

RELATIONSHIP STABILITY - HOW HOUSING AND WORK MATTERS

Understanding Society
Policy Unit
Data Note

MARRIAGE AND ECONOMIC OPPORTUNITY

- Family structure for families with children is strongly associated with economic opportunity: for example, over the course of the recession the share of single mothers grew while marriage declined.
- Homeownership bears a particularly strong relationship to marriage: regardless of education level, those who own their own home are likely to be married while cohabitation is much more common among those renters.
- Rising house prices may be a growing barrier to marriage among parents of young children.
- There are substantial differences in housing tenure between previously married single mothers and those that were never married, with divorcees much more likely to be homeowners.

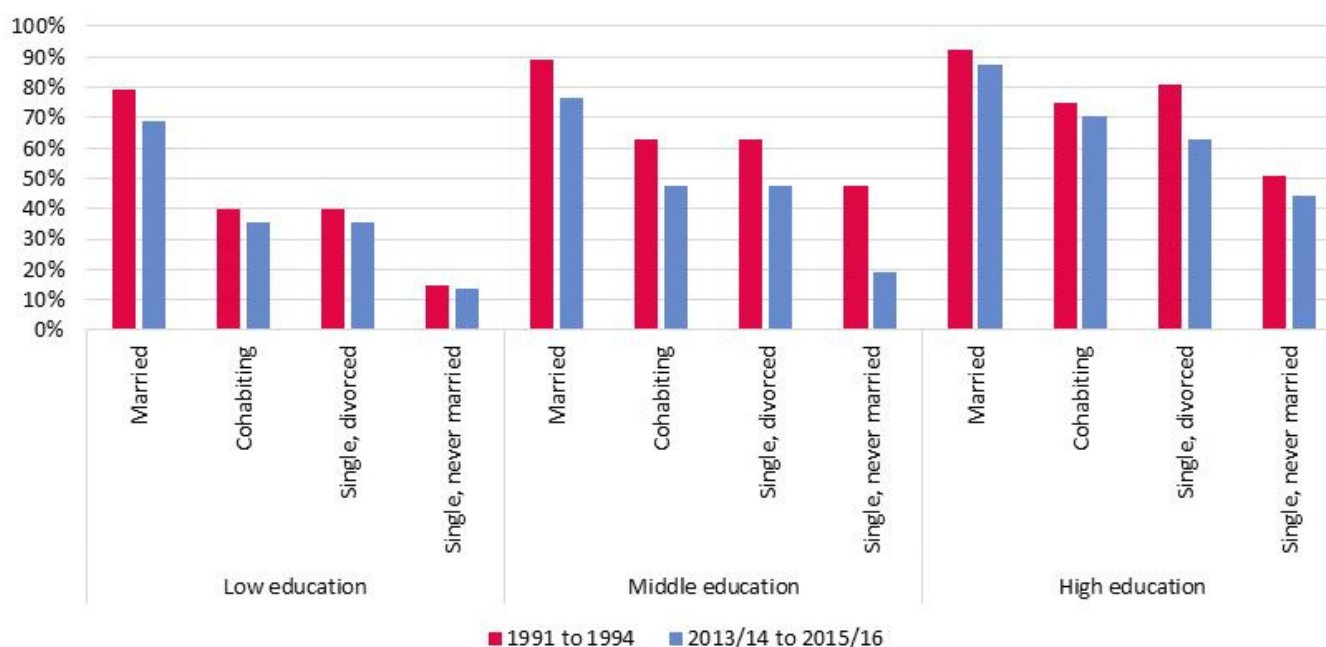
Changing family structures are likely to have reinforced inequalities between mothers, as those with fewer economic opportunities are increasingly likely also to have experienced family breakdown. However, emerging evidence suggests that changing economic opportunities have also influenced family forms. For example, the share of lone mothers peaked in the years after the financial crisis as families faced increased economic strain.

We have also seen that marriage is now concentrated among the best educated, who are most likely to be able to afford to marry. For mothers without a degree, marriage may be becoming less affordable as financial and housing stability (both of which are often seen as a prerequisite to marriage) has become harder to achieve. Labour market changes, which have led to many secure, middle-earning jobs disappearing, have occurred in tandem with the polarisation of marriage by education. At the same time, rising house prices have made achieving housing stability more difficult.

FAMILY FORMS AND HOME OWNERSHIP

Home ownership in particular bears a strong correlation with changing marriage patterns; while mothers with degrees have seen relative housing stability over the last 25 years, 80 per cent living in owner occupied homes in 2013/16, for those with mid or low levels of education rates of home ownership have fallen rapidly, from 84 to 60 per cent and 60 to 48 per cent respectively. And, regardless of educational attainment, those that own their own homes are much more likely to be married: 70 per cent of married mothers with GCSEs owned their own home in 2013/14 to 2015/16 compared to just one-third of cohabitantes.

Cohabitees, on the other hand, do not look dissimilar to single parents in terms of their housing tenure. Among lone parents, we also see a strong relationship between previous marital status, with the growing number of lone mothers who have never married being much less likely to have married than divorcees.



Changes in the marriage behaviour of mothers has important implications for the wellbeing of mothers and children, particularly if they separate. Declining rates of marriage, and a growing number of children being born to lone mothers, mean that the majority of lone mothers today are not divorcees but have never been married. This has important legal and financial implications for those caring for children. Cohabitees, for example, have no legal obligation to one another if their relationship ends, and no automatic entitlement to property. While all parents have a duty to support children, the current legal status of cohabitantes does not recognise the costs, disproportionately borne by women, of children to parents' careers and ability to command an income. As a result, while single mothers are, on the whole, economically vulnerable, mothers that have never married are even more disadvantaged with lower incomes and rates of home ownership even after differences in education are accounted for.