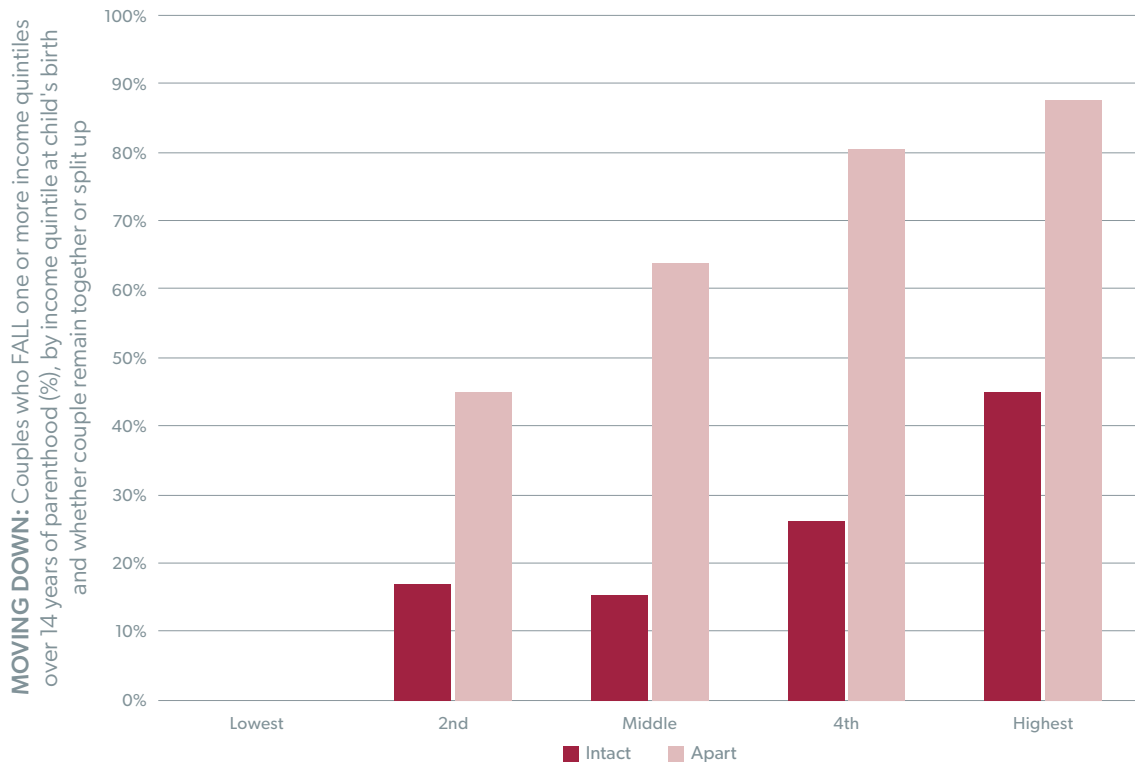
Much of the current policy framework assumes that economic circumstances shape family outcomes. Lower-income households are seen as facing greater pressures, which in turn increase the risk of relationship breakdown. However, the evidence above suggests that low income acts as a barrier to marriage (before childbirth) and it is not being married that increases the risk of relationship breakdown.

Further analysis of the MCS data shows that those who remain together throughout their first fourteen years of parenthood are twice as likely to move up the income distribution as those who separate, while those who separate are twice as likely to move down compared to those who stay together.

- › Among the lowest earners when their child is born, more than half (53 per cent) move up one or more income quintiles if they stay together, compared to less than a third (29 per cent) of those who split up.
- › Among the highest earners when their child is born, almost all (88 per cent) move down one or more quintiles if they separate, compared to less than half (45 per cent) of those who stay together.

Figures 3 and 4: Moving Up and Moving Down





Source: Analysis of 3,286 couples not previously married across their first 14 years of parenthood, using Millennium Cohort Study data (waves 1 & 6). Results are weighted. Intact/apart means couple are still together/apart when child age 14.

This aligns with wider evidence that family breakdown often precedes declines in household income.¹³ Separation typically results in the division of resources, the loss of economies of scale, and increased housing and childcare costs. It can also disrupt employment, particularly for mothers, and reduce long-term financial planning.¹⁴ In this sense, family breakdown functions as a significant economic shock.

Conversely, stable relationships provide a platform for economic progress. Couples are better able to pool resources, share risks, and invest in their future. Over time, this contributes to upward mobility.

The implication is clear: family stability is not only shaped by economic conditions but helps to determine them.

2. What explains differences in family stability?

The dominant explanation in UK research has been socio-economic selection: married couples differ systematically from cohabiting couples in ways that predict stability.¹⁵ This report directly tests that claim.

A key limitation of previous analyses is methodological. Longitudinal surveys are inevitably subject to non-response or attrition, where respondents either move home or refuse to participate in further waves. This is a well-known problem that is dealt with in survey analysis by adjusting for population weights. Less well-known is that some respondents do not answer all survey questions. Standard approaches using

¹³ See Leturcq & Panico (2019).

¹⁴ See Maplethorpe et al. (2010).

¹⁵ See Crawford et al. (2013) and Goodman & Greaves (2010).

logistic regression¹⁶ often exclude these cases with missing data in their entirety (complete-case analysis). This matters because missingness is not random but is systematically associated with certain types of families. By excluding such cases – often up to one quarter of the sample – these studies risk producing biased estimates.¹⁷ In the MCS sample, missingness is associated disproportionately with couples who never marry and couples who split up. Analyses that exclude missing data therefore tend to understate instability among unmarried parents and, in turn, understate the strength of the association between marriage and stability.

The full analysis on which this discussion paper is based¹⁸ addresses this by incorporating the full sample using multiple imputation techniques¹⁹, extending follow-up to fourteen years, and controlling for the wide range of socio-economic and demographic characteristics detailed above.

When these improvements are made, the conclusions change. While selection effects remain important, they do not explain most of the difference. Marriage itself is associated with a significant reduction in the risk of union dissolution, regardless of timing (whether before or after the child is born) and across socio-economic groups.

This finding challenges the prevailing interpretation of the Institute for Fiscal Studies (IFS), which concluded that most or all of the stability gap reflects selection. When the full sample is analysed using improved methods, a substantial independent association between marriage and stability remains.²⁰ Rather than eliminating the role of marriage, improved methodology reveals that it plays a substantial and previously underestimated role.

16 Logistic regression is a statistical technique used to estimate how strongly one variable (the independent variable) is associated with an outcome (the dependent variable), while taking account of other relevant factors such as age, education, income, or relationship quality. In practical terms, it allows us to compare like with like, for example the risk of union dissolution between married and unmarried parents who are otherwise similar in age, income, and background.

17 White, I. R., & Carlin, J. B. (2010). Bias and efficiency of multiple imputation compared with complete-case analysis for missing covariate values. *Statistics in Medicine*, 29(28).

18 See Benson (2026).

19 Rubin, D. B. (1977). Formalizing subjective notions about the effect of nonrespondents in sample surveys. *Journal of the American Statistical Association*, 72(359), 538–543; Little, R. J. A., & Rubin, D. B. (2012). *Statistical analysis with missing data*. In *Statistical Analysis with Missing Data*. Wiley.

20 See Benson (2026).

Understanding why marriage matters

If marriage matters beyond selection, we must explain why. Because recent studies have either found no significant effect of marriage, once selection is taken into account,²¹ or have dismissed residual effects as the consequence of unknown ‘unobserved’ factors linked to marriage,²² ‘why marriage matters’ is a surprisingly neglected field.

Nonetheless, three well-established psychological theories provide a coherent framework for why the act of marriage itself may either be associated with, or cause, increased levels of stability among couples who marry. A detailed account of these theories is available in the full thesis.²³

Commitment theory distinguishes between dedication, the internal bond between a couple that reflects their desire to ‘want to’ be together, and constraints, the external factors (such as living together or having children) that make it harder for either partner to leave and mean they ‘have to’ be together.²⁴ This theory proposes that the most stable relationships are characterised by high levels of both dedication and constraint. While cohabitation may reflect a high level of dedication for some couples, it does not make that commitment explicit. As a result, some couples accumulate constraints – such as shared housing or children – without a corresponding level of dedication. The act of marriage strengthens both dedication and constraints by making commitment explicit, aligning long-term intentions, and increasing the costs of exit.

Cognitive consistency theory suggests that individuals adjust their attitudes and behaviours to align with commitments they have made.²⁵ The decision to marry, followed by the act itself, widens the psychological gap in favour of the partner chosen and away from potential alternatives.²⁶ Marriage further reinforces this shift because couples publicly commit to one another through a wedding ceremony, increasing their willingness to hold themselves to account for that decision.²⁷

Signal theory emphasises that costly, public commitments convey credible intent because they involve sacrifice.²⁸ Marriage conveys commitment because it entails a public renunciation of alternatives and a willingness to accept the higher legal costs of exit through divorce. Because words are cheap, the public act of marriage sends a clear signal of intent and commitment that goes beyond the more private and less defined nature of cohabitation.

21 See Crawford et al. (2013) and Goodman & Greaves (2010).

22 Musick, K., & Michelmore, K. (2018). Cross-National Comparisons of Union Stability in Cohabiting and Married Families With Children. *Demography*, 55(4), 1389–1421; see Kiernan et al. (2022).

23 See Benson (2026).

24 See Stanley et al. (2010).

25 Kiesler, C. (1971). *The psychology of commitment*. Academic Press.

26 Brehm, J. W. (1956). Postdecision changes in the desirability of alternatives. *Journal of Abnormal and Social Psychology*, 52(3), 384–389; Rusbult, C. E. (1980). Commitment and Satisfaction in Romantic Associations: A Test of the investment Model. *Journal of Experimental Social Psychology*, 16, 172–186.

27 Rosenblatt, P. (1977). Needed research on commitment in marriage. In G. Levinger & H. Raush (Eds.), *Close relationships* (pp. 73–86). University of Massachusetts Press.

28 Rowthorn, R. (2002). Marriage as a signal. In *The Law and Economics of Marriage and Divorce* (pp. 132–156).

These mechanisms help explain why for some the act of marriage represents and celebrates an existing high level of commitment, while for others the act of marriage represents the embrace of a new level of commitment.²⁹ They also provide a highly plausible account that is consistent with the empirical data showing marriage to be associated with significantly greater stability, even among the most economically disadvantaged groups.³⁰

29 Eekelaar, J., & Maclean, M. (2004). Marriage and the Moral Bases of Personal Relationships. *Journal of Law and Society*, 31(4), 510–538.

30 See Benson (2026).

What options does the Government have?

The UK faces tight fiscal constraints. However, the findings point to targeted reforms that could strengthen family stability without large increases in spending.

1. Address the couple penalty in the welfare system

The current tax and benefit system can create significant disincentives for couples to live together or marry. In particular, the welfare system actively disincentivises formal relationships because entitlements are based on household, not individual, income. This 'couple penalty' has been widely documented³¹ and acknowledged by the Department for Work and Pensions (DWP),³² although its relationship to marriage has often been downplayed.

For low-income couples in particular, forming a household can result in a substantial loss of benefits. In some cases, this loss runs to many thousands of pounds per year, creating a clear financial barrier that disincentivises marriage.³³ For example, in even the simplest case, a mother aged 30 who is not in work and is looking after her one year-old full-time, would be £5,700 per year worse off if she marries, or even moves in with, the child's father who earns £20,000 per year gross. If he earns £30,000 per year, she would be £9,600 per year worse off.³⁴

If marriage contributes to stability, then this represents a serious policy failure. The system is effectively discouraging the very behaviour that could reduce long-term poverty. Given the evidence presented in this report that marriage is associated with significantly greater stability, especially among low-income parents, these disincentives are not neutral. They risk reinforcing the very patterns of instability that drive poverty.

Policy should therefore start by acknowledging that lowering barriers to marriage, especially among the least well-off, is a socially desirable goal and that a key focus of this must be on reducing or eliminating the 'couple penalty' in the welfare system.

31 Adam, S., & Brewer, M. (2010). Couple Penalties and Premiums in the UK Tax and Benefit System (Briefing Note BN102). <http://www.nuffieldfoundation.org>; Benson, H. (2013). A marriage tax break must counter the crazy incentive for parents to "pretend to live apart." www.marriagefoundation.org.uk; Griffiths, R. (2017). No Love on the Dole: The Influence of the UK Means-tested Welfare System on Partnering and Family Structure. *Journal of Social Policy*, 46(3), 543–561.

32 Nightingale, M., Lanfredi, G., Hofman, J., Gilder, L., & van Stolk, C. (2023). Are household formation decisions and living together fraud & error affected by the Living Together as a Married Couple policy? An Evidence Review. Department for Work and Pensions.

33 See Griffiths (2017).

34 Example scenarios worked at the Policy in Practice website www.betteroffcalculator.co.uk

2. Front-load child benefit to support early family stability

As already acknowledged by DWP,³⁵ restructuring the welfare system to reduce or eliminate the ‘couple penalty’ is a non-trivial problem. One practical way to offset at least part of the ‘couple penalty’ within the existing welfare system is to redesign financial support in the early years of parenthood, using financial incentives that shift the timing of marriage forward.³⁶

Previous proposals by the Centre for Social Justice and Marriage Foundation have suggested front-loading child benefit, particularly for first-time parents who are married.³⁷ The rationale is that the early years are both the period of highest financial pressure and the period when relationship trajectories are most sensitive. Focusing an enhanced child benefit to encourage marriage among parents with children under three is supported empirically by analysis of MCS data.³⁸ Firstly, almost all those who are going to marry do so before the first child is aged three. Secondly, whereas unmarried parents during their first three years of parenthood face the highest risk of union dissolution of any group, those who marry during their first three years face the lowest risk.

Such benefits should also include entry into civil partnerships. Although only recently introduced for heterosexual couples in the UK, the links between decision-making, dedication and union dissolution described in commitment theory³⁹ should apply as much to the psychological process of entry into civil partnership as it does for marriage.

Current policy provides only limited recognition of marriage for low earners through the Marriage Allowance, worth up to £252 per year. This is too small to influence behaviour and is also poorly targeted, offering neither a meaningful reward for marriage nor an effective incentive to get married.

By contrast, a front-loaded child benefit could provide support on a much more meaningful scale – potentially in the order of several thousand pounds over the first three years of a child’s life. Support targeted at married (or civil partnered) first-time parents would be large enough to offset the financial losses associated with forming a stable household.

Such an approach would not ‘purchase’ marriage but would enable low-income couples to act on existing intentions that are currently constrained by a focus on present scarcity rather than long-term rewards.⁴⁰ It would also align support with the period where stability has the greatest long-term impact.

35 See Nightingale et al. (2023).

36 Fisher, H. (2013). The Effect of Marriage Tax Penalties and Subsidies on Marital Status. *Fiscal Studies*, 34(4); Fox, E. (2023). Do Taxes Affect Marriage? Lessons from History. *American Law and Economics Review*, 25(1), 27–85.

37 Benson, H. (2013). A marriage tax break must counter the crazy incentive for parents to “pretend to live apart.” www.marriagefoundation.org.uk; Marriage Foundation 2021; CSJ (2010). The Centre for Social Justice Green Paper on the Family. Centre for Social Justice; CSJ (2019). *Why Family Matters*. www.centreforsocialjustice.org.uk

38 See Benson (2026).

39 Stanley, S., Rhoades, G., & Whitton, S. (2010). Commitment: Functions, Formation, and the Securing of Romantic Attachment. *Journal of Family Theory & Review*, 2(4), 243–257.

40 Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why having too little means so much*. Henry Holt.

3. Integrate family stability into poverty strategy

Finally, family stability should be recognised as a core component of any child poverty strategy.

This would involve:

- › Measuring stability alongside income
- › Assessing the impact of policy on family formation and breakdown
- › Embedding relationship support within existing services such as Family Hubs

Recognising stability as a policy objective does not require coercion or moralising. It simply reflects the evidence that how families function over time plays a central role in shaping outcomes.

Conclusion

This report revisits a central question in social policy: whether the stability advantage of married parents reflects selection or causation.

Drawing on new evidence,⁴¹ it shows that previous analyses have understated the role of marriage due to methodological limitations, particularly through the exclusion of a substantial portion of the sample. When these limitations are addressed, the act of marriage is strongly associated with a significant reduction in the risk of union dissolution, even after controlling for a wide range of socio-economic factors.

Most strikingly, the finding that poorer married parents are more stable than richer unmarried parents challenges a deeply embedded assumption in policy thinking. It suggests that family structure is not merely a consequence of economic conditions but an important determinant of them. It also demonstrates that family stability is closely linked to economic mobility, with separation acting as a key driver of downward movement and stability supporting upward progress.

If this is correct, then a strategy to reduce poverty that ignores family stability will remain incomplete. Given that nearly half of children now experience parental separation by adolescence,⁴² even modest improvements in stability would have large population-level effects. Strengthening families is not an alternative to economic policy: it is a necessary complement to it.

The task for policymakers is therefore to ensure that the system supports, rather than undermines, long-term commitment. Addressing the 'couple penalty' and redesigning early years support are practical steps toward that goal. In doing so, the Government can help create the conditions in which more families are able to form, endure, and thrive.

41 See Benson (2026).

42 See Kiernan et al. (2022).

Data Acknowledgements

With thanks to the Centre for Longitudinal Studies (CLS), UCL Social Research Institute, for the use of Millennium Cohort Study data and to the UK Data Service for making them available. However, neither CLS nor the UK Data Service bear any responsibility for the analysis or interpretation of these data.

Discussion Paper: The Stability Advantage

July 2026

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