

The Dollars and Sense of Marriage

www.oregonlive.com/news/oregonian/david_reinhard/index.ssf?/base/editorial/120673591542540.xml&coll=7

By David Reinhard, The Oregonian, Apr. 27, 2008



Divorce and the breakup of a family are still seen as their own social tragedies, and unwed childbearing and cohabitation can still provoke religious and/or moral objections. For the most part, however, our

nonjudgmental age leaves it at that. The citizens of "Whatever" America either say nothing about the broken American family, lest somebody's feelings get hurt, or take the view that it ain't nobody's business but my own or their own. It's all so very civilized or so very tolerant. And so very wrongheaded.

You see, we now know, for the first time, what the breakdown of the family is costing all of us in terms we can all understand: dollars and cents.

Oh, we have an excellent sense of the breakdown. More than a third of all U.S. children are born out of wedlock today – 25 percent of non-Latino white babies, 46 percent of Latino babies and 69 percent of African American babies. Though the divorce rate has tapered off in recent years, it remains high compared to the years before 1970. This and the number of babies born to unwed mothers have changed the makeup of the American home. From 1970 to 2005, the proportion of kids in two-parent homes declined from 85 percent to 68 percent.

We also have an excellent sense of social-educational impacts of this family fragmentation. Kids from broken or never-formed families are at higher risk of poverty, mental and physical illness, juvenile delinquency and adult criminality, sexual and substance abuse, and educational failure.

But not until this month did we have a sense of what our broken family is costing taxpayers – even those who think somebody else's family problems are not their concern. The Institute for Marriage and Public Policy, the Institute for American Values, the Georgia Family Council and Families Northwest commissioned a study of the taxpayer costs of divorce and unwed childbearing. Its finding? Family fragmentation costs federal, state and local taxpayers \$112 billion a year. It costs Oregon's taxpayers \$361 million, Washington's \$711 million and Idaho's \$127 million a year.

The costs come in the form of money that the federal, state and local governments spend on anti-poverty, criminal-justice and educational efforts, and

lower tax revenues paid by adults who earn less because they were more likely to grow up in poverty.

If the \$112 billion a year figure is huge – and it is – it's still a lowball figure. The study only included costs stemming from divorce and unmarried childbearing's widely accepted impact on poverty in female-headed households. It excluded other costs that result from family fragmentation but are unrelated to higher poverty rates. As the Brookings Institution's Ron Haskins, an outside adviser, said at a news conference, the authors overestimated the underestimation.

The study is not a policy document. Rather, it's a dollars-and-cents reminder that no American family – broken, unbroken or never-formed – is an island. Concern about the breakdown of the American family is a legitimate public concern.

The \$112 billion-a-year loss for taxpayers – a trillion dollars a decade – also points up the cost-effectiveness of public- and private-sector marriage-enhancing initiatives. Reduce family fragmentation by 1 percent and taxpayers save \$1.12 billion a year.

It's not impossible. In Clackamas County, for example, 157 churches came together in 2001 under the "Every Marriage Matters" banner (everymarriagematters.org). The churches committed to meeting minimum standards before marrying couples – premarital counseling, mentoring to make good marriages stronger and other efforts to save marriages in distress. "Every Marriage Matters" is based on the premise that marriage is skill-based. Today, the number of participating churches has grown to 173. Oh, yes, and the Clackamas County divorce rate has gone down 17 percent since 2001.

Of course, that's not all due to "Every Marriage Matters," as its founders, Tom and Liz Dressel of Oregon City, make clear. Some of it, in fact, is a result of the rise in cohabitating couples. Some reflects a lower divorce rate nationally, though it hasn't gone down by 17 percent. Still, the Clackamas initiative shows that preventing and repairing the broken American home is possible, just as the new study shows that "Every Marriage Matters" – to everyone.

David Reinhard, associate editor, can be reached at 503-221-8152 or davidreinhard@news.oregonian.com