

Why Is Marriage Plunging & Unwed Births Soaring?

By Mike McManus, Marriage Savers

"The American family is falling apart. Consider two grim trends.

The U.S. marriage rate has plunged 57% since 1970, according to 'The State of Our Unions' for 2012. Two-thirds of Americans over age 15 used to be married. Now it is only 48%.

The unwed birth rate was only 5% in 1960 and 10.7% in 1970. However, that figure has soared to 40.8% in 2010. In fact, 53% of all births to women under age 30 were to unmarried women.

Ohio's's unwed births are higher at 44% and our marriages plunged 34% in 21 years (1990-2011).

What's gone wrong? 'Uncle Sugar,' as Mike Huckabee puts it, is the culprit.

Here's the standard scenario. Susan gives birth -a happy occasion. An official will ask her: 'Are you married? Who is the father?' If the answer is No, the second question is important to government. Bill's full name and address will be taken down, because he will be assessed for child support.

However, Uncle Sugar has good news for Susan. Her medical expenses of the birth will be covered by Medicaid - as well as future health care for her child for 18 years and for herself. She will begin getting welfare (Temporary Assistance to Needy Families) plus food stamps and possibly housing subsidies. If she goes back to work, she'll get an Earned Income Tax Credit and subsidized day care.

However, if Susan marries Bill, they will lose about \$25,000 of benefits.

So guess what? Fewer couples marry and marriage rates fall. More babies are born out of wedlock and government costs soar. The government gets what it pays for.

However, our question is simple: Why is government subsidizing couples to live together rather than to marry? This makes no sense to anyone - to the couple, their child, or to taxpayers who foot the bill.

The cost to taxpayers is immense. One study estimated 41% of cohabiting couples have children - almost the same as 46% of married couples. There were 8 million cohabiting couples in 2013, or about 293,000 in Ohio. If 41% have kids, that's 120,000.

The cost? A staggering \$3 billion to Ohio taxpayers. If they have only one child each.

There were about 4 million births in 2011, 44% of whom were to Ohio's unmarried parents. Or 60,700 unwed births here at a one-year cost of \$1.5 billion.

It is time for Cohabitation Reform. It comes in two parts.

First, the official who asks the unwed mother about the father, must add another question: 'Are you cohabiting with him? BTW, we need his address and Social Security number. If he has the same address as you, you have access to his income as if you were married. Therefore, you are not eligible for the same benefits given to a single woman.'

What about the 3.3 million cohabiting couples who are already getting those benefits?

If we were running for governor this year in Ohio, California, Texas, New York, or 30 other states, we would pledge 'Cohabitation Reform' with a triple goal of increasing marriages, reducing unwed births and slashing government costs.

'One reason our marriage rate has been dropping and unwed births are rising is that the state subsidizes couples to live together - but not to marry,' a candidate might say. 'This makes no sense to anyone. Therefore, if I am elected governor, this state will subsidize unwed couples with children to marry - rather than to cohabit.'

'Currently, if a cohabiting couple with a child marries, they lose \$25,000 of benefits. However, if I am Governor, I will make those couples an offer: if you marry, we will not cut your benefits for two years. After two years, the benefits will taper off over three more years. Married men earn more than cohabiting men, and subsidies are not needed.'

'However, everyone will be better off. Couples who marry are healthier, wealthier, have more sex and better sex than singles. They even live longer - ten more years for married men, and four years longer for women. Their children do better in school, are far less delinquent or apt to commit suicide and will also live five years longer than children of unmarried parents.'

'The percentage of Americans who are married will rise. Unwed births will fall - as will the costs of government, by billions of dollars.'

Cohabitation Reform makes everyone a winner - including innovative candidates for governor!

--Mike McManus is President of Marriage Savers