THE RISE OF SINGLE-EARNER HOUSEHOLDS IN VIRGINIA: WHY IT MATTERS

It is far better to be alone, than to be in bad company.

– George Washington

What once was typical – perhaps stereotypical – concerning American households no longer holds true. The family model epitomized by Ozzie and Harriet of television fame and their two children[1] certainly hasn't disappeared, but the two-parent family cum children has become less common. In 1940, 90 percent of U.S. households consisted of families that included two or more persons who were related to each other by virtue of birth, marriage or adoption. The vast majority of those families were married couples with children. However, by 2010, that household number had dropped to 66 percent.

In 2014, an estimated 117,707,000 households existed in the United States (Economagic, 2016). Of these, 55 million were headed by unmarried adults, including more than 573,000 headed by same-sex individuals. Thus, 47 percent of all households now are headed by one or more single individuals and 27.41 percent by only one individual. These numbers should not come as a surprise because at least 107 million unmarried individuals now exist nationally. Single-person households have become the second-most common household type – behind married couples without children.[2] Table 1 summarizes these and related household data for the United States and Virginia.

1 For trivia buffs, "The Adventures of Ozzie and Harriet" (starring the real-life Nelson family) aired on ABC-TV from 1952 to 1966. Ozzie and Harriet had two sons, David and Ricky. Ricky went on to achieve fame as a singer and actor.

2 America's Families and Living Arrangements: 2014, Table A2. Source: https://www.census.gov/hhes/families/data/cps2014A.html. See also Rani Mola, "One in Four American Households Is One Person Living Alone," *The Wall Street Journal* (Aug. 12, 2014).

A Closer Look At Single-Person Households

Single-person households can usefully be divided into three categories: (1) post-high school and post-college young people who are out on their own; (2) single-parent households, typically headed by women; and (3) older, unmarried individuals, who now constitute 36 percent of all single households.[3]

We'll begin our analysis with a look at the institution of marriage, whose decline is responsible for a considerable proportion of the increase in single households. We'll see that significant differences exist in marriage rates across educational, racial, religious and economic lines. We'll also focus on a rapidly growing segment of single-person households – often young, post-high school Americans, but increasingly including more people who simply have decided to live on their own – as well as older, more mature individuals who may once have been married, but now are living on their own.

Not surprisingly, social policies that are framed in the context of Ozzie and Harriet types of family structures tend to favor those who live in such circumstances. The federal and Virginia income tax systems both contain numerous preferences that assign benefits to conventional families. These include exemptions for family members, reduced tax rates, subsidized mortgages, deductions for expenditures on education and the like. TurboTax, the largest vendor of tax preparation software, puts it simply: "Families can frequently save more on their taxes than a single person."[4]

TurboTax's advice may be wise, but the real world increasingly is not configured in the classic Ozzie and Harriet family fashion. Single women now outnumber married women in the United States and Great Britain. Households led by one or more single individuals have become much more common, and more than 40 percent of all new births in the United States now are associated with an unmarried mother. These changes have consequences, which we will explore.

3 Contrary to the expectations of some, this number actually has been declining because men are living longer and this has diminished the number of widows.
4 https://turbotax.intuit.com/tax-tools/tax-tips/Family/Tax-Exemptions-and-Deductions-for-Families/INF12053.html.

TABLE 1

UNITED STATES AND VIRGINIA HOUSEHOLDS, 2010-2014

HOUSEHOLDS BY TYPE	UNITED STATES		VIRGINIA	
	ESTIMATE	PERCENT	ESTIMATE	PERCENT
Total households	116,211,092	-	3,041,710	-
Family households	76,958,064	66.2%	2,047,106	67.3%
With own children under 18 years	33,917,911	29.2%	901,736	29.6%
Married-couple family	56,270,862	48.4%	1,542,174	50.7%
With own children under 18 years	22,823,632	19.6%	636,122	20.9%
Male householder, no wife present, family	5,543,754	4.8%	129,210	4.2%
With own children under 18 years	2,662,944	2.3%	60,515	2.0%
Female householder, no husband present, family	15,143,448	13.0%	375,722	12.4%
With own children under 18 years	8,431,335	7.3%	205,099	6.7%
Nonfamily households	39,253,028	33.8%	994,604	32.7%
Householder living alone	32,036,772	27.6%	806,539	26.5%
65 years and over	11,569,876	10.0%	277,453	9.1%
Households with one or more people under 18 years	37,895,810	32.6%	1,002,599	33.0%
Households with one or more people 65 years and over	30,294,116	26.1%	753,703	24.8%
Average household size	2.63	-	2.61	-
Average family size	3.23	-	3.16	-
RELATIONSHIP				
Population in households	306,058,480	-	7,943,875	-
Householder	116,211,092	38.0%	3,041,710	38.3%
Spouse	56,242,970	18.4%	1,542,172	19.4%
Child	93,459,419	30.5%	2,350,171	29.6%
Other relatives	22,147,046	7.2%	539,092	6.8%
Nonrelatives	17,997,953	5.9%	470,730	5.9%
Unmarried partner	6,958,557	2.3%	155,680	2.0%

TABLE 1

UNITED STATES AND VIRGINIA HOUSEHOLDS, 2010-2014

HOUSEHOLDS BY TYPE	UNITED STATES		VIRGINIA	
	ESTIMATE	PERCENT	ESTIMATE	PERCENT
MARITAL STATUS				
Males, 15 years and over	123,281,364	-	3,232,491	-
Never married	44,100,702	35.8%	1,117,524	34.6%
Now married, except separated	61,902,351	50.2%	1,690,501	52.3%
Separated	2,254,810	1.8%	70,983	2.2%
Widowed	3,166,898	2.6%	76,370	2.4%
Divorced	11,856,603	9.6%	277,113	8.6%
Females, 15 years and over	129,692,771	-	3,404,862	-
Never married	38,239,034	29.5%	971,569	28.5%
Now married, except separated	60,570,863	46.7%	1,654,929	48.6%
Separated	3,231,201	2.5%	94,983	2.8%
Widowed	11,878,014	9.2%	295,544	8.7%
Divorced	15,773,659	12.2%	387,837	11.4%

Source: U.S. Census 2010-2014 American Community Survey 5-Year Estimates, http://factfinder.census.gov/bkmk/table/1.0/en/ACS/14_5YR/S1101

Marriage Trends

Changing social attitudes, delayed marriage, elevated rates of cohabitation and widening marital divides between demographic groups have fueled a dramatic rise in the proportion of Americans who are single. According to the U.S. Census' America's Families and Living Arrangements survey, 45 percent of U.S. residents 18 and older were unmarried in 2014 – 53 percent of women and 47 percent of men. A 2014 Pew Research Center study noted that the number of American marriages fell from a high of 72 percent of all adults age 18 or older in 1960 to 50.5 percent in 2012. Only 20 percent of Americans now get married before the age of 30.[5]

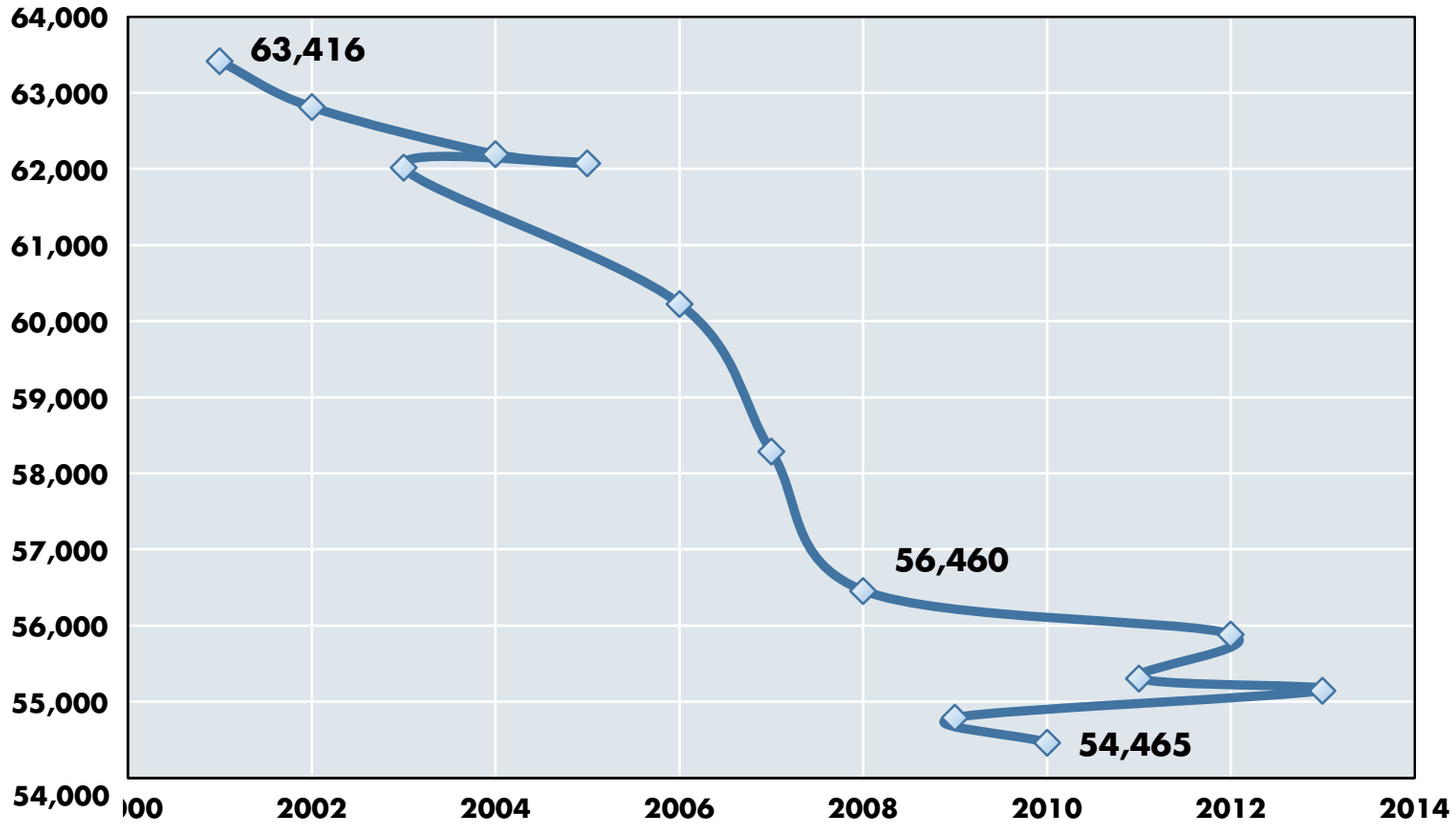
Simone de Beauvoir, the French writer, activist and feminist, once bemoaned that all women either were "married, or have been, or plan to be, or suffer from not being."[6] Things have changed. Graph 1 illustrates the decline in marriage rates in the Commonwealth of Virginia between 2001 and 2013. According to the 2014 America's Families and Living Arrangements survey, **unmarried women now outnumber married women in Virginia and the United States, and there are 88 unmarried men for every 100 unmarried women.** The median age of women at their first marriage is 27, while it is 29 for men.

5 http://www.pewresearch.org/fact-tank/2014/02/06/new-census-data-show-more-americans-are-tying-the-knot-but-mostly-its-the-college-educated.

6 *The Second Sex, Vols. I and II* (Paris: Gallimard, 1949).

GRAPH 1

TOTAL NUMBER OF RECORDED MARRIAGES: VIRGINIA, 2001-2013



Source: Virginia Department of Health, www.vdh.virginia.gov/healthstats/stats.htm

Couples in Virginia typically now wait longer to marry and are more likely to cohabit before they do marry. **According to the Pew Research Center's 2010 report, "The Decline of Marriage and Rise of New Families," 15 times the number of couples today live together outside of marriage than in 1960 and almost half of today's cohabiting households include children. In the first decade of this century, 88 percent of children fathered by men under age 20 were "nonmarital," that is, outside of marriage. Fully 41 percent of all births in 2010 were nonmarital (Centers for Disease Control and Prevention, 2015).**

According to the National Center for Health Statistics (2013), nearly half of women ages 15-44 have cohabited with a partner before marriage in households without children. In 2014, 39 percent of opposite-sex, unmarried-partner couples lived at the time with at least one biological child of either partner. Why are we observing these changes?

- An expanding number of women no longer feel either that they must be married, or that they will miss their chance to do so if they don't commit when young. Rebecca Traister's "All the Single Ladies" (Simon and Schuster, 2009) dissected this environment and its consequences.

- Among people 25 years or older, 40.6 percent of women have earned a college degree, whereas only 36 percent of men have done so (U.S. Census, "Women in the Labor Force," 2014). A large cadre of women now exists that is composed of women capable of forging independent economic paths in society.

- Elevated rates of unemployment among young men ages 16-24 have increased the fear of some that making a long-term financial commitment via marriage is one they will not be able to keep. For example, in February 2016, when the overall rate of unemployment was 4.9 percent, it was 10.1 percent for all individuals ages 16-24 and 13 percent for men in the same age group (Bureau of Labor Statistics, 2016).

- Though bad economic times may discourage marriage, simultaneously they may encourage couples to cohabit in hopes of reducing their expenses. The notion that two together can live less expensively than two separately long has had legal acceptance and there is some empirical evidence in favor of it (Bureau of Labor Statistics, 2015).

- The increasing prevalence of divorce has elevated the concern of some about how potentially disruptive and expensive divorce can be. Approximately 40 percent of all first marriages end in divorce, 60 percent of second marriages and 73 percent of third marriages. A divorce initially costs an average of $15,500, but subsequent costs over the years frequently dwarf this number.[7] The solution to avoiding these expenses? Don't get married.

- There has been increased social acceptance of what was once regarded as "living in sin." When a Vatican Council (this one in 2014) openly debates the theology and practicalities of this issue, it is a sign that times have changed, for better or worse. The social attitudes behind Nathaniel Hawthorne's "The Scarlet Letter" no longer guide substantial segments of American society.

- The feeling among some is that getting married in difficult economic times is irresponsible. The most persuasive evidence of this phenomenon is seen in countries after they have been defeated in a war and occupied (for example, Germany and Japan after World War II), but also is evident when countries dive into recession or economic depression.

7 See www.divorcestatistics.org for information on divorce frequency and www.nolo.com for information on the cost of divorce.

THE DISTINCTIVE SITUATIONS OF AFRICAN-AMERICANS

Despite an increase in cohabitation, many Virginians eventually marry. However, the rate at which they do so increasingly reflects factors of race, education, and religious and economic status. Low rates of marriage are a social consequence associated with low educational attainment. Marriage rates among the non-college-educated population have fallen sharply in the last few decades among all demographic groups, but most severely among African-Americans. There is general agreement that the reasons for this include imbalances of the number of men and women available for marriage, high rates of unemployment for both men and women that deter marriage, pain from less than successful past relationships, fears of being abandoned, high rates of imprisonment for African-American men, and concerns about readiness for marriage. Table 2 presents the U.S. Census 2014 African-American demographic profile. One can see that large proportions of African-American men and women 15 years and older have never been married – 48 percent of women and 51.4 percent of men.

It is not easy to disentangle the separate impacts of race, education and class on marriage because, for example, African-Americans tend not to be as well educated as the typical Asian or white individual of the same age and gender, and educational attainment clearly affects marriage rates. Graph 2 shows the high school graduation gaps in Virginia that exist between Asian, white, African-American and Hispanic students.

TABLE 2

AFRICAN-AMERICAN POPULATION PROFILE: UNITED STATES, 2014

POPULATION AND HOUSEHOLDS BY TYPE	
Total population	40,379,066
Male	47.7%
Female	52.3%
Households	14,334,528
Family households	61.6%
With own children under 18 years	30.0%
Married-couple family	27.0%
With own children under 18 years	11.1%
Female householder, no husband present, family	28.4%
With own children under 18 years	16.0%
Nonfamily households	38.4%
Male householder	17.4%
Living alone	14.6%
Not living alone	2.8%
Female householder	21.1%
Living alone	18.9%
Not living alone	2.2%
MARITAL STATUS	
Population 15 years and over	31,735,327
Now married, except separated	28.8%
Widowed	5.7%
Divorced	11.9%
Separated	4.0%
Never married	49.6%

TABLE 2

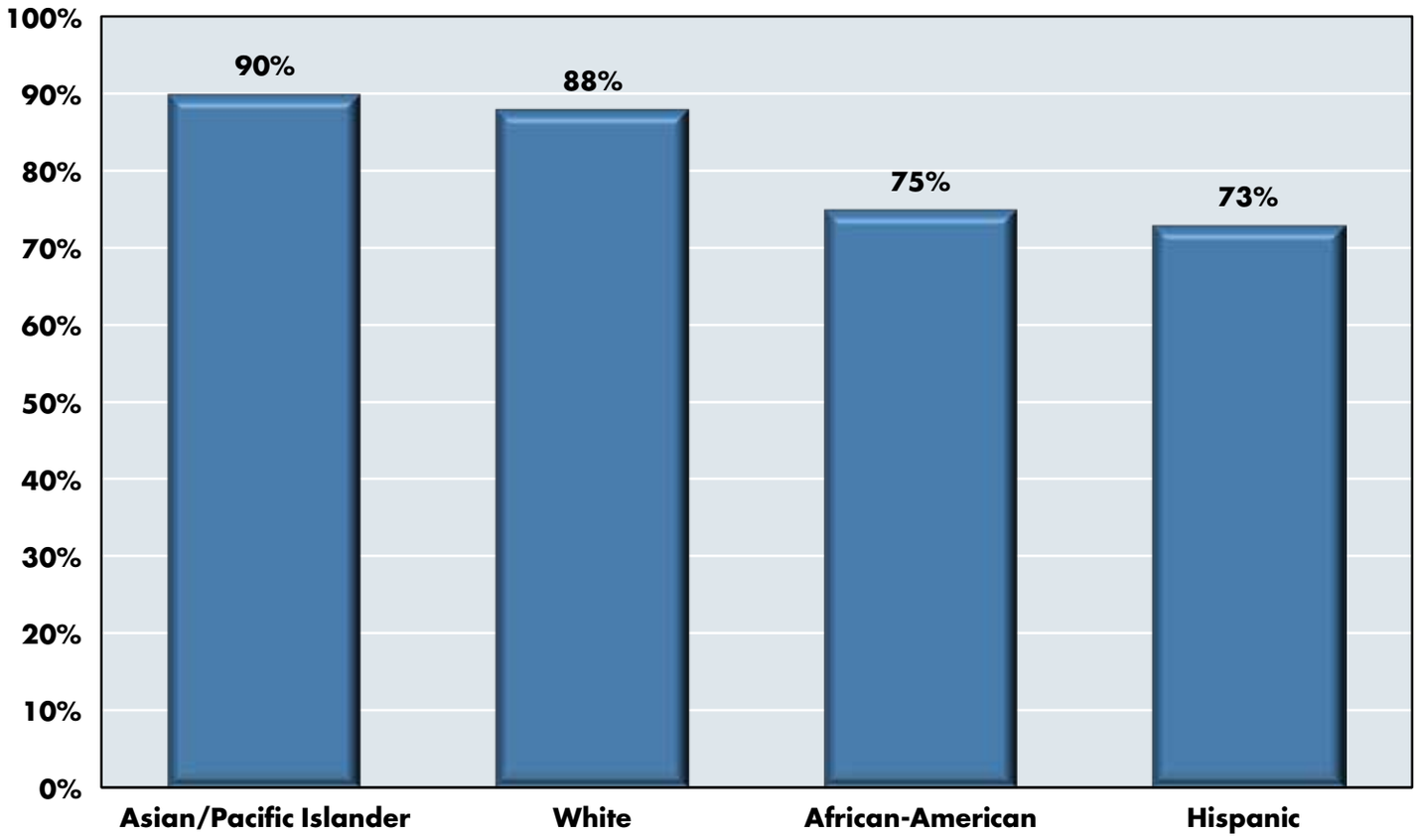
AFRICAN-AMERICAN POPULATION PROFILE: UNITED STATES, 2014

POPULATION AND HOUSEHOLDS BY TYPE	
Male 15 years and over	14,880,533
Now married, except separated	32.4%
Widowed	2.6%
Divorced	10.2%
Separated	3.5%
Never married	51.4%
Female 15 years and over	16,854,794
Now married, except separated	25.7%
Widowed	8.4%
Divorced	13.4%
Separated	4.5%
Never married	48.0%
EDUCATIONAL ATTAINMENT	
Less than high school diploma	15.6%
High school graduate (includes equivalency)	31.6%
Some college or associate degree	33.1%
Bachelor's degree	12.4%
Graduate or professional degree	7.3%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates
*Respondents identified as black or African-American only

GRAPH 2

STATE GRADUATION RATES BY RACE/ETHNICITY: PUBLIC HIGH SCHOOLS IN VIRGINIA, 2011-2012



Source: National Center for Education Statistics

THE EDUCATION/MARRIAGE LINK

The Pew Research Center reported in 2014 that 24 percent of men with a high school education had never married, as compared to 14 percent of men with advanced degrees. The National Center for Education Statistics (NCES) 2015 report titled "Disparities in Educational Outcomes Among Male Youth" noted that the percentage of males ages 25-29 who had completed a bachelor's or higher degree was significantly higher for Asians (55 percent) and for whites (37 percent) than for those of two or more races (29 percent), blacks (17 percent) or Hispanics (13 percent). One might be tempted to say, "Well, that's none of our business," but these disparities partially drive many different adverse phenomena that range from underweight babies and stunted preschool development to higher unemployment rates and elevated risks of imprisonment. Either society recognizes and deals with these challenges when they arise, or we pay for them later.

Table 3 illustrates the differences in marriage demographics among women. Women with less than a high school education are not getting married. There also is a post-marriage effect. Regardless of race, women with lower levels of education are more likely to get divorced.[8] Alas, divorce not only is an expensive proposition for those involved, but also frequently leads to one-parent homes, higher rates of unemployment, a much higher risk of living in poverty, lower educational attainment and a greater likelihood of both parents and children ending up in prison or the courts. It is an understandable, though unattractive, situation.

TABLE 3

SELECTED UNITED STATES MARRIAGE DEMOGRAPHICS, 2011

Characteristics	Percent of Married Couples
Age of Wife	
15 to 24 years	3%
25 to 34 years	17%
35 to 44 years	21%
45 to 54 years	24%
55 years and older	36%
Race/Ethnicity of Wife	
White alone, non-Hispanic	74%
Black alone, non-Hispanic	7%
Latina	12%
Other	7%
Education Level of Wife	
Less than high school	10%
High school graduate	29%
Some college	27%
Bachelor's degree or more	34%

Source: Current Population Survey, U.S. Census Bureau

A 2013 brouhaha at Princeton University focused on the statistical circumstances that confront many women, especially those who have earned college degrees. One-third of never-married women 25 or older have earned either a bachelor's or an advanced degree, compared with only one-quarter of never-married men of the same age. In what was to become a famous letter to The Daily Princetonian, alumna Susan Patton sparked controversy when she advised Princeton women who wanted to marry to "find a husband on campus before you graduate." She asserted that it is only during college when unmarried females will be around a high concentration of educated single males. She maintained that after college, "you will meet men who are your intellectual equal – just not that many of them." Implicitly, she advised the women at Princeton to strike while the figurative iron was hot.

8 Jamie M. Lewis and Rose M. Kreider, Remarriage in the United States, Bureau of the Census, March 2015, www.census.gov/content/dam/Census/library/publications/2015/acs/acs-30.pdf.

THE PARADOX OF ASSORTATIVE MATING

Which brings us to a brief discussion of "assortative mating," a term economists use to describe individuals who choose to marry someone who has achieved a level of educational attainment similar to their own. This phenomenon has important implications for social and economic mobility. Education is a strong predictor of future earnings. It also influences intergenerational mobility and usually opens paths to a wider set of alternatives and increased incomes. Nevertheless, if assortative mating results in college graduates marrying each other, then additional education likely will be an engine that causes income inequality to increase rather than decrease.

There is little mystery attached to this relationship. Households supported by the earnings of two college-educated individuals are much more likely to be economically prosperous, avoid divorce and unemployment, and subsequently raise stable families that boast high-achieving children who follow in their footsteps. Paradoxically, though higher education traditionally has been viewed as a vehicle for diminishing economic inequality, assortative mating acts to diminish or even reverse this outcome. When Ivy League graduates marry each other, the financial results differ from those we typically observe when two community college graduates marry each other. Because an Ivy League education (or even an education at a flagship state university) increasingly is not within the financial capabilities of many families unless they incur substantial debt, the current higher education system in the United States no longer can be counted upon to diminish economic inequality. Paradoxically, it may contribute further to it, especially where single-parent families with modest incomes are concerned.

SINGLE-PARENT HOUSEHOLDS HAVE TRIPLED IN NUMBER SINCE 1960

Even though birth rates for women ages 18-24 have reached historic lows in the United States, single-parent families have more than tripled as a share of American households since 1960. However, there are distinct differences between racial groups when it comes to marriage. The share of never-married adults has gone up for all major racial and ethnic groups, including Hispanics and Asian-Americans in the United States, but as noted in Table 2, the number of never-married African-Americans has increased dramatically. Among black adults ages 25 and older, the share of those who never have been married quadrupled over the past half century – rising from 9 percent in 1960 to 36 percent in 2012.

Virginia as a state has the 10th-largest population of African-Americans in the United States – constituting 19.2 percent of the Commonwealth's population. The median age at first marriage for black women Virginians is 30, the highest for all racial groups. According to the Pew Research Center's Social & Demographic Trends project (2014), for every 51 employed, never-married young black men between the ages of 25 and 34, there are 100 never-married black women. The marriage market is not flooded with younger black men.

African-Americans were significantly more likely than whites to "place a high priority on a spouse or partner with a steady job."[9] Age, education and income are major factors in the stability of all marriages, but the evidence suggests those factors affect African-American couples more than others.

A significant proportion of young African-American women appear to have decided either that they wish to remain single, or that they must remain single. Hence, they have increased their focus on their own professional lives by pursuing education and a subsequent career. Several single African-American women to whom we spoke echoed these sentiments. *"I have spent many years working hard in my career to be successful. My profession is more important to me than marriage"* (the words of a 28-year-old African-American single woman in Richmond). Helping and perhaps even living with multigenerational family members often is cited as being more important than marriage. *"I know that my daughter needs me and I am willing to put her needs before my needs. I am not willing to sacrifice my time with her for any relationship right now,"* observed a single mother from Newport News.

9 Wendy Wang and Kim Parker, Record Share of Americans Have Never Married: As Values, Economics and Gender Patterns Change. Washington, D.C.: Pew Research Center's Social & Demographic Trends project, September 2014.

Table 4 reveals which Virginia communities have the highest percentages of single-parent households. The communities with the highest single-parent rates typically also exhibit among the lowest per capita and household incomes in the Commonwealth. The precursor to this status for a large proportion of single-parent households often was an unplanned, nonmarital birth. Marriage may be faltering in Virginia, but sex and procreation are not.

Table 5 reports the number of nonmarital births by Virginia location in 2014. There is an important and unavoidable connection between the data reported in Tables 4 and 5. For many Virginians, an unplanned, out-of-wedlock birth either is the beginning of their descent into poverty, or it firmly places an exclamation point on their already perilous economic situation.

Graph 3 provides further detail on the relationships among economic status, householder status and children. The median income of a woman householder without a spouse present was $36,151 in 2014. A typical single black woman with children under 18, however, had a median income of only $25,767. Being a single woman is not easy; being a single black woman with children dramatically raises the chance that such a household will live in poverty. Note that single-parent households headed by men have median incomes that are more than $17,000 higher than those headed by women.

We cannot explore in detail the negative ramifications of these realities for the young people in those families and their future lives. It will suffice to note that such circumstances generate costs for society at large. These costs eventually come home to roost in the form of lower productivity, higher incidences of antisocial behavior, crime and substance abuse, and almost inevitably, the higher taxes that are required to deal with such. The proverbial free lunch does not exist in this environment.

TABLE 4

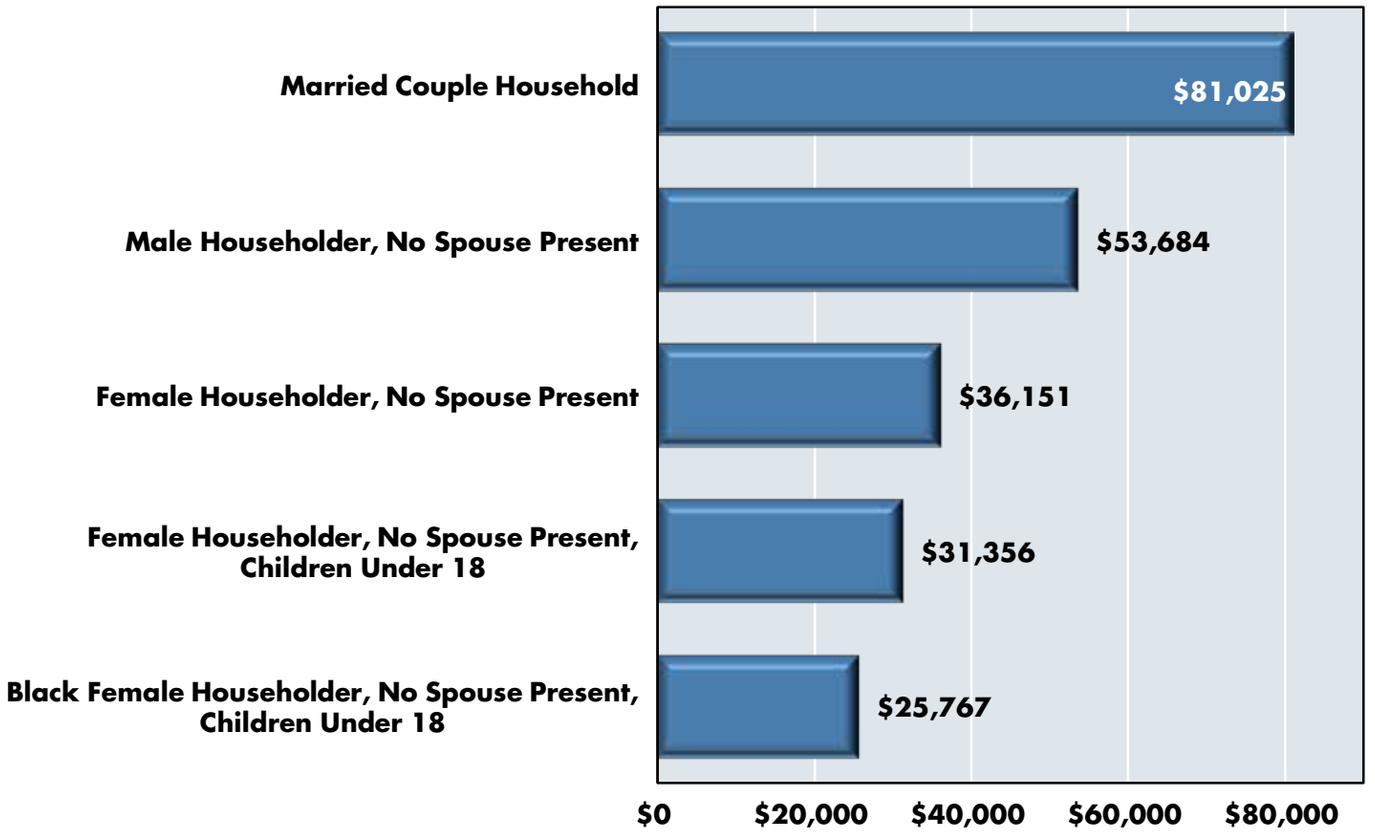
VIRGINIA COMMUNITIES WITH THE HIGHEST PERCENTAGES OF SINGLE-PARENT HOUSEHOLDS

Locality	Number of Single-Parent Households	Number of Households	Percent Single-Parent Household
Petersburg	4,630	6,619	70%
Hopewell	3,488	5,402	65%
Richmond	24,368	38,139	64%
Danville	5,567	9,176	61%
Emporia	758	1,246	61%
Martinsville	1,742	3,028	58%
Lancaster County	1,007	1,767	57%
Portsmouth	12,580	22,359	56%
Galax	844	1,546	55%
Roanoke	11,502	21,077	55%
Norfolk	25,821	49,788	52%
Franklin	1,053	2,090	50%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml

GRAPH 3

MEDIAN INCOMES FOR VARIOUS TYPES OF HOUSEHOLDS: UNITED STATES, 2014



Source: U.S. Census, Income and Poverty in the U.S., 2014, www.census.gov/hhes/www/cpstables/032015/hhinc/hinc04_000.htm

TABLE 5

NUMBER OF NONMARITAL LIVE BIRTHS IN VIRGINIA, 2014

PLANNING DISTRICT AND CITY OR COUNTY	TOTAL RESIDENT NONMARITAL LIVE BIRTHS							
	NUMBER OF NONMARITAL BIRTHS				PERCENT			
	TOTAL	WHITE	BLACK	OTHER	TOTAL	WHITE	BLACK	OTHER
Planning District 8	7,413	2,873	1,741	2,799	21.5	14.6	41.1	26.6
Arlington County	492	206	89	197	15.5	9.5	41.4	24.7
Fairfax County	3,013	946	568	1,499	20.5	12.2	37.3	27.8
Loudoun County	789	344	116	329	15.6	11.3	32.0	20.0
Prince William County	2,019	911	628	480	29.3	23.5	44.5	29.9
Alexandria	646	219	271	156	22.7	12.4	49.3	29.3
Fairfax	109	41	13	55	15.1	10.2	28.9	19.9
Falls Church	23	8	5	10	8.7	4.3	41.7	15.9
Manassas	316	194	51	71	41.5	40.5	46.8	40.8
Manassas Park	6	4	-	2	28.6	30.8	-	33.3
Planning District 20	6,069	2,000	3,528	541	38.0	22.3	66.7	31.4
Isle Of Wight County	139	75	61	3	37.4	27.0	74.4	25.0
Southampton County	57	23	32	2	40.1	24.5	74.4	40.0
Chesapeake	1,057	398	578	81	35.1	21.6	64.2	29.9
Franklin	100	16	83	1	63.3	30.8	83.0	16.7
Norfolk	1,657	349	1157	151	45.8	22.0	71.4	36.6
Portsmouth	822	171	624	27	55.7	29.5	75.7	37.0
Suffolk	401	109	286	6	36.7	18.0	64.9	12.5
Virginia Beach	1,836	859	707	270	30.2	22.0	55.2	30.2
Planning District 15	4,907	1,726	2,741	440	39.7	24.1	72.6	30.7
Charles City County	36	8	22	6	57.1	26.7	81.5	100.0
Chesterfield County	1,297	624	515	158	34.5	25.0	58.9	40.2
Goochland County	58	38	20	-	31.4	24.1	83.3	-
Hanover County	249	190	52	7	26.6	23.3	65.0	17.1
Henrico County	1,394	512	775	107	34.3	22.9	68.3	15.4
New Kent County	61	37	18	6	31.8	22.8	78.3	85.7
Powhatan County	61	50	9	2	25.8	22.8	75.0	40.0

TABLE 5

NUMBER OF NONMARITAL LIVE BIRTHS IN VIRGINIA, 2014

PLANNING DISTRICT AND CITY OR COUNTY	TOTAL RESIDENT NONMARITAL LIVE BIRTHS							
	NUMBER OF NONMARITAL BIRTHS				PERCENT			
	TOTAL	WHITE	BLACK	OTHER	TOTAL	WHITE	BLACK	OTHER
Richmond	1,751	267	1,330	154	60.0	25.8	83.2	54.6
Planning District 21	2,565	717	1,564	284	41.4	23.4	66.5	36.6
James City County	200	91	69	40	27.4	17.4	61.1	43.5
York County	151	80	55	16	21.4	15.4	54.5	18.4
Hampton	817	204	551	62	46.3	27.9	64.5	34.1
Newport News	1,339	306	872	161	47.7	26.3	69.4	41.5
Poquoson	24	23	1	-	24.7	25.8	100.0	-
Williamsburg	34	13	16	5	39.1	31.7	61.5	25.0

Source: Virginia Department of Health, Division of Health Statistics www.vdh.virginia.gov/healthstats/documents/2010/pdfs/NonMaritalBirths14.pdf

WHAT ABOUT CAMPAIGNS TO PROMOTE MARRIAGE?

Reality is that the current distribution of governmental tax incentives typically skews in favor of traditional Ozzie and Harriet types of families. For example, a husband and a wife who file a joint tax return usually pay lower taxes than if they each filed separate returns. Shouldn't incentives such as this promote marriage? Perhaps they do, but they are costly and have not been sufficient to reverse the societal trend away from marriage.

With respect to the promotion of marriage, we face difficult (and expensive) choices. Should we increase marriage incentives significantly, hoping that this will cause more couples to choose marriage, or instead turn our attention to improving the lot of the burgeoning number of single-parent families? Where should we spend our dollars?

Economist Eduardo Porter and others have argued The (New York Times, March 22, 2016) that marriage per se isn't the key to the economic progress of lower-income, single-adult families. Instead, what is important is to diminish or eliminate the impoverished state of such families. This involves improving their often-inadequate housing situations, enhancing their access to education and training, and supplying sex education and contraception options that will delay motherhood. The latter proposal recognizes that 6 out of 10 children born to single mothers under the age of 30 are unplanned (according to Brookings Institution economist Isabel Sawhill).[10]

Porter and others argue that the federal Healthy Marriage Initiative begun in 2001 has expended $600 million on a variety of initiatives, but there is little to show for its efforts. While not quite ready to punt on the issue of increasing the rate of marriage, Porter, Sawhill and others believe that emphasis on increasing the rate of marriage actually does not really address the root causes of why single-parent families exist, or what we must do to improve their lot. Hence, they advocate programs that prospectively will improve the economic conditions of single-parent families rather than pro-marriage initiatives. This, they believe, is a cost-effective approach because it avoids numerous costs that governments, organizations and individuals must bear when single-parent families live in or close to poverty.

10 Isabel V. Sawhill, *Generation Unbound* (Washington, D.C.: Brookings Institution, 2014).

Young And Single

The Pew Research Center, relying upon U.S. Census data, reports that millennials – those young adult Americans ages 18-34 – now constitute the largest age group in the American workforce. This group numbers 75.4 million, surpassing the 74.9 million baby boomers ages 51-69. Millennials often are single and choose to delay marriage for a variety of reasons, including economics, education and personal preferences.

Today's younger generation exhibits much lower rates of marriage than their parents and grandparents. In 2013, only 1 in 10 young adult females (ages 18-34) lived with a spouse – down considerably from 1 in 4 in 1989. Economic times have been challenging for these individuals. **Their labor force participation rates (the percentage of these individuals who either are employed, or actively seeking a job) declined to only 65 percent in 2012. This means that an astonishing 35 percent of the individuals in this cohort neither were employed, nor looking for a job. Somehow, however, they have found a way to survive – variously cobbling together diverse combinations of living at home or with friends to reduce expenses; receiving unemployment compensation, disability and other entitlement payments; undertaking part-time and off-ledger employment; and getting involved with illegal activities.**

In 2013, 58 percent of young adult men and 51 percent of young adult women ages 18-24 were living with their parents. Scarce job opportunities and student educational debt have plagued this generation of single Americans. In 2012, 66 percent of all recent graduates of public colleges and 75 percent of all recent graduates of nonprofit independent colleges had student loan debt (Institute for College Access & Success, March 2014).

Nearly all of the millennials in Virginia with whom we spoke commented on the adverse impact that difficult labor markets were having upon their lives and personal choices. Consider a 27-year-old white male who chose to live at home initially after college because of what he reported to be a lack of suitable employment opportunities. After graduating from a Virginia public university in 2011, he worked part time for four years before finally securing a full-time position with benefits in 2015. *"After months and months of searching for a full-time job, I was depressed from being rejected over and over again. After graduating with a business degree and a concentration in finance, I would have never guessed that my national job market search would have been so grim. I was shocked by the number of mid-career and even senior-level people applying for the jobs that I was applying for. These positions advertised low salaries too. I was stuck in a part-time position for four years still searching all the while until it finally turned into a full-time job."* This young man continues to stay with his baby boomer dad and helps pay a share of the monthly mortgage in addition to saving money to purchase his own home one day.

If you are a millennial who neither is employed, nor in education or training, then you are a "NEET." NEETs constitute a major proportion of those who have dropped out of the labor force and in so doing reduced the labor force participation rate. There were 10.2 million NEETs ages 16-29 in the United States in 2015. There are more female than male NEETS, and two-thirds of all NEETs have a high school education or less. African-Americans and Hispanics comprise the largest share of this subgroup (see Table 6 for a complete breakdown), which has been increasing in relative size.

Virginians have not been immune from the student debt crisis. More than 1 million borrowers in the Commonwealth were estimated to owe more than $30 billion in student loans in 2015. This has predictable consequences. They cannot afford to purchase automobiles, homes or major household items.

TABLE 6

"NEETS" IN THE UNITED STATES, 2014

Characteristics	Number (in 1000s)	Percent of All NEETS	Percent of Total Subgroup
Male	4,300	42.6%	14.4%
Female	5,900	57.4%	19.5%
16-19	2,200	21.7%	13.3%
20-24	3,800	37.6%	17.5%
25-29	4,200	40.7%	19.1%
Race/Ethnicity			
White	7,000	69.1%	15.8%
Black	2,000	19.7%	22.2%
Hispanic	2,500	24.5%	19.5%
Asian	500	5.0%	14.2%
Other	600	6.2%	20.9%
Education Level			
Less than High School	2,700	26.7%	-
High School Graduate	4,100	40.0%	-
Some College	1,700	16.9%	-
Associate Degree	500	5.1%	-
Bachelor's Degree or More	1,100	11.2%	-

Source: Pew Research Center Analysis of the Bureau of Labor Statistics data, http://pewrsr.ch/1PUPwJ4

Aging Alone

Between 1915 and 2013, the proportion of single-person households in the United States jumped from 6 percent to 28 percent of all households. Women accounted for 54 percent of this group. The most rapidly growing segment of this population is individuals 65 or older, who now make up 36 percent of all single households. According to the Virginia Division for the Aging, the number of Virginians 85 and older will increase five times faster than the state's total population growth between now and 2025.

Interestingly, many of these more mature, unmarried Americans do not identify with the word "single" because they are widowed or have acquired partners.

Uncertain future economic prospects have contributed to rising retirement ages. This has resulted in rising proportions of more mature individuals remaining in the labor force. Graph 4 tells us even though labor force participation rates generally have been gradually declining for age groups of both genders, people 65 and older form an exception. Increasingly, one sees some of them in action behind the counters at fast food restaurants and big-box chain stores.

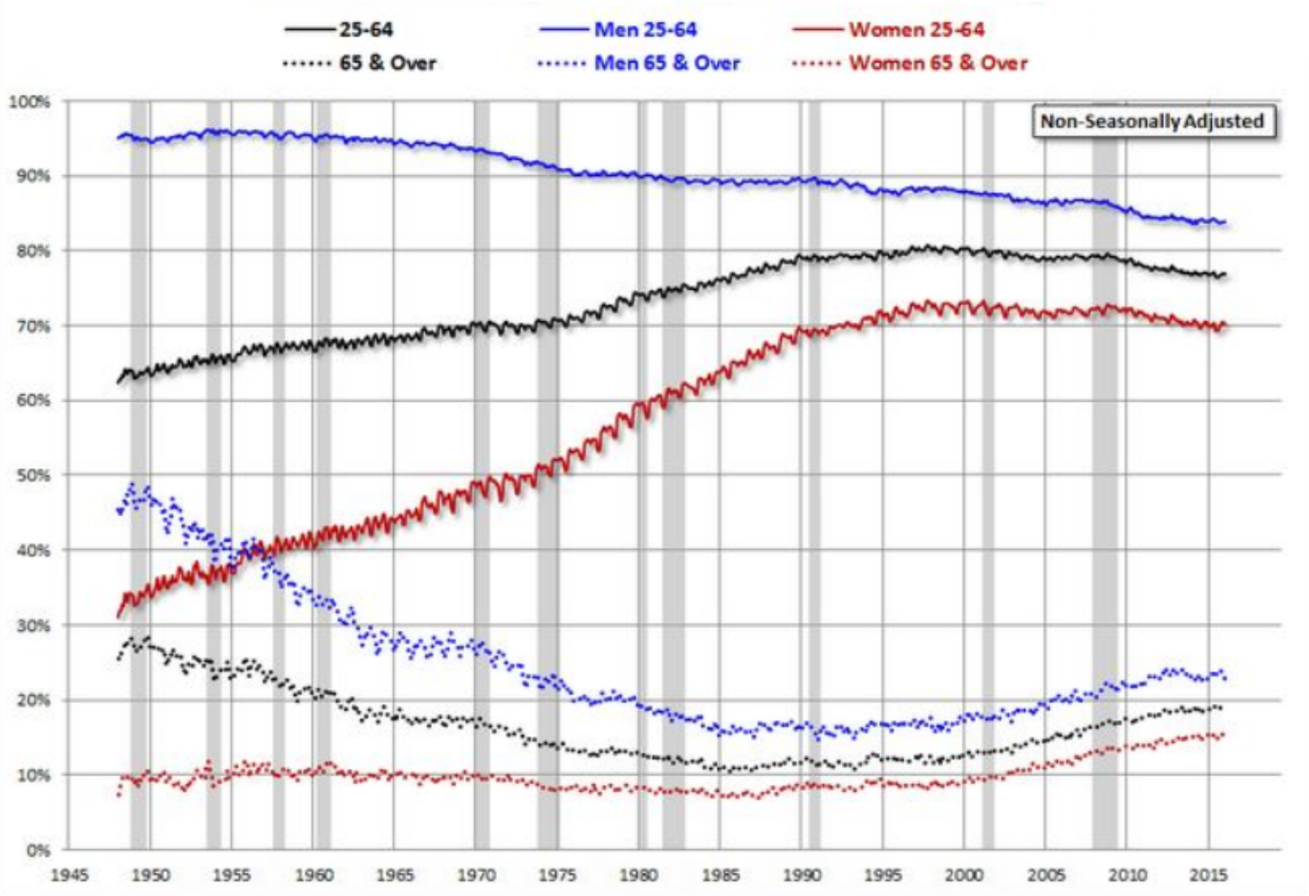
State and local governments that do not have mandatory retirement ages also are finding that their employees are delaying their retirements. Graph 5 illustrates this trend within the Commonwealth.

Why do seniors end up living alone? The reasons are wide-ranging and include increased rates of divorce, longer life spans and delayed marriages. Graphs 6 and 7 illustrate the marital status of American seniors (by gender) living alone in 2010. A century ago, more than 70 percent of the elderly lived with family members. Currently, fewer than 20 percent live with relatives. Improved health and financial status have made it feasible for older people without a spouse to live alone rather than with relatives or in assisted living. Almost three times as many women as men, however, now live alone because they are widowed. Quite simply, women live longer than men, making single men what one widow termed a "hot commodity" in many residences that cater to seniors.

One should not ignore the immense implications of these trends for Virginia. Increasing proportions of Virginians are becoming both old and single. One way or another, they must be cared for and supported by their families, charitable and religious organizations and the government. Almost inevitably, this implies that increasing proportions of Virginia state government expenditures are going to be expended on the (single) elderly. The nub of the economic challenges is this: A declining proportion of working-age Virginians will be asked to support their fellow retired citizens for increasingly long periods of time.

GRAPH 4

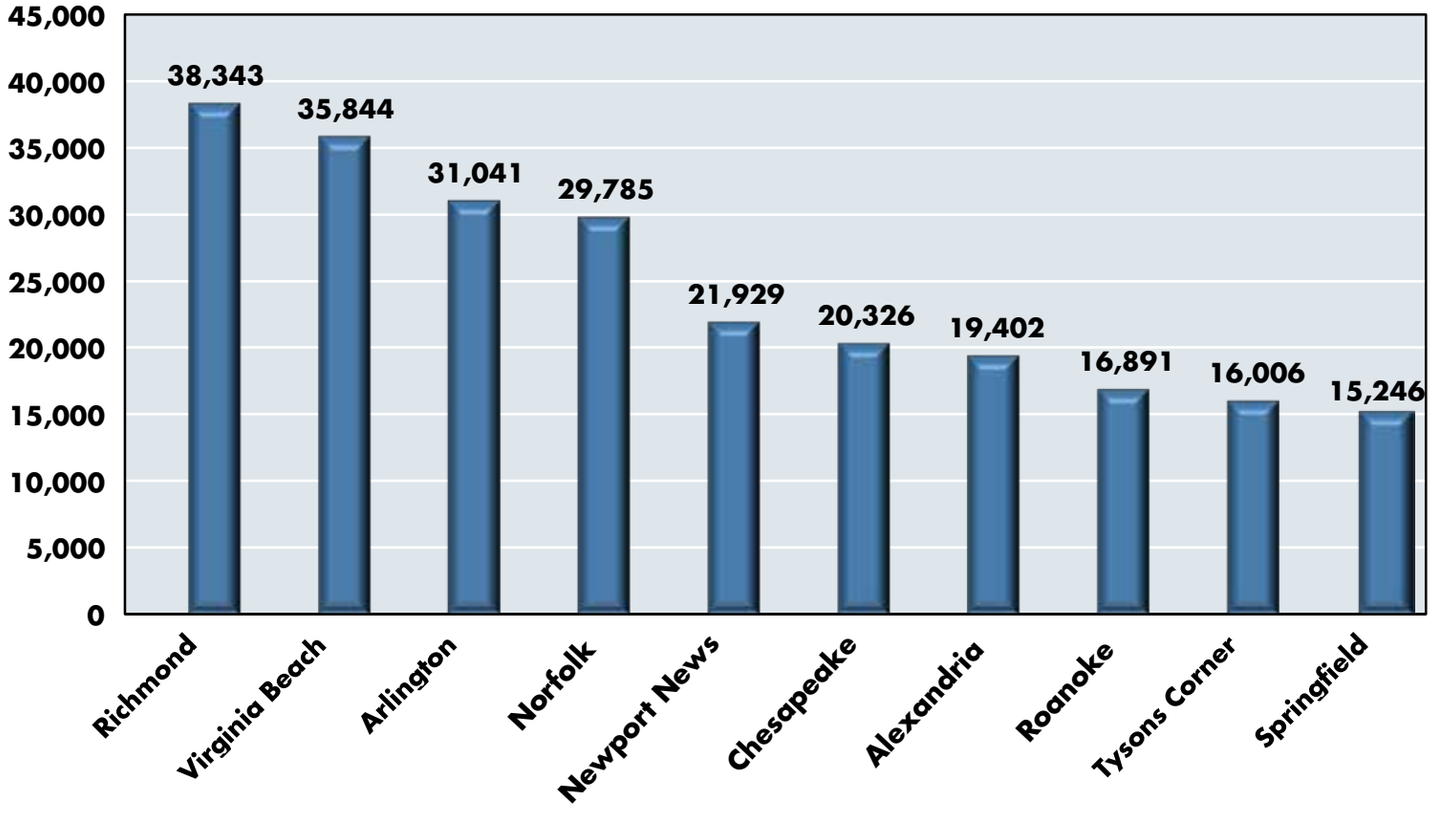
LABOR FORCE PARTICIPATION RATES FOR INDIVIDUALS OF VARIOUS AGES, 1945-2015 (RECESSIONS IN GRAY)



Source: www.short.com. With permission.

GRAPH 5

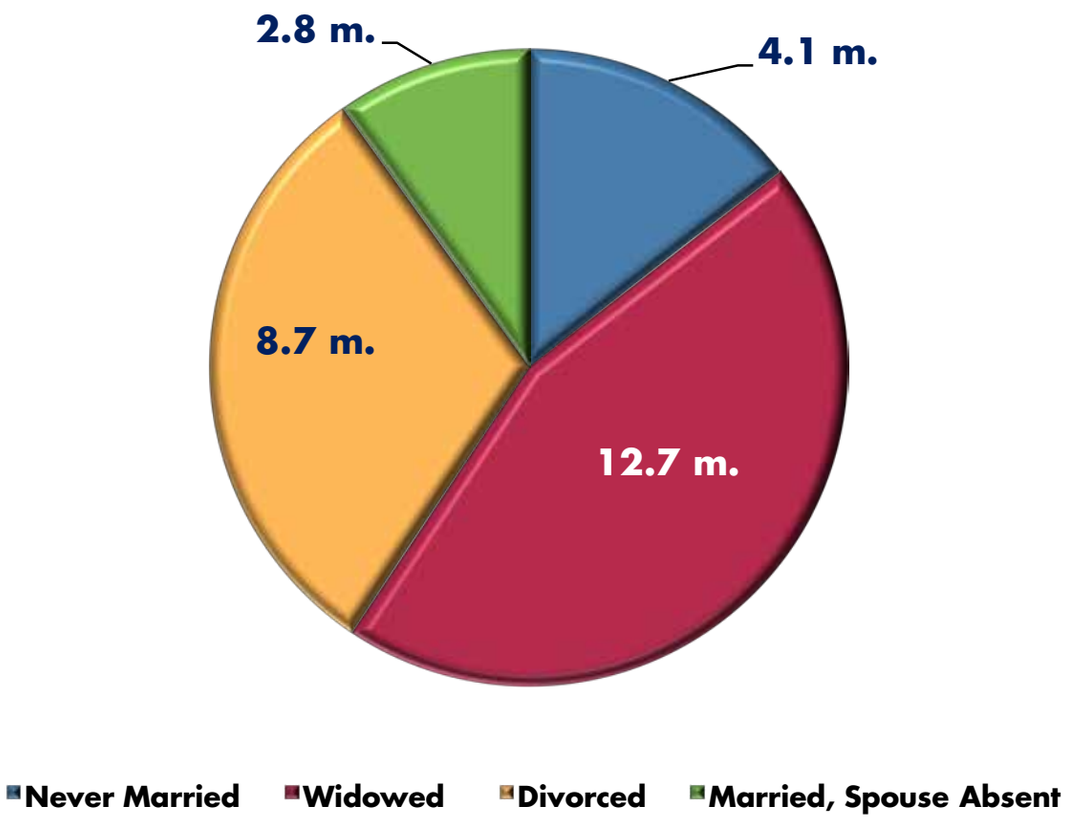
TOP 10 COMMUNITIES FOR VIRGINIA WORKERS WHO WERE 55 OR OLDER, 2014



Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics Beginning of Quarter Employment, 2nd Quarter of 2002-2014), http://onthemap.ces.census.gov

GRAPH 6

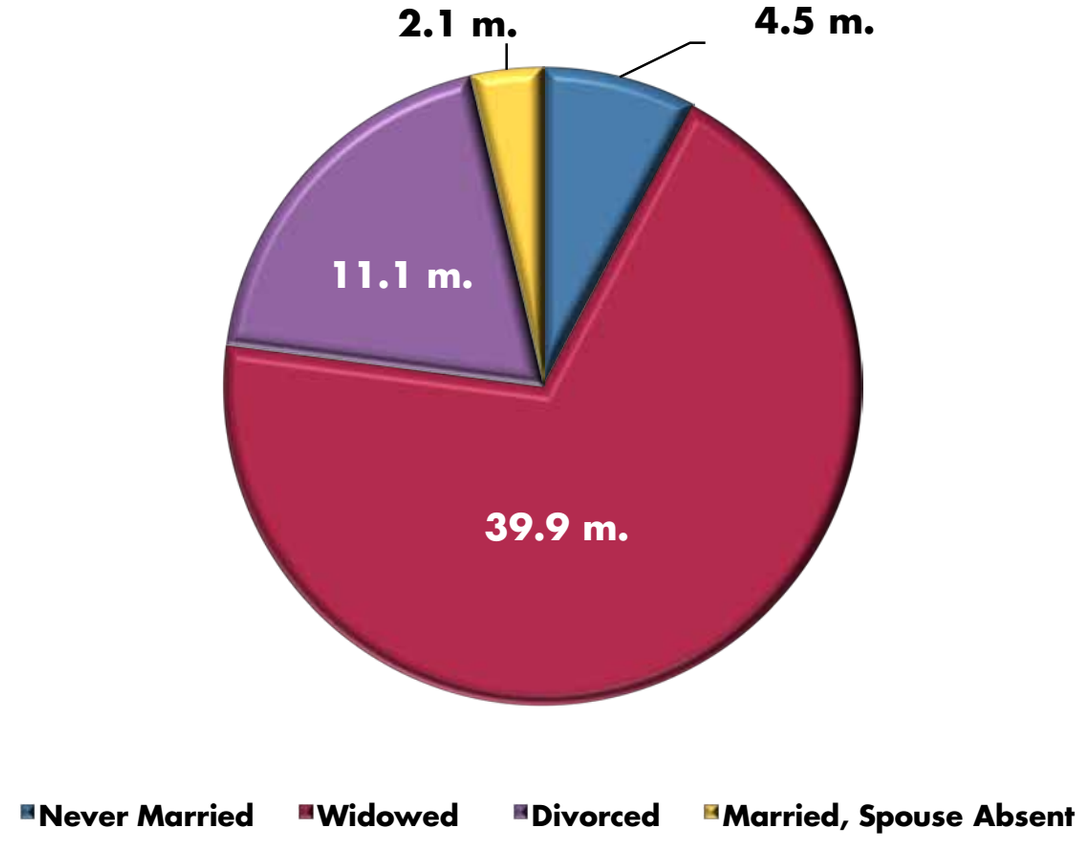
NUMBER OF MALE SINGLES IN THE UNITED STATES OVER THE AGE OF 65 AND THEIR MARITAL STATUS, 2010 (IN MILLIONS)



Source: U.S. Census Bureau, P23-212, 65+ in the United States: 2010, U.S. Government Printing Office, Washington, D.C., Report Issued June 2014, www.census.gov/content/dam/Census/library/publications/2014/demo/p23-212.pdf
*Married, Spouse Absent indicates that the male was in the household but the spouse was not, likely due to prolonged hospitalization, living with relatives, etc.

GRAPH 7

NUMBER OF FEMALE SINGLES IN THE UNITED STATES OVER THE AGE OF 65 AND THEIR MARITAL STATUS, 2010 (MILLIONS)



Source: U.S. Census Bureau, P23-212, 65+ in the United States: 2010, U.S. Government Printing Office, Washington, D.C., Report Issued June 2014, www.census.gov/content/dam/Census/library/publications/2014/demo/p23-212.pdf
*Married, Spouse Absent indicates that the female was in the household but the spouse was not, likely due to prolonged hospitalization, living with relatives, etc.

Final Thoughts

Because of the politically charged nature of immigration, the changing ethnic and racial composition of the U.S. population has gained more attention than the changing marital status of the same population. Nevertheless, the rapid growth of the proportion of single-individual households (or single-family households) in our population literally is demanding attention. For young adults and single-parent households, delayed marriage (or no marriage at all) has been a fact of life for several decades. Divorce has become increasingly common. Policies designed to encourage the formation of two-parent households have been less than successful.

At the other end of the spectrum, longer life spans have noticeably increased both the proportion of elderly people in our population and the proportion of single individuals as well.

Hence, we now live in what might be termed the "Age of the Single." Many of our taxation and social policies have been developed with a conventional model in mind – the "Ozzie and Harriet" model with two heterosexual parents and children. Reality is that this paradigm no longer accurately depicts the diversity of household styles we observe today. If there is a moral to our story, it almost surely is that this situation is going to require significant changes in the policies of both the federal and state governments, along with those of private-sector and nonprofit agencies.