

# Marrying well: It's usually 'for richer'

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*The Case for Marriage: Why Married People are Happier, Healthier and Better Off Financially*, by Linda Waite and Maggie Gallagher

Recently *Time* magazine published a cover article titled "Who Needs a Husband?" It chronicled, if not celebrated, the trend of women "flying solo"—never getting married, and even learning to like their single state. The article reported that currently 40 percent of all adult females are single, up from 30 percent in 1960. In 1960, 83 percent of all women between 25 and 55 were married; today, that figure has dropped to 65 percent. Are women panicked by such statistics? Apparently not the women interviewed by *Time*.

These women say that they are enjoying their space, their freedom, their ability "to be themselves," their money, their travels, their friends and, indeed, sex with some of those friends. Many still want to marry, but only if the right man comes along. The *Time* article makes it seem that the majority of single women are living the life depicted in *Sex and the City*, HBO's hit series about single women in the fast lane. The article's portrait of single life is consistent with the recent report on singles from the Rutgers University National Marriage Project called "Sex without Strings, Relationships without Rings." The *Time* essay quotes Barbara Dafoe Whitehead, one of the report's authors: "The reality is that marriage is now the interlude and singlehood the state of affairs."

Of all the reasons it gives for why women are marrying less, *Time* does not include one of the most common—the belief, popularized 30 years ago by sociologist Jessie Bernard, that marriage is a bad deal for women. And it turns out this is one of those social science factoids that is being contradicted by new research, including that presented by sociologist Linda Waite and journalist Maggie Gallagher.

Waite broke ground on this subject in her 1995 presidential address before the Population Association of America, when she argued that marriage pays off in big ways. Married people live longer, are healthier, have fewer heart attacks and other

diseases, have fewer problems with alcohol, behave in less risky ways, have more sex—and more satisfying sex—and become much more wealthy than single people. There was one exception to this rosy picture: cohabiting couples do have more frequent sex. But they enjoy it less.

And single women—how do they fare? Not as well as *Time* implies. When one examines the big picture and the large data sets that sociologists love to analyze, married women come out far ahead of women who have never married or who are divorced. True, marriage is still slightly better for men than for women, but it is a much better deal for women than Jessie Bernard led people to believe.

Waite and Gallagher's book is neither theological nor philosophical. It never defines marriage or traces its origins and development in Western society and thought. This is a book about data—lots of it—on the consequences of marriage.

Take health: mortality rates are 50 percent higher for unmarried women and 250 percent higher for unmarried men than they are for married women and men. Married surgical patients are less likely to die than the unmarried. Of men matched in every respect except marital status, nine out of ten married men who were alive at age 48 made it to 65; only six out of ten bachelors lived to the usual retirement age. Nine out of ten married women alive at age 45 made it to 65, while only eight of ten unmarried women did.

The selection effect—that is, the likelihood that healthier people get married and less healthy people don't—explains some of the difference, but not all. According to Waite and Gallagher, the evidence shows that married people start practicing healthier lifestyles after they marry. "Researchers find that the married have lower death rates, even after taking initial health status into account. Even sick people who marry live longer than their counterparts who don't." Marriage is also better for your health because married people take more responsibility for one another even than those who cohabit. They nag each other more, remind their partners of appointments and take care of each other when sick. Marriage also generally reduces stress and boosts the immune system.

What about sex? Many people believe that marriage dampens the sex life, and for some it doubtless does. But most married couples have much better sex and more of it than singles. According to a University of Chicago National Sex Survey, 43 percent of married men reported having sex at least twice a week, while only 1.26

percent of single men not cohabiting had sex that often. Single men were 20 times more likely to be celibate than married men. Familiarity does not dampen sexual ardor; indeed, Waite and Gallagher argue that marriage facilitates sexual activity. Sex is easier for married couples. Any single “act of sex costs them less in time, money and psychic energy. For the married, sex is more likely to happen because it is so easy to arrange and so compatible with the rest of their day to day life.”

According to the survey, cohabiting men and women made love, on average, one more time per month than married couples. But cohabiting couples are less satisfied with their sex lives: 50 percent of married men and 42 percent of married women find sex physically and emotionally satisfying, while only 39 percent of cohabiting men and 39 percent of cohabiting women do.

The greater wealth of married people may be the most interesting set of statistics. After all, isn't marriage expensive? Isn't it true that many couples say they “can't afford” to get married? And aren't children expensive, robbing couples of the discretionary income that might be spent on fancy vacations or high-yield mutual funds?

Some singles may do better financially, but on the whole married couples accumulate more wealth. They invest in real estate more readily, they save for the future and of course they enjoy economies of scale. “On the day they married, “ write Waite and Gallagher, “Cathy made about \$25,000 a year and Doug, \$34,000. Marriage made them both instantly better off financially. Together they made almost double what each enjoyed previously, but now they only had to pay for one apartment, one utility bill, and they could split the labor needed to care for house and home.” It takes only 1.5 times as much money to support two people living together as it would if they lived apart. Knowing this provides an additional temptation to cohabit. But cohabiting couples seldom accumulate wealth in the same way that married couples do. They are far more tentative about their relationship; less inclined to invest together in homes, stocks and furniture; and more likely to do such things as keep separate bank accounts and take separate vacations. On the verge of retirement, the typical married couple has accumulated a total of about \$410,000—or \$205,000 for each person—as compared to \$167,000 for the never married, \$154,000 for the divorced, \$151,000 for the widowed and just under \$96,000 for the separated. Since married households accumulate far more than twice the amount of any other households, something more is happening here than the simple aggregation of individual earnings.

All this may be true, but isn't marriage really a "hitting license," an institution that sanctions violence by husbands against wives and children? Waite and Gallagher's discussion of the facts and politics of research on domestic violence is one of the most valuable contributions of this important book. It offers crucial insights on this issue that churches desperately need to hear and understand. The impression that the institution of marriage is a hotbed of violence is due to a simple yet profound confusion that runs through the social-science literature and most journalistic reports—the tendency to blur the distinction between marriage and other kinds of living arrangements such as cohabitation, dating and various informal sexual relationships. "Domestic violence is perhaps the only area in which social scientists casually use the term "husband" to mean any or all of the following: the man one is married to, the man one used to be married to, the man one lives with, the man one is merely having sex with, and/or the man one used to have sex with." When these distinctions are made, presently married men are proportionately far less violent than men in other relationships. As Waite and Gallagher pithily put it, "The research clearly shows that, outside of hying thee to a nunnery, the safest place for a woman to be is inside marriage."

Here are some facts to consider: Wives are far less likely to be crime victims than single women. When all crimes are considered, single and divorced women are four to five times more likely to be victims. They are ten times more likely than wives to be victims of rape and three times more likely to be victims of aggravated assault. The national Crime Victimization Survey conducted by the U.S. Department of Justice reports that of all violent crimes against partners that occurred between 1979 and 1987, 65 percent were committed by boyfriends or ex-husbands. Husbands presently living with their wives committed 9 percent of these crimes. A redesigned study changed the statistics somewhat; 55 percent were committed by boyfriends, 31 percent by husbands and 14 percent by ex-husbands. Waite and Gallagher speculate that boyfriends and cohabiting men are more prone to violence because the two in such couples are less committed to each other and more isolated from wider social networks and controls.

The data show that good marriages also reduce violence between parents and children. The physical and sexual abuse of children is much higher in cohabiting families and stepfamilies. Boyfriends and stepfathers are far more likely to abuse the children of their girlfriends or wives than married husbands and biologically related fathers are likely to abuse their own children.

What does the church do with this kind of information? How does it respond to the language of health and wealth when applied to marriage? Where is the language of commitment, of covenant and of sacrament? Will the health sciences take over the meaning of marriage or will religious and theological traditions continue to give significance to marriage? Should churches and the wider society “market” marriage, like health gurus selling the benefits of drinking a daily glass of orange juice, jogging before work, breathing clean air and putting fluoride in the water? And how does the church handle the question of singleness? Should everyone get married, or can singleness have a dignity and purpose of its own? Can singleness be a calling, a vocation? If so, how will the lives of those who see it as a vocation compare to the lives portrayed in the *Time* article on women choosing to “fly solo”?

Waite and Gallagher’s book corrects many popular misunderstandings about the institution of marriage. On this score alone, we strongly recommend it. However, the book’s overall thesis is a bit unclear. It could be read to say this: if you want to be healthy, wealthy, safe and sexually satisfied, then it is prudent to marry. Philosophers will recognize this argument as a form of the “hypothetical imperative”—an approach to ethics generally considered a weak reed for supporting commitments and obligations of any kind, let alone those connected with marriage. It might lead one to think something like this about marriage: “This relationship is supposed to yield big dividends, therefore I will try it. But if it doesn’t pay off as advertised, I will get out quickly.”

Or the book’s message could be this: marriage as an institution entails public commitments not only between the husband and wife but also between them and their friends, extended families, the state and the church. Make this public commitment as a promise—possibly even as a covenant or sacrament—and these benefits are likely to follow from it. This may be true even if the benefits themselves were not what motivated these public promises and commitments in the first place.

Is the second message really what the authors have in mind? One clue may be found in some of the book’s chapter headings, which repeat the marriage vows from the Book of Common Prayer. Citing this language is a way for Waite and Gallagher to suggest the meaning that they believe many people have in mind when they get married. Marriage scholar Kenneth Stevenson calls the Book of Common Prayer’s ceremony the “Cadillac” of Western marriage rituals. It combines elements from ancient Judaism with a host of other ceremonies, both Roman Catholic and Protestant, that were developed over the centuries. There is little doubt that phrases

such as “for richer for poorer,” “in sickness and in health” and “with my body I thee worship” linger in people’s consciousness and help define marriage as an institution even for those who do not repeat these actual words when they tie the knot. These vows have become part of the “cultural capital” representing the hopes and aspirations of people of all beliefs.

Waite and Gallagher appear therefore to be working with some assumptions about the institution of marriage. But this institution did not just materialize out of thin air. It is a massive theological and historical accomplishment. Our marriage rituals took centuries to develop. When couples make a public commitment—using these or similar vows—it tends to transform their lives. They place themselves within the power and meaning of these affirmations about the institution of marriage. Yes, many material and measurable good things also often flow from this commitment. Waite and Gallagher show that, for the most part, when we say “for richer or poorer” it is likely to be for richer. When we say “in sickness and in health,” it is likely to be more in health than sickness, at least when compared to the situation of the nonmarried, divorced and cohabiting. But the point of these vows is this: even if poor health and economic hardship come, the commitment should be sustained nonetheless.

Waite and Gallagher demonstrate that commitment to marriage as a public social institution provides couples support from a variety of social networks. However, by focusing primarily on empirically measurable goods, they come dangerously close to capitulating to a secular view of religious institutions. It almost seems as if synagogues and churches are alternative social-welfare institutions. This implied view obscures the formative role that these institutions have played and continue to play in crafting our understanding of marriage as a delicate mix of public and private, religious and secular obligations and benefits. From marriage as a covenant between two families in ancient Judaism, to the free consent of parties upheld in medieval Catholic canon law, to the Reformation’s emphasis on marriage as a public institution given by God for the mutual support of couples and their children, the historical understanding of marriage exhibits a range of both goods and obligations, social as well as personal, that cannot be reduced to measurable prudential advantages for individuals.

The languages of health and wealth certainly should not be excluded from churches’ reflections on marriage. The facts Waite and Gallagher record may seem prosaic and mundane when compared to the lofty ideals of self-sacrificial love, mutuality and

spiritual union typically heralded by religious traditions, but they highlight an important dimension of “natural” human behavior, and they point out the goods that we properly seek to realize through such behavior. However, when churches and synagogues incorporate these social scientific viewpoints into their rhetoric about marriage, they must enrich and transform them by rooting them in deeper theological and philosophical ideas about the permanence of the marital bond, its significance as a spiritually and morally edifying force, and the religious meanings of love, fidelity, forgiveness and commitment. Marriage is simultaneously a public institution that serves individual and social welfare and an avenue through which human beings can live out their faithfulness to one another and to God.

So how can faith traditions approach and incorporate social-scientific information like that found in this book? First, they should guard against reducing the institution of marriage to its measurable material benefits. One must not confuse the consequences of marriage with the motivations for marrying. Studies like Waite and Gallagher’s aim to answer the question “What does marriage usually bring about?” —not “Why marry?” In fact, using narrow means-ends logic as a motive for marriage is probably the quickest road to divorce.

Second, churches and faith traditions must resist the latent consumer model of marital love that lurks beneath the rational-choice language of contemporary social science. In cases where marriage doesn’t make us richer or happier, do we simply exchange it like a faulty product or, worse, seek other avenues to satisfy our preferences? Certainly not. Social science alone will never give us the language or the tools to discover the durable and meaningful core of marital commitment. Theological and philosophical languages must step in, providing the moral and religious foundations for discussion of marriage.

Finally, a robust discourse on marriage within faith communities can never eclipse a concern for single, divorced, separated and widowed people and for stepfamilies. Indeed, it is in part by listening and ministering to the unmarried, the formerly married, the unhappily married and the remarried that we can formulate an adequate response to urgent questions about the meaning of marriage.

Why, for instance, do *Time*’s interviewees treasure the “space” they have discovered in single life? Might this tell us something about a lingering patriarchy in our current marriage culture and the comparative lack of consideration given to women’s full professional, educational, emotional and spiritual flourishing? How can

churches constructively address these issues and articulate a truly egalitarian marriage ethic? Why, to take another case, do hardworking and devoted people exit marriages that have become crippling? Do people's reasons for divorce and singleness tell us something important about marriage today? Even more pressing, do they tell us something theologically about our need for grace, about the dynamics of suffering and healing and about the drama of divine faithfulness?

Churches must not only take these questions seriously; they must integrate them into their pastoral and theological vision. Listening to the variety of voices about marriage will help churches speak to all persons about its real meaning and articulate a compelling and inclusive ethic of marriage.