DIVERGING DESTINIES REDUX

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Introduction

A close friend from your selective college or graduate school, perhaps with a young family, moves to your major American city. Where should he live? Elite professionals know the drill. The search almost always comes down to the handful of familiar places. For Washington, D.C., there’s Chevy Chase, Bethesda, Arlington, Georgetown, or Northwest D.C. For Boston, it’s Cambridge, Belmont, or Newton. In Los Angeles, the preferred neighborhoods are Westwood, Beverly Hills, Pacific Palisades, or Santa Monica. Philadelphia is no different. My recent “where to live” conversation with a newly hired colleague yielded an unsurprising list of “possibles”: selected blocks of Mount Airy and Germantown, plus the Main Line towns of Bryn Mawr, Ardmore, Haverford, Villanova, Gladwyne, and so forth. Despite my colleague’s professed open mind about potential neighborhoods, Jenkintown—my own somewhat obscure and distinctly unfashionable (but much more affordable) suburb—drew a blank stare, as did a dozen other solidly middle-class areas I mentioned.

By my calculation, there are over 400 zip codes within a thirty-mile radius of Rittenhouse Square, which is in the center of downtown Philadelphia.1 The places at the top of my colleague’s list comprised eleven zip code locations—a little more than 2 percent of the total. These are among the whitest, wealthiest, and most educated residential areas in and around Philadelphia.2 Somehow my colleague knew where people like him live and are supposed to live.

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2. The racial breakdown and other demographic information for zip codes nationwide, including educational level of residents and household income, can be found at ZIPskinny, http://zipskinny.com (last visited Dec. 1, 2013). According to the website, the Main Line towns have a black population in the low single digits. Of the other towns on my colleague’s list of “go-to” neighborhoods, the two non–Main Line precincts—Mount Airy (zip code 19119, 67% black) and Germantown (zip code 19144, 80% black)—are more diverse but are well known to contain predominantly white enclaves where most of the affluent whites live. The Main Line towns also exceed the national averages for education and median income: in 2000, about 64% of Main Line denizens held a college degree, and the median income of families was $140,000. See p. 77 tbl.3.1.
My colleague’s choice of neighborhoods lined up almost perfectly with the precincts Charles Murray \(^1\) dubs the “SuperZips.” In *Coming Apart: The State of White America, 1960–2010*, Murray’s magisterial look at inequality in white America, the SuperZips play a central role in the drama of social and economic fragmentation that has unfolded in our country in the past few decades. To set the stage for his cultural and geographical portrait of American non-Hispanic whites, Murray lists four of what he calls the “Founding Virtues,” or quintessential attributes he claims that our society must possess to preserve a cohesive and distinctly “American” way of life: marriage, honesty, industriousness, and religiosity (p. 130). Murray argues that on all of these dimensions, and regardless of class, education, location, or background, Americans used to be remarkably similar in outlook, with the vast majority endorsing the basic elements of a “respectable” life to include strong families, respect for law, honesty, probity, hard work, and faith (pp. 140–41). Most people were remarkably successful in maintaining these ideals in their daily lives.

A considerable degree of geographical mixing accompanied this consensus, with persons from all income levels living in close proximity and even on the same streets. According to Murray, these conditions no longer prevail (p. 100). In practice, if not always in professed ideals, the American consensus has broken down on many fronts, with American society bifurcating into distinct cultures of upper and lower. In *Coming Apart*, Murray provides an anatomy of this divergence. His book reviews a range of social, economic, and behavioral developments and explores their implications for our nation. In Murray’s view, our greatness depends on our shared fundamental values surrounding work, family, honesty, and faith (p. 143). Our unity on these key issues is already compromised, and there is every reason to believe that things will only get worse (pp. 251–53). Murray’s book presents a vision of the future that is deeply unsettling and far from optimistic. This Review critically examines his observations and assesses his pessimistic vision.

**I. “Coming Apart”—A Summary**

Although known more widely as a conservative provocateur, Murray is in fact a thoughtful and shrewd demographer. In looking at what has happened to this country’s non-Hispanic white population (and thereby sidestepping the distortions and passions surrounding race), Murray marshals compelling evidence for some alarming and relatively little-known developments. On multiple dimensions, an important divide has emerged between whites with a four-year college degree and those with less education. Crime, idleness, family breakdown, and alienation from religious institutions are steadily accelerating for those without an advanced education. People in this group are less able and less willing to maintain “respectability” in their work and private lives, resulting in a gulf with the most educated

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members of society, whose lives, neighborhoods, and families remain remarkably well organized, hardworking, conventional, and crime free.

A growing geographical separation reinforces the gaps between these populations. The affluent occupy rarefied neighborhoods, attend different schools, enjoy distinct and relatively refined leisure pursuits, and operate in separate social spheres from those with fewer advantages. As a result of all these trends, the privileged rarely mix with the working class. Chapter Four of Murray’s book, “How Thick Is Your Bubble,” illustrates these divides. Murray invites his readers (who inevitably hail disproportionately from the educated elite) to complete a test of their social and cultural insularity, as well as their knowledge and understanding of lower-class existence. The quiz includes questions such as, “Have you ever attended a meeting of a Kiwanis Club or Rotary Club, or a meeting at a union local?”; “Since leaving school, have you ever worn a uniform?”; “Have you ever participated in a parade not involving global warming, a war protest, or gay rights?”; and “Have you ever walked on a factory floor?” (pp. 103–07). Murray’s goal is to show privileged readers how ignorant they are of the lives of the less educated. One can only guess that he largely succeeds.

What has fueled the changes Murray identifies? Chief among them is one Murray confronts in his very first chapter: the growth of “a new upper class” or “new cognitive elite.” Although there have always been rich people in the United States, Murray claims that the emerging privileged class is larger, and more inward looking and culturally cohesive, than society’s top echelon in the past (pp. 33–34). The new elite is also vigilantly self-aggrandizing and strongly self-reinforcing. The key to this cohort’s creation is the sharp rise in college attendance over the past few decades, which has “occurred extraordinarily fast” (p. 54). The increase in the portion of the population seeking higher education, and the adoption by many prominent universities of a meritocratic approach to admissions, has created a new hierarchy of educated individuals based on talent and drive. Competition for top places has increased sharply, as academically smart and ambitious young people now flock from all over the country to selective and rigorous institutions.

Although students at elite colleges were always more affluent than average, the new, meritocratic Ivy League brought together affluence and striving. In analyzing this development, Murray parts company with those who insist that elite colleges unfairly favor the rich.4 Affluence does not buy good grades or test scores, he insists. Rather, smart people tend to rise to lucrative and influential positions. The offspring of the successful in turn excel academically, both for reasons of nature (that is, high inherited IQ) and nurture (superior upbringing). They win the college admissions race, receive a superior education, and, in turn, attain power and influence. The new upper

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4. Murray cites studies showing that parental income and occupation do not predict admission to competitive colleges “after controlling for measures of the student’s real abilities.” P. 60.
class thus perpetuates itself, but its achievements are (mostly) genuine and earned.

According to Murray, most members of this new class share a common core of attitudes and preferences, which are decisively shaped by their shared experiences growing up in elite surroundings (or in upwardly mobile households) and at the institutions of higher learning they attend (pp. 64–65). It is not surprising, therefore, that members of this class tend to seek out one another, intermarry at high rates (a phenomenon known as “assortative mating”), and cluster together in the same neighborhoods. One of Murray’s original contributions is to document the growing tendency of the new cognitive elite to live in a small number of select locations. He achieves this through a series of striking graphs and charts that distill the relevant statistics. The zip codes that receive the most attention are the ones “in the 95th through 99th centiles,” which Murray dubs “[t]he SuperZips” (p. 78). These are the precincts where “most of the people . . . are affluent and well educated” (p. 79). He divides those living in SuperZips into members of the “broad elite” (persons possessing a four-year college degree) and the more rarefied “narrow elite” (persons graduating from top Ivy League and other highly selective colleges).

Murray’s data on the concentration of top Ivy League graduates are especially striking, with a few upscale places emerging as the locations of choice (pp. 86–87). Murray shows that almost 50 percent of persons graduating from Harvard, Yale, or Princeton after 1989 live in the wealthiest 5 percent of neighborhoods (pp. 86–87). Thus the so-called overeducated elitist snobs increasingly self-segregate and stick together. Moreover, the SuperZip neighborhoods—which Murray dubs the “elite bubbles” to highlight their insularity—are disproportionately arrayed around large or coastal cities like Boston, Washington, Chicago, Los Angeles, and New York (pp. 88–94). New York City and its surrounding suburbs, which are among the most expensive locales in the country, are home to a quarter of the elite Ivy League graduates that Murray surveyed (p. 86). Finally, the SuperZips are notably nondiverse. Murray observes that the demographic profile of SuperZips is overwhelmingly white and Asian, with blacks and Latinos each constituting “just 3 percent of the SuperZip population, compared to 12 and 6 percent respectively, in the rest of the zip codes” (p. 79).

What is life like in the elite bubbles of the SuperZips? And how does it differ from existence outside these enclaves, especially at the opposite end of the spectrum? Murray juxtaposes the “new upper class” against a new lower class, which is “a subset of the working class” (p. 144). This somewhat amorphous group, comprising a varied and geographically dispersed population, is harder to capture. To sharpen the inquiry and shed a more vivid light on emerging class divisions, Murray comes up with the clever, if potentially problematic, device of contrasting two emblematic, albeit partly hypothetical, neighborhoods. One neighborhood is based on Fishtown, a working-class section of Philadelphia where, in 2000, only 8 percent of adults possessed a college degree and most families fell within the bottom half of the national income distribution (p. 145). For purposes of analysis,
Murray narrows his Fishtown demographic to include only those in blue-collar, service, or low-level white-collar occupations, and with no more than a high school education. He compares the semifictional Fishtown to a typical affluent SuperZip nearby: the rarefied Boston suburb of Belmont, where 64 percent of occupants have earned a four-year college degree. As with his Fishtown cohort, Murray “cleans up” his Belmont by limiting his analysis to residents who are college graduates, whose spouses are college graduates, or who are in a “high-prestige” job (pp. 145–46). For both towns, Murray also truncates his hypothetical sample by age, examining only people ages thirty to forty-nine who are “in the prime of life, with their educations usually completed, engaged in their careers and raising families” (p. 147). In sum, Murray’s Fishtown and Belmont are roughly based on actual neighborhoods but are not in fact real places.

Murray then asks how his semihypothetical Belmont and Fishtown are doing on his critical measures of marriage, honesty, industriousness, and religiosity. On all dimensions, Belmont is thriving and far surpasses its counterpart. Murray notes that Belmont is typical of the SuperZips generally, where denizens are not only affluent and well educated but “have other advantages as well” (p. 79):

\[\text{Inhabitants of SuperZips are more likely to be married than elsewhere, less likely to have experienced divorce, and less likely to have children living in households with single mothers. The men . . . are more likely to be in the labor force than other American men and less likely to be unemployed. They also work longer hours than other Americans. Crime in urban SuperZips is low, and crime in suburban SuperZips is rare. (p. 79)}\]

In other words, and contrary to what many believe, places like Belmont, where educated whites tend to reside, are surprisingly peaceful, cohesive, and conventional. Families are still strong, and children grow up in orderly and stable environments. Most men are married and stay married, live with and support their biological offspring, and work full time. Divorce and other domestic irregularities (such as stepparent or blended families) exist but are comparatively uncommon. People are community minded and many, despite their advanced education, tolerant attitudes, and secular orientation, are affiliated with a church or synagogue.

In contrast, Fishtown has entered a steady slide. Fishtown families are measurably more fragile, single parenthood is the norm, and the couples who do marry have relatively high rates of divorce. Although most working-age men are employed at least part-time, they put in fewer hours and are significantly more likely to be out of the workforce than men in Belmont. Violent and property crime rates are many times higher in Fishtown than in Belmont. Most surprisingly, and contrary to the perception that religiosity is a stronghold of the working class, the denizens of Fishtown are less likely to be involved with religious institutions and are relatively unchurched compared with their more affluent Belmont counterparts, as reflected in significantly lower levels of attendance at religious services. (pp. 205–06). In sum, through a variety of measures and statistical analyses, and in chart after
chart, Murray shows that the disparities between life in Belmont and Fishtown are stark, growing, and driven largely by unraveling at the bottom. Although Belmont has, to a remarkable degree, managed to preserve traditional patterns and standards of behavior, Fishtown has suffered a pronounced decline on many fronts, with life becoming more atomized, fractured, and disorganized.

II. Industriousness

This “coming apart” is a complex story with myriad moving parts, and Murray’s treatment and presentation of the data are vulnerable to challenge on many counts. Although his picture of increased polarization is largely persuasive, the significance he attaches to his numbers is sometimes open to question—or at least to further probing. Perhaps the most problematic is his attributing the decline of work hours of less-educated men to an erosion of what he terms “industriousness” (pp. 176–83). The flight of less-educated men from the workforce has many potential causes and is beset by conflicting interpretations and possible explanatory accounts. Many questions arise in analyzing this trend: Have less-educated men become less skilled, diligent, organized, steady, sober, family oriented, trustworthy, and reliable, or have labor market conditions changed to make them appear so? Is there less work to be done, and is it harder to find a secure and steady job at a living wage? Even if jobs exist, have the compositional changes in available employment—including the shift to more service-oriented work—discouraged and disoriented working-class men? Have opinion leaders contributed to the working class’s demoralization by extolling careerism, overselling upward mobility, deploring “dead end jobs,” and de-emphasizing the dignity of self-reliance? As with so many questions surrounding employment markets, experts seeking to account for less-educated men’s dimming prospects have struggled mightily to distinguish between the role of supply-side factors (which include the quality, skills, diligence, and availability of workers) and demand-side factors (which include the number, type, and quality of the jobs available). In other words, does the main problem come from the outside (the economy) or the inside (workers themselves)? Economists are cowed by the complexity of these issues, especially as economic factors are clearly intertwined with cultural influences. The importance ascribed to changes in the economy, as opposed to culturally driven shifts in working-class men’s behavior and attitudes, marks a great divide in how economists think about the causes and cures for growing inequalities in American society—inequalities that are not confined to whites but that extend across ethnic groups.

5. For a discussion of changes in the economic prospects of non-college-educated men, see infra text accompanying notes 6–8.

6. See, e.g., Miles Corak, Income Inequality, Equality of Opportunity, and Intergenerational Mobility, J. Econ. Perspectives, Summer 2013, at 79, 90 (discussing growing inequality in the range of parental investments in children’s human capital over time).
There is nonetheless some credible evidence in favor of Murray’s predominantly supply-side interpretation, which is that less-educated men have become less willing to take available work (Chapter Nine). First, as Murray notes, disability claims have increased steadily despite improvements in the general health of Americans (pp. 170–71). Second, our economy has drawn into its workforce a steady influx of immigrants, many of whom are unskilled. Because welfare benefits for noncitizens are limited, employment is a prime means of support for this population. Third, research in labor economics indicates that despite shifts in the types of jobs available and some business-cycle-driven fluctuations over past decades, the sheer number of positions for less-skilled workers has not appreciably declined. This raises the possibility that reductions in work effort at the bottom of the labor market ladder could partly be due to dissatisfaction with the type of work available or to an expectation or demand for higher remuneration—or, as economists put it, to a rising “reservation price.” Finally, as the research discussed below documents, there has been a growing divergence of earnings even among workers with similar years of schooling and experience. Although some think that the demand-side growth in earnings for people with higher levels of skill drives some of this observed trend, we cannot rule out a supply-side explanation, which is traceable to the emergence of a broader variation in productivity within similarly educated cohorts, including a deterioration in skill or work ethic for a significant number of men. Much of this, however, is speculative, and there are still many uncertainties about the economic and cultural forces at work.

III. The Evolving Importance of Family

In addition to discussing widening class divides in patterns of work, Murray addresses measures of obedience to law, honesty, and family life. Describing the recent sharp divergence by class in the number of married couples and intact families as “the fault line dividing American classes,” he makes no secret of regarding the last item on this list as “elemental” (p. 149). The evidence Murray gathers, as well as a growing body of demographic and ethnographic research, points to rapid changes in this realm, with large gaps in patterns of marriage and reproduction emerging over the past several decades.

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decades. Although most whites still marry at some point, marriage rates are now significantly lower and declining for individuals, and especially men, who lack a four-year college degree as compared to those with more education. Because white, college-educated men still marry at high rates, class disparities are growing steadily. Moreover, lower-socioeconomic-status ("SES") couples are increasingly more likely than their better-educated counterparts to divorce, and they are having more of their children outside of marriage. The incidence of single parenthood among the least educated thus continues to rise. A recently published book on unwed fatherhood in working-class communities notes that “only about 6 percent of college-educated mothers’ births are nonmarital versus 60 percent of those of high school dropouts.” The corresponding class disparity for the subgroup of white women—Murray’s targeted population—is somewhat lower but still substantial. As for extramarital fatherhood (a topic relatively neglected by demographers), a recent paper documents an even steeper class gradient. Within a large representative sample of men with children, only 3.4% of those with a four-year college degree had fathered children out of wedlock, whereas fully 40.2% of high school graduates and 41.6% of high school dropouts had children while unmarried. Families have become not only less cohesive and stable but also more complex. The evidence reveals that extramarital, multiple-partner reproduction is surging among the white

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12. E.g., Kathryn Edin & Timothy J. Nelson, Doing the Best I Can: Fatherhood in the Inner City 217–18 (2013) (“[A]mong those married in the late 1980s and early 1990s, divorce rates were roughly twice as high for those without a college degree as for those holding a college diploma. Increasingly, these men stopped marrying altogether, at least during the prime family-building years.”).

13. For a review of demographic trends by class, see Wax, supra note 9, at 17–24.


15. See Wax, supra note 9, at 17.

16. These figures include men within the sample from all racial groups. Marcia J. Carlson et al., Examining the Antecedents of U.S. Nonmarital Fatherhood, 50 Demography 1421, 1433 tbl.2 (2013). The authors of the study also calculate that the probability that a white, male high school dropout in their sample will have a nonmarital first child by age forty is about five times higher, and for a white high school graduate is three times higher, than for a white college graduate. Id. at 1441 tbl.5.
working class (as well as among minorities from all social classes), but it is still rare among white college graduates.

The contrasts between family life in Fishtown and Belmont reflect these trends. Among the white Belmont population ages thirty to forty-nine, almost 90% are married, whereas the marriage rate in Fishtown is closer to 50% (pp. 154–55). In Belmont, the divorce rate is an astonishing 5%, which is not much higher than it was in 1960 (p. 156) and is consistent with steadily declining rates of marital breakup among the well educated over the past several decades. In contrast, marriages in Fishtown tend to be less stable, with a divorce rate of 35% among middle-aged whites (p. 156). These trends have contributed to habits of childbearing and childrearing that reinforce existing class disparities. By Murray’s calculation, only about 35% of the children in Fishtown are living with both biological parents when a mother reaches age forty, whereas more than 85% of Belmont children are reared in this type of family (p. 167). This striking difference reflects the present-day reality, which is that families in elite white neighborhoods are overwhelmingly stable and strong.

To Murray, these developments are of grave and far-reaching significance because marital decline not only weakens the cohesion of communities but also interferes with “the socialization of the next generation” (p. 158). The host of ills he recites is familiar to students of child development. Growing up with one parent, Murray contends, raises the risk of adverse outcomes on a range of dimensions, including delinquency, crime, mental and physical health, drug and alcohol abuse, educational achievement, future earnings, occupational status, family formation and stability, and longevity. Murray’s concerns about the effects of family fragmentation align with those of professional demographers and economists of every political stripe, who see the class divergence in family structure as an important engine of growing social and economic inequality. These differences are especially acute for the next generation and have keen implications for social

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18. See Carlson et al., supra note 16, at 1441 tbl.5.

19. See Wax, supra note 11, at 572–73, and articles cited therein for a discussion of declining divorce rates among higher SES couples since the 1980s. See also Cherlin, supra note 11, at 405.

20. See, e.g., Wax, supra note 9, at 15–24.


mobility. Children in places like Belmont benefit from a stable and predictable upbringing, with the steady presence of two biological parents throughout their childhood. These advantages are compounded by a growing divergence in childrearing behavior: well-off families have invested significantly more time and money in their offspring over the past few decades, even as “the opportunity cost of time [with children] for college-educated parents has grown.” And much of this extra attention goes to cognitively intensive “concerted cultivation”; these parents speak, read, and play with their children while also managing their involvement in sports, lessons, and enriching social and cultural activities.

This portrait makes clear that the lives of children in Fishtown and Belmont differ dramatically in ways that exacerbate growing inequalities. Because parents play a pivotal role in the education and socialization of future generations, class gaps in parental investments, parenting styles, and family structures cannot help but widen social and economic disparities that are already pronounced. Yet despite this data and a strong consensus about these trends’ ominous significance, some sociologists and legal academics continue to discount the importance of family fragmentation and minimize the family’s role as the key crucible of human capital. Some simply ignore the demographic sources of growing economic inequality or soft-pedal family structure as a polarizing or economically significant force. Others regard family fragility as the inevitable and irreversible byproduct of modernity.


23. Garey Ramey & Valerie A. Ramey, The Rug Rat Race 19 (Nat’l Bureau of Econ. Research, Working Paper No. 15284, 2009), available at http://www.nber.org/papers/w15284. The Rameys demonstrate that the amount of time that college-educated mothers and fathers have invested in the care and education of their children, in contrast to less-educated parents, has increased steadily since the early 1990s. Id. at 26–29.

24. See Annette Lareau, Unequal Childhoods: Class, Race, and Family Life 1–13 (2003); see also Lundberg & Pollak, supra note 22 (manuscript at 16–22) (summarizing recent data on time spent with children by class and race).

25. See, e.g., Peter Gottschalk, Inequality, Income Growth, and Mobility: The Basic Facts, J. Econ. Persp., Spring 1997, at 21, 21 (“A large descriptive literature has documented the rise in inequality, while a smaller behavioral literature has sought to delineate the causes of this rise.”).


best managed by more and better governmental services and social programs. Emblematic of these blind spots is a recent volume on labor market trends, which fails to mention the role of families and upbringing in creating reliable citizens as well as capable and productive workers.28

A. The Driving Force Behind Family Breakdown: Culture or Economy?

An even more contentious debate concerns the causes of the class-based retreat from marriage. Disagreement rages as to why the less educated are rejecting matrimony in growing numbers while the more privileged continue to embrace it. The most popular explanations look not to group differences in cultural outlook or competence but rather to structural economic forces. “Economistic accounts” play off a rational-actor model, which assumes that people maximize their own self-interest. Thus even habits that appear self-defeating and maladaptive must be understood as welfare-maximizing reactions to external constraints. Those who stress economic causes of family breakdown focus specifically on labor market developments that have dimmed prospects for less-educated men, thereby making them less desirable as husbands and fathers.29 To the extent that working class men’s (and women’s) volatile and antisocial conduct has contributed to strained male–female relations, these behaviors should be viewed as the outgrowth of adverse economic conditions.30

Because Coming Apart is mainly descriptive, it never really engages the vital question of why the working-class family is disintegrating. But the general thrust of the book, with its emphasis on cultural attitudes, leaves little doubt that Murray regards noneconomic factors as the prime force behind the retreat from marriage.31 According to Murray, the bottom third of the population has abandoned core American values en masse. They work less hard, are less sexually responsible, are less interested in organized religion, and are more likely to break the law (pp. 209–11). In explaining these trends, Murray only glancingly mentions the economy and omits a sustained analysis of labor market developments (pp. 178–81). In pointing a finger at cultural decline, he simply assumes that the “economistic view” is misguided or, at best, radically incomplete. For Murray, maladaptive behavior is not the inevitable outgrowth of economic forces. People who experience economic hardship are not destined to behave badly, and straitened circumstances


31. See, e.g., Edin & Nelson, supra note 12, at 218 (“Public intellectuals from the right like Charles Murray tell one version of the culture story, which points to a decline in the adherence to core American values among those at the bottom.”).
need not undermine standards of conduct. Rather, poor socialization and bad choices, encouraged by unwise governmental programs and a general relaxation of customary behavioral norms, contribute both to disintegrating families and to the economic woes of the less educated.32

Murray’s reluctance to engage extensively with the technical aspects of this debate is understandable. Explaining the family’s evolution presents formidable challenges because decisions about marriage and childbearing are complex and operate on many levels. And the confluence of multiple social and economic forces means that making the case for culture’s primacy is far from easy. Labor market prospects for less-educated men have deteriorated (with some fluctuation) during the same decades-long period during which marriage rates have fallen.33 But because the family’s evolution occurred during a rapid period of cultural ferment, it is far from clear which development is driving the other. For both work and family, the links between economic factors and personal behavior are not straightforward. The data are often elusive and hard to interpret, the demand side and the supply side are difficult to disentangle, and sorting out the causal flows is a formidable task.

But that doesn’t keep demographers from trying. The debate surrounding the class-based deterioration of the family revisits some of the same evidence that is pertinent to working-class men’s declining work effort. Believers in the economic roots of lower marriage rates tend to focus on a growing wage dispersion for men,34 which is reflected in a widening gap between the earnings of typical male college graduates living in places like Belmont and the high school graduates residing in Fishtown and similar locales. A number of labor market changes contribute to this pattern. First, an “educational premium” in remuneration emerged after the 1970s, with income relentlessly rising for men with advanced education and flattening or declining, with some variation, for men without college degrees.35 The sources of these trends are subject to some dispute.36 An oft-repeated story is that industrial decline has reduced the number of well-paying, secure, unionized manufacturing jobs that were previously available to men with the fewest years of schooling. The disappearance of these jobs has depressed the earnings of men in this category and reduced job stability and security.37

Do these labor market developments—or, in the parlance of labor economists, demand-side factors—provide a complete and satisfactory explanation for the observed shifts in marriage rates and family formation among the working class? According to some social scientists, the answer is yes. For

32. See, e.g., pp. 245–46, 252.

33. See, e.g., Autor & Wasserman, supra note 22, at 20–24.

34. E.g., Gottschalk, supra note 25, at 21 (noting an increase in inequality of wages and a dispersion of family income from the 1960s through the 1990s).

35. Levy & Murnane, supra note 8, at 1344–45 tbl.2, 1351–54; see also Acemoglu & Autor, supra note 8, at 438–41; Autor, supra note 8, at 14–15; Ellwood & Jencks, supra note 29; Wax, supra note 11, at 580–81.

36. For a review of data in these areas, see Acemoglu & Autor, supra note 8, at 433–54.

37. See, e.g., Autor, supra note 8.
these commentators, the disappearance of well-paying working-class jobs and “an unprecedented decline in the wages of the non-college educated” were “force[s] powerful enough to tear apart . . . burly working class neighborhoods.” The precise causal sequence need not be elucidated. No further explanation is needed.

Others doubt that the job market can fully account for the working-class family’s deterioration. First, although some traditional manufacturing and production jobs disappeared and some “hollowing out” of the “middle skill” tier of positions occurred, there is good evidence that the number of jobs available to less-educated workers has in fact remained constant or even increased overall. More positions in the service and technical sectors are now available to those with less-formal education. While some of these positions are less remunerative than the jobs they replaced, they do provide employment opportunities as well as the prospect of progressing to more rewarding positions. And, as discussed more below, the earnings from these jobs do allow two conscientious workers, aided by income-enhancement programs such as the Earned Income Tax Credit (“EITC”), to put together a family income significantly above the poverty line. This means that even for low-skilled individuals, economic considerations favor marrying someone with similar earning power over living alone or as a single parent.

Second, some prominent demographers have opined that even acknowledging that male earnings clearly influence men’s marriageability, recent variations in labor market factors are still “not enough to explain the bulk of recent changes” in family structure. Quite simply, “the economic position of men has not changed enough to explain most of the changes in marriage patterns.” An eclectic set of observations supports this view. First, marriage has declined differentially among various American groups. Black men marry at far lower rates than white and Hispanic men with similar years of schooling, employment history, and earnings. This trend suggests that strong cultural factors have contributed to the family’s decline, at least among some groups. Second, although “good” manufacturing jobs are somewhat scarcer than before 1980, the overall profile of the job market is

39. Acemoglu & Autor, supra note 8, at 442–44; see also Autor, supra note 8, at 12–14.
40. See Acemoglu & Autor, supra note 8, at 443–44 (describing the lagging growth rate among “middle skill” occupations between 1979 and 2010); David H. Autor et al., Trends in U.S. Wage Inequality: Revising the Revisionists, 90 Rev. Econ. & Stat. 300, 318–19 (noting an increase in jobs and compensation at the bottom and top of earnings distribution accompanied by a “hollowing out” at the middle).
41. See Acemoglu & Autor, supra note 8, at 442–43.
42. Id. at 443–44; see also Autor, supra note 8, at 13–14.
43. See infra notes 56–57 and accompanying text.
45. Id. at 60.
46. Wax, supra note 11, at 572.
far from dismal. Indeed, there is evidence that the prospects for people with solid skills and work ethic, regardless of educational level, are still fairly bright.47

As already noted, the emerging earnings pattern has been one of growing dispersion, even within the same types of jobs and for men with similar education and experience.48 This suggests that, across the board, workers are sorting themselves into less and more productive subgroups, as judged by their value added on the job. Although there is no question that higher skills command a premium, some labor economists speculate that “unobserved” qualities, including those “linked to school quality, intrinsic ability, effort, etc.,”49 and “soft skills” like reliability, industriousness, and work ethic, are important (and perhaps increasingly important) to job success. In other words, some of the increased wage dispersion may be due to employers’ greater tendency to reward superior workers in every type of job and to disfavor or avoid less-productive workers. If variations in work habits are growing among men without an advanced education,50 and if greater numbers are now poorly socialized to the demands of work, the supply side could play a role in the declining labor market fortunes of this cohort overall. Thus a peculiar confluence of supply- and demand-side factors could help explain currently observed patterns: a growing dispersion in “work ethic” and “soft skills” among the sons of the less privileged, a decline in those attributes among a significant segment of those men, and a labor market that increasingly rewards the most hardworking and reliable workers. The result is that a large number of working-class men are falling behind.

Some of the fragmentation in working-class productivity can be traced back to the evolution in behavioral norms and family structure. In this vein, David Autor, a prominent economist at the Massachusetts Institute of Technology, recently speculated that the sharp growth in unmarried motherhood among the less educated may be contributing to working-class men’s deteriorating educational and economic position.51 He cites data indicating that the sons of single-parent families are, on average, less well adapted to school, work, and marriage than men from intact families.52 Likewise, a landmark study by ethnographers Kathryn Edin and Timothy Nelson of fathers in

47. See Autor, supra note 8, at 12–13.

48. See id.


50. On a possible significant role for growing differentials in labor market attributes within groups (i.e., within cohorts of similarly educated men), see, for example, Lawrence F. Katz & David H. Autor, Changes in the Wage Structure and Earnings Inequality, in 3A Handbook of Labor Economics 1463, 1496–98 (Orley Ashenfelter & David Card eds., 1999). For more on the causes of labor market changes since the 1960s, see Chinhui Juhn et al., Wage Inequality and the Rise in Returns to Skill, 101 J. Pol. Econ. 410 (1993).

51. Autor & Wasserman, supra note 22, at 8 (suggesting that poor socialization among men raised in single-parent families has contributed to declining educational and labor market prospects).

52. Id. at 37–39, 44–45, 50.
white and black working-class neighborhoods in Philadelphia (which includes portraits of white fathers in the real present-day Fishtown) paints a disturbing picture that lends support to the idea that men’s erratic behavior interferes both with their ability to form stable families and with their occupational success. Most of the men these authors portray have fathered multiple children by different women starting at a young age, and many seem barely to know or like their partners. They rarely marry, and relations between them and their children’s mothers are confused, volatile, mistrustful, and fleeting. Many contribute little to their children, whom they see only occasionally and whom they routinely abandon by midchildhood, often in favor of new offspring by other women. Yet despite their considerable family responsibilities, the men the authors study work only erratically. Their relationships with their bosses are vexed, and their intermittent involvement with crime, alcohol, and drugs makes them unreliable partners and less than desirable workers.

Although far from systematic, these types of ethnographic observations add an important dimension to the standard accounts of the roots of demographic change by redirecting attention from the demand side to the supply side. Are these men really “doing the best they can,” even in a stringent economy? How important are behavioral factors in these men’s poor economic prospects? Are their impulsiveness and imprudence, so manifest in their personal lives, reflected in their performance at work? And which came first: bad habits or diminished opportunities? An oft-heard complaint is that for poorly educated men, steady and reliable work is hard to come by—that is, “for the average guy stable employment don’t last that long. You might work this week and be out the next week, you know?” This comment throws into sharp relief the question of how often we should blame men’s checkered work histories on their quality and reliability as employees, as opposed to the vagaries of available jobs. Is the chief problem the lack of stable and sufficiently remunerative work, or is it that (some) working-class men have become less persistent, reliable, determined, or capable—or some combination of these? Are men “in one week and out the next” because employers are dissatisfied with them or because that’s the way the job market operates these days? The ethnography cannot definitively answer these questions, but it does suggest that too many men without a college education are both indifferent partners and less than ideal workers—and that

53. Edin & Nelson, supra note 12, at 216–22; see also Edin & Kefalas, supra note 30, at 75–81.

54. See, e.g., Edin & Kefalas, supra note 30; Amy L. Wax, Too Few Good Men, Pol’y Rev., Dec. 2005/Jan. 2006, at 69, 72 (reviewing Edin & Kefalas, supra note 30, and Jason DeParle, American Dream: Three Women, Ten Kids, and a Nation’s Drive to End Welfare (2004)); see also Edin & Nelson, supra note 12, at 101–02 (noting the “high rate of partner churning” among a population of white and black urban men and observing that in the working-class community studied, “for couples having children outside of marriage, children by multiple partners is now the statistical norm”); Tach et al., supra note 17.

55. Edin & Nelson, supra note 12, at 62 (internal quotation marks omitted).
these deficiencies reinforce each other. To be sure, a long-term, stable marriage is hard to achieve without reasonably steady and remunerative employment. But the habit of having children young, out of wedlock, and by multiple women also fatally interferes with enduring, harmonious, productive relationships. And it’s hard to see how these types of careless personal choices can be viewed as the inevitable outgrowth of a difficult and unstable job market.

Additional observations, including the simple economics of family life, undermine the position that the working-class retreat from marriage can be traced solely to economic causes. First, as noted above, turning away from marriage is not economically rational for people at the bottom of the earnings ladder because even modestly skilled individuals can improve their financial situation by teaming up with a spouse of similar background. Married couples can take advantage of economies of scale, and spouses who earn the minimum wage or slightly more can together exceed the federal poverty line for a family of two. When children arrive, substantial income-boosting benefits, such as the EITC, can enhance the family’s position even more. Although life for people at the bottom of the earnings ladder is still far from easy, econometric data show that marriage measurably reduces child poverty, even for modest earners: “According to a 2010 study by the U.S. Census Bureau, the percentage of married couple families living in poverty was 6.2%. For single-parent households in that same year, the poverty rate was 27.3%; for single mother households, the poverty rate was 29.9%.” Although we can trace some of this gap to compositional effects (because higher earners are more likely to marry), the protective benefits of marriage remain for children from every social class. Robert Lerman has calculated that even controlling for men’s and women’s wages, inequality and child poverty would be substantially lower today if marriage had remained at 1971 levels. Specifically, had marriage rates not fallen since the early 1970s, overall child poverty “would have declined to 12.9%, or about 25% below the 1989 poverty rates and almost 10% below 1971 poverty rates.” In other words, the choice to remain single and bear children out of wedlock makes everyone and their children, regardless of social class, economically worse off. There are no economic advantages to rejecting marriage in favor of living alone or having children as a single parent. This observation suggests that changing norms, as opposed to rational economic calculation, have contributed significantly to working-class marital decline and that current patterns

56. Wax, supra note 11, at 586.
57. Id. It is still the case that marriage may result in the loss of some benefits, such as food stamps. Id. at 589. It is unclear, however, to what extent low-income individuals are swayed by such factors, and students of fragile families have observed that other personal impediments seem more important to the decision not to marry. Id.
cannot be attributed to “economic necessity” or even the desire for financial advantage.\(^{60}\)

That marriage provides economic benefits across all socioeconomic strata suggests that wiser personal choices could produce more security even within the present economy. The real problem with the “economistic” view is that the decision to marry and stay married has always involved far more than rational economic calculation. Sustained male–female bonds inevitably implicate character, behavior, and values. Reaping the gains from stable and enduring relationships requires a strong mutual commitment, ongoing cooperation, financial and personal restraint, a long-term perspective, careful planning, and the consistent dedication of both spouses’ earnings to the common enterprise.\(^{61}\) This is a demanding list. As Edin and Nelson observe, too many working-class men (and women) find it increasingly difficult to fulfill these requirements. The men these authors portray respond poorly to conventional adult expectations and are relatively unsocialized to the roles of breadwinner, worker, husband, and father that were so imprinted on past generations.\(^{62}\) Many are “unmarriageable” due to habits that interfere with the possibility of forming enduring relationships, or they are simply uninterested in creating permanent bonds. As Edin and Nelson state about the men in their study,

[M]ost American husbands seem to be rising to their wives’ demands without too much resistance—after all, married men earn more, drink and carouse less, and commit less crime than their unmarried counterparts do.

But men at the bottom have a sharply different reaction. Women’s new mandates are not met with the grudging acceptance of a . . . typical American husband, who has become increasingly involved in the day-to-day activities of family life in recent decades. Instead, [the men we studied] become bewildered, aggrieved, and enraged . . . .\(^{63}\)

The authors attribute this rebellion against connubial expectations to “a deep fragility that has its roots in men’s often-troubled families of origin”—a fragility that manifests itself “again and again” in the type of domestic disorder that has long plagued the black urban underclass.\(^{64}\) These ills have now spread to white working-class communities like Murray’s Fishtown (p. 167).

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60. Many demographers agree. A recent article on the underlying causes of the retreat from marriage and increase in out-of-wedlock births reviews the literature and finds that “the predominant conclusion from research is that trends in men’s employment and wages in the last few decades explain only a small share of the retreat from marriage for either blacks or whites.” Paula England et al., *Cohort Trends in Premarital First Births: What Role for the Retreat from Marriage?*, 50 Demography 2075, 2082 n.8 (2013).


63. Id. at 82 (footnotes omitted).

64. Id.
B. Cultural Change and the Collapse of Marriage

Why are stable and lasting marriages proving more elusive for the working class than they did in the past? Although Edin and Nelson don’t take up this question systematically, their account suggests that disrupted families, absent fathers, and erratic male behavior result from a complicated and intertwinew set of social and economic developments. It’s just too simple to regard the decline in marriage among the working class as an inevitable and “rational” consequence of current labor market conditions. Rather, this is a dysfunctional and ultimately self-defeating trend, fueled by a confluence of culture, economics, and perverse attitudes. Most of the men (and women) in the Edin and Nelson study routinely make bad choices, even within the constraints that life imposes on them, and thereby make life worse for themselves. The question is why they do so. Answering this question, as well as illuminating the broader demographic picture (including the family’s contrasting stability at the top of society), is a challenging task.

Some theories allude to general social developments—such as the invention of the birth control pill and its effect on preexisting shotgun marriage norms. But the availability of effective birth control fails to explain growing class and race divides.65 One recent attempt to account for these growing gaps points to the peculiar interaction of a society-wide attitudinal change with class-based economic trends. According to proponents of this increasingly popular theory, expectations surrounding personal relationships have risen across the board.66 Whereas people used to view marriage as a common enterprise aimed at securing a couple’s economic position, many now insist on achieving financial security as a prerequisite to matrimony. As explained in a recent report on the causes and consequences of delayed marriage, getting married is “[n]o longer the foundation on which young adults build their prospects for future prosperity and happiness.”67 Rather, “marriage now comes only after they have moved toward financial and psychological independence.”68 In other words, “marriage has shifted from being the cornerstone to the capstone of adult life.”69 Many social scientists regard the emerging “capstone” conception of marriage as the decisive link between economic conditions and the growing class divide in marital behavior. On

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65. Wax, supra note 9, at 26–27 (discussing the birth control “technological shock” theory and its shortcomings).
67. Hymowitz et al., supra note 66.
68. Id.
69. Id.
this theory, marriage has collapsed among the less educated because “declining job prospects . . . may simply put this capstone ideal out of reach.”

One putative byproduct of the shift to the capstone conception of marriage has been a loosening of the tie between marriage and childbearing. But this separation has been selective. The dissociation varies by class and is most pronounced in society’s bottom echelons. Although the less privileged repeatedly cite financial insecurity as a reason to shun or delay marriage, their precarious finances and unpredictable personal situations do not deter them from reproducing. For them, marriage and the presence of two parents are “nice but not necessary for raising children.” This indifference to family stability as a prerequisite for effective childrearing contrasts with wariness and stringent standards for marriage.

The contrasting priorities of the privileged throw into even sharper relief the puzzles and contradictions of working-class attitudes toward marriage and reproduction. A famous observation in social science (pioneered by scholars of delinquency) is that often the most important and revealing question is not why some individuals deviate from conventional norms but why others continue to embrace them. Although the sequence of “marriage first, childbearing later,” is fading quickly at the bottom of society, it retains remarkable vitality for white men and women with a college degree. Despite the impression fostered by highly publicized exceptions, this cohort has maintained consistently low rates of extramarital fatherhood and motherhood. Thus, as with marriage, education has emerged as an important dividing line in patterns of childbearing and childrearing, with widening gaps developing between white people who have completed college and those who have not earned a four-year degree. The critical question is why college-educated whites continue to “live in the 1950s of Ozzie and Harriet (only

70. Id.; see also Edin & Nelson, supra note 12, at 219 (“Due to challenging circumstances, however, the less advantaged are less likely to be in relationships that clear the new bar [of higher expectations].”).
71. See Wax, supra note 9, at 26–27.
72. Hymowit et al., supra note 66; see also Christina M. Gibson-Davis et al., High Hopes but Even Higher Expectations: The Retreat from Marriage Among Low-Income Couples, 67 J. Marriage & Fam. 1301, 1311 (2005) (noting, in a study of unmarried low-income couples with children, that “what the parents in our study did not say about marriage is worth noting. Couples rarely referred to their children when discussing marriage, and none believed that having a child was sufficient motivation . . . . [N]o parent talked about marriage enhancing the life chances of their child”).
73. Edin & Nelson, supra note 12, at 89 (citing Travis Hirschi, Causes of Delinquency (1969)).
74. For statistics on fatherhood, see Carlson et al., supra note 16, at 1431 tbl.1, 1441 tbl.5, noting a 6% incidence of nonmarital paternity among college-graduate white men in a National Longitudinal Survey of Youth sample of men born from 1957 to 1964, as opposed to 28% and 19%, respectively, for white men with a high school diploma or less education. For statistics on unwed motherhood, see Wax, supra note 9, at 19.
with much better food).”

This trend is also hard to reconcile with the cultural elites’ apparent public embrace of “family diversity” as, at worst, a benign influence and, at best, a positive development.

The prevalence of traditional patterns of marriage and childbearing among the Belmont set has received remarkably little sustained attention. Demographers and social scientists who do seek to understand the persistence of conventional nuclear families among educated whites, albeit with later ages of marriage, admit that the situation is complex. Once again, the existing data suggest that these patterns are not merely a matter of economics but are grounded in class-based cultural attitudes and commitments. As one recent research report observes,

The fact that education remains a strong (negative) predictor of nonmarital fatherhood—even when projected earnings and employment are controlled—suggests that education is not simply a proxy for earnings capacity but reflects a different set of values and preferences that discourage childbearing outside of marriage; these values and preferences either could be caused by education or were what selected individuals into educational attainment in the first place . . .

In tackling the question of why marriage still precedes childbearing among most white college graduates, it is best to distinguish two questions: First, why do women in this contingent eschew single motherhood and adhere to the convention of “no wedding, no womb,” despite being the “most likely to have the earnings and benefits that would enable them to support a child alone”? Second, what enables these women to stick with this convention? Why do men accede to the protocol by agreeing to marry the mothers of their future children and to help raise those children? To be sure, it takes two to tango. White college-educated women seem relatively happy with their potential mates (as compared to their working-class counterparts) and appear more willing to marry these men. Part of that is earning power, but the econometric evidence, which shows that education is more powerful than earnings as a predictor of marriage, belies money as the complete explanation. Contemplating the choices open to privileged men highlights this inadequacy. Enduring relationships and historically low divorce rates depend on men’s willingness to fulfill the roles of conscientious and faithful husbands and fathers. But that poses the question of why so many upper-middle-class men agree to take on these roles. Although Murray talks little about race in Coming Apart—the book is almost entirely about white Americans—a racial comparison highlights the puzzle. Black college graduates have high rates of extramarital fatherhood (32 percent), which exceeds the


76. Carlson et al., supra note 16, at 1442.

77. Lundberg & Pollak, supra note 22 (manuscript at 15).
incidence for white high school dropouts. They also have historically low, and declining, rates of marriage. In a recent book, Ralph Banks tries to explain this phenomenon by pointing to the shortage of educated black men relative to women. Skewed ratios, Banks suggests, give the most educated black men marriage market power, which encourages them to avoid matrimony in favor of dating multiple women and “play[ing] the field”—a practice that, the evidence suggests, yields a substantial number of out-of-wedlock births. Yet the “marriage market” explanation for low and declining marriage rates for well-off black men is ultimately unsatisfying because whites face similar conditions. Well-educated white men, who are among the most privileged members of society, are also in a good position to “play the field” by consorting with different women to delay marriage indefinitely. This is especially true recently, as white women graduating from college increasingly outnumber their male counterparts, creating a relative shortage of potential white college-educated husbands. Refusing to marry the mothers of their children—a pattern that is increasingly common in the rest of society—could relieve these privileged white men of great expense, weighty responsibility, and irksome sexual and personal restrictions. Yet most still get married, and do so before fathering children. In acceding to traditional marital relationships and paternal responsibilities—albeit at later ages than before—educated whites continue to be well socialized to these established roles. These men also reveal that they are motivated by considerations other than maximizing sexual opportunities and having a good time. Among these considerations are shared values and aspirations that are both highly conventional and remarkably enduring.

Sophisticated social scientists understand that college-educated whites’ willingness to marry and stay married is strikingly at odds with the demographic upheavals in the rest of society and stands in need of explanation. So how to explain it? One recent paper speculates briefly that “[t]hose with

78. Carlson et al., supra note 16, at 1440, 1441 tbl.5 (noting that racial differences in nonmarital fatherhood at all levels of education are “stark”).


81. Wax, supra note 79, at 92; see also Carlson et al., supra note 16, at 1441 tbl.5.

higher education have a greater incentive to avoid a nonmarital birth because they have more to lose in terms of their socioeconomic attainment.\textsuperscript{83} In attempting to elaborate on this hypothesis, economists Shelly Lundberg and Bob Pollak take up this “status anxiety” theme by pointing to two important social trends that have emerged over the past few decades: the dramatic increase in labor market returns to cognitive skill and the growing competition for admission to selective colleges and graduate schools.\textsuperscript{84} The authors seize on the observation, already noted, that starting in the mid-1990s, white, college-educated parents sharply increased their time investments in their children—a run-up that people have attributed to stiffening competition for spots at competitive colleges, which in turn deliver to their graduates ever higher rewards on the job market.\textsuperscript{85} The authors reason that because maximizing returns from investments in children requires a sustained effort over the decades of their upbringing, upper-class parents concerned about their children’s future prospects must find a way to secure each other’s cooperation for a lengthy period. Marriage serves as a workable commitment strategy to bind couples to invest long-term in shared offspring, which pays off in their children’s greater educational and occupational attainment.\textsuperscript{86}

Despite its surface appeal, this explanation is not wholly satisfying. First, the class-based divergence in out-of-wedlock birth and marriage rates accelerated earlier than the sharp rise in competitive college admissions, which occurred during the 1990s.\textsuperscript{87} Second, although affluent and educated parents may well be intensely interested in maintaining or enhancing their children’s social and economic position, it is hard to understand why less-privileged parents are not similarly motivated. More specifically, why are they relatively oblivious to the diminished prospects their children face from growing up in fatherless and unstable families? A two-parent family’s superior ability to build human capital and promote upward mobility would appear to provide an incentive for couples from every social class to join forces, stick together, and maintain well-functioning and harmonious relationships. It is hard to explain why the better educated generally succeed while the less educated increasingly fail.

\textsuperscript{83} Carlson et al., supra note 16, at 1442; see also Kay S. Hymowitz, Marriage and Caste, City J., Winter 2006, at 29, available at http://www.city-journal.org/html/16_1_marriage_gap.html (arguing that educated women marry before having children because they know that children born into marriage are more successful academically).

\textsuperscript{84} Lundberg & Pollak, supra note 22 (manuscript at 16).

\textsuperscript{85} Id. (citing Ramey & Ramey, supra note 23).

\textsuperscript{86} Id. (manuscript at 21).

\textsuperscript{87} See Joshua R. Goldstein & Catherine T. Kenney, Marriage Delayed or Marriage Forgone? New Cohort Forecasts of First Marriage for U.S. Women, 66 Am. Soc. Rev. 506, 511–18 (2001) (discussing marriage rate divergence by class and race); Lundberg & Pollak, supra note 22 (manuscript at 16, 21–23); Ramey & Ramey, supra note 23, at 28 (discussing increased competition for college admissions in the 1990s).
Lundberg and Pollak are aware of this conundrum. In trying to explain why less-privileged parents skimp on joint, long-term investments in children, they cite "some combination of rising returns to human capital as income inequality rises, increasing real incomes at the top of the distribution, [and] improved information about payoffs to early child enrichment activities."\textsuperscript{88} They also note that economic mobility within the United States has recently declined, suggesting “limited prospects for economic success and low expected returns to [parental] investment” for working-class children.\textsuperscript{89} But these observations are speculative, lack quantitative rigor, and beg the question of cause and effect. Although class mobility in the United States is currently modest relative to that in other countries, the reasons for this are obscure.\textsuperscript{90} Is the immobility of children at the bottom due to economic or structural impediments, or are fewer individuals now equipped, encouraged, or willing to do what is necessary to rise above their station? Is working-class parents’ relative reluctance to make long-term, joint investments in their children an important reason for, or a rational response to, the “stickiness” of social class? Once again, the question comes back to demand side versus supply side. Which factors are most important? The answer is that nobody really knows; most likely, impediments to economic advancement and underinvestment in self-development both play some role. But even if upward mobility is arduous, the lower-class retreat from marriage is still not an optimal strategy. At the very least, concerned parents’ fear of downward mobility should motivate them to invest more. Unfortunately, there is some evidence that less-educated parents give little weight to their children’s prospects when deciding whether or not to marry.\textsuperscript{91} This suggests that there is room to raise awareness and encourage more attention to this important priority.\textsuperscript{92} Finally, Lundberg and Pollak’s reliance on privileged parents’ concerns about their offspring’s future economic success cannot provide an all-purpose explanation for observed disparities, as revealed by the significantly lower marriage rates among black college graduates. While there may be other reasons for racial disparities, serious students of demography should recognize that a fear of their children’s falling motivates some individuals more powerfully than others.

\textsuperscript{88} Lundberg & Pollak, \textit{supra} note 22 (manuscript at 21–22).

\textsuperscript{89} Id.


\textsuperscript{91} See Wax, \textit{supra} note 9, at 26.

C. The Wages of Moral Deregulation

A more promising account of why family structure has decayed more at the bottom than at the top of the economic ladder looks to the phenomenon of moral deregulation. Throughout the first half of the twentieth century, the code of “respectable” behavior in the United States was fairly strict, with sexual conduct, marriage, and childbearing subject to widely shared norms. Beginning in the 1960s, the conventional consensus began to crumble. Premarital sex became commonplace, and the stigma attached to delayed marriage, nonmarriage, and extramarital reproduction gradually abated. As I have speculated elsewhere, the reaction to these shifts was not uniform throughout the population: “[S]ome people took advantage of looser mores in some ways (for example, by engaging in premarital sex) while continuing to adhere to traditional patterns of family life (by getting and staying married), whereas others rejected past practices in most or all respects.”93 Specifically, the response to relaxed sexual norms began to break along race and class lines.94

Contrary to the notion that the rich take more liberties, groups with less money and education showed more deviation from accepted patterns, with disparities continuing to widen over time. One possible explanation, I have argued, is that moral deregulation has been more destabilizing for the less educated.95 The discrediting of shared rules that began roughly fifty years ago left individuals to regulate their own behavior in the sexual realm without clear social guidance.96 But self-regulation in this arena is a formidable challenge, requiring restraint in the face of strong immediate temptations, sustained interpersonal cooperation, and sophisticated problem solving, as well as the consideration of long-term consequences for oneself and others. This is a tall order and one that some people might struggle with. It would not be surprising if, on average, less-educated people had more difficulty with these tasks. In fact, it is possible to show that small differences in the propensity to value short-term rewards over long-term payoffs (as measures of executive function and personal discount rate might reflect) can generate a pronounced divergence in behavior over time.97 In the same vein, modest differences in the willingness to adhere to key social norms, and especially the norm of sexual monogamy, can result in dramatic disparities in the stability of relationships.98 Although little systematic data are available on the race and class dimensions of these attitudes, some social science literature suggests that males from groups with low marriage rates are more likely to

93. Wax, supra note 9, at 40.
94. See id. at 15–16, 61.
95. Id. at 61–66.
96. Id. at 63.
97. Id. at 62–63.
98. Id. at 64.
balk at sexual monogamy (despite women’s continuing expectations of exclusivity in romantic relationships). The fact that upper-middle-class white men are demographically more likely to achieve long-lasting marriages suggests, albeit only indirectly, that they may be more accepting of fidelity norms. In short, disparities in family formation and permanence by race and class may well be traceable, at least in part, to differential adherence to conventions of behavior. These “conformity gaps” might stem from a disparity in cultural attitudes, a relative lack of foresight, difficulties in controlling one’s behavior, or some mixture of these. Although definitive proof is lacking, this explanation is no more or less plausible, given the current state of the evidence, than the position that class differences in family structure are the product of economic forces. And it is more consistent with the dramatic, decades-long changes in family structure that have actually occurred, despite little movement in the American poverty rate.

Nonetheless, this approach is unlikely to hold much appeal. As already discussed, social scientists tend to discount autonomous cultural trends in favor of economic explanations for observed patterns of marriage and reproductive behavior. To the extent that cultural change is assigned some role—as with the shift from a “cornerstone” to a “capstone” conception of matrimony—the transitions are thought to operate across society, despite varying effects by race and class. In any event, given the progressive and liberal commitments of most academics, it is not surprising that people view some explanations as more palatable than others. There is little taste for the notion that, as New York Times columnist Ross Douthat has observed, “[The] cultural transformation that [liberals have] long favored is coming at a cost.” Yet it is hard to avoid the conclusion that “the culture that social liberalism wants—less traditionally religious and more socially permissive, with fewer normative ideas about how sex and love and childbearing fit together”—bears some responsibility for “many of the negative consequences that social conservatives warned against in the first place.” Unfortunately, to the extent that cultural shifts have been detrimental, the harms have fallen most heavily on society’s vulnerable.

99. See, e.g., Edin & Kefalas, supra note 30, at 211–13 (finding that infidelity is a “common corrosive factor” for poor couples regardless of race); Edin & Nelson, supra note 12, at 101–02 (finding that many low-income, inner-city fathers “are hesitant to invest too much in the relationship with their children’s mother”); see also Wax, supra note 54, at 76–77 (discussing current research on marital and sexual behavior).


101. See supra notes 36–38.


103. Id.
D. Possible Avenues for Future Research

In sorting out the supply side from the demand side, identifying economic versus other causes of family decline, and deciding whether the problem lies in the culture, the labor market, or both, much work remains to be done. There are many possible avenues for future research. One tack is to conduct more sustained and intensive interviews with employers, along the lines of a classic study of managerial attitudes toward black workers. The goal would be to investigate how employers view and reward their working-class and less-educated employees. Ideally, these interviews would probe whether employers perceive changes in values, habits, and work-readiness over time, as well as whether workers are less able to respond to the shifting demands of the workplace. Second, even recognizing that the earnings and labor market position of working-class men have suffered some erosion, it is important to try to determine whether men with similar economic potential are now marrying less than in the past. That is, holding constant economic prospects (including such parameters as real earnings or wages, weeks of employment, and the like), are men without a college degree less likely to marry now than in earlier decades? If the answer is yes, this suggests that factors other than a decline in men’s economic position are causing the retreat from marriage. Unfortunately, this approach is methodologically difficult because the same traits that make for desirable husbands will also tend to reside in good workers, which means that behaviors that interfere with men’s ability to sustain relationships might also depress their earnings and their educational success. Thus if we were to find that marriage rates change little after controlling for relevant parameters, it would still be unclear how much of family decline could be traced to economic factors as opposed to poorer socialization or skill levels among working-class men. Finally, the type and amount of data available from past decades are probably insufficient to resolve these issues. Indeed, the evidence in most studies bemoaning the declining economic position of working-class men dates back only to the 1970s. This also happened to be a fortunate decade for less-educated males. Looking at the relationship between earnings and marriage only after the 1970s, when both were mostly trending down, risks establishing a spurious causal connection between worsening job markets and family instability. In contrast, if one could show that working-class men in the first half of the twentieth century made less money, had relatively little job security, and yet married at higher rates than they do now (all of which are probably true), the link between economic prospects and family stability would appear demonstrably weaker. Unfortunately, establishing these relationships


105. For a limited study along these lines, see Madeline Zavodny, Do Men’s Characteristics Affect Whether a Nonmarital Pregnancy Results in Marriage?, 61 J. Marriage & Fam. 764 (1999).

106. See, for example, data reported in Levy & Murnane, supra note 8.
with existing sources of data will prove difficult. And there seems to be little interest among social scientists in conducting this type of investigation.

**Conclusion**

Although Murray’s account of the fissures bedeviling white America is reasonably accurate and deeply discomfiting, many questions surround his portrait of Fishtown, Belmont, and the United States as a whole. Murray admits that his semifictional towns represent relative extremes that omit a large chunk of people in the middle. He acknowledges that Belmont and Fishtown citizens are not necessarily typical even of the demographic cohorts they purport to represent (pp. 144–47). And although Murray confines his Belmont analysis to actual residents who are college graduates, the town is still recognizably Belmont, a rich and exclusive suburb of Boston. Belmonters are exceedingly well behaved and much less troubled than most Americans, but are they truly representative of the full range of white people with a bachelor’s degree—from graduates of the most elite colleges down to institutions that admit almost anyone who applies? The same problem arises for Fishtown—is life there better or worse than for high school graduates as a whole? In sum, although the Fishtown–Belmont exercise is useful in revealing the extent of our present dilemma, it cannot stand as a comprehensive portrait of our educational and class divisions. One longs for a more statistically rigorous portrait of how we live now, including a sustained look at a cohort that surely functions as the critical, anchoring “elite” of the working class—the still significant number of men and women without a college degree who marry before having children. Finally, at the opposite end of the spectrum, the SuperZips Murray identifies are highly rarefied, but his portrait of them is incomplete. We are left with only a vague sense of the citizenry in these exalted precincts, including the less-affluent occupants, and of what life for everyone within these enclaves is really like.

Despite these unanswered questions, there can be no doubt that Murray has identified some disturbing developments and has presented them in a vivid and arresting fashion. What should be done? In his final chapter, entitled “Alternative Futures,” Murray mostly avoids discussing cures, at least of the “more programs and services” variety. He appears skeptical of the government’s power to address the cultural decline he describes and deplores. Like Oliver Goldsmith in his famous imprecation, Murray sees government as mainly irrelevant to most of what plagues our nation and predicts our diminishing fortunes. According to Murray, we have lost our quintessential American values. But that loss is highly decentralized and resides chiefly within our hearts, minds, and souls. What ails us can be found on the ground, in the small realities of everyday life. The list of culprits is long and

107. See Wax, *supra* note 9, at 19–21 & fig.2.1.

varied: the retreat from a common cultural consensus, a repudiation of simple verities, a disdain for “respectable” bourgeois standards, a laxity toward dependency and idleness, a tolerance for dysfunctional families, a loosening of sexual mores, the fading of basic civility, the proliferation of official handouts, and the rise of crippling, mammoth, centralized bureaucracies. Like Julia, the heroine of President Obama’s reelection campaign advertisements, we are well provided for from cradle to grave. But the large and overweening welfare state that meets every need and softens every misfortune also radically demoralizes us. Our government blunts the hardness of life but robs us of purpose and zest; it undermines our independence and erodes our self-reliance. No longer are we a nation that puts liberty front and center. No longer do we nurture the character and conditions that make a robust liberty possible.

Above all, Murray’s summing-up is hard on elites—the very people who best exemplify his core “American virtues.” He condemns the SuperZip contingent for self-serving isolation, complacency, spinelessness, and an unwillingness to exert authority and uphold traditional standards. He faults them for enjoying the benisons of customary restraints while abjuring “judgmentalism” toward others (pp. 285–95). The bottom line is that Murray wants the upper classes not only to walk the walk but also to talk the talk. They should stop endorsing the 1960s while simultaneously living, and reaping the benefits of, the 1950s. They need to speak openly and with one voice about the dysfunctions of the lower orders and to exhort publicly the less advantaged to self-improvement.

With all due respect, none of this is going to happen—and Murray knows it. The “new class” ensconced in their SuperZips may live the 1950s, but they love their 1960s. For them (or at least for the scribblers among them at Slate and the New York Times), no precept is more sacred than that the legendary decade was a wondrous boon and an unalloyed good. To be sure, the 1960s had its virtues. The civil rights revolution unquestionably improved the life prospects for women, minorities, disabled persons, and others previously disfavored by society. But the legacy of the 1960s sexual revolution, and of the growing welfare state that, at least temporarily, muted its worst consequences, is decidedly more mixed. Upper-class whites took selective advantage of the new liberations, sowing their fair share of wild oats and delaying marriage in favor of prolonged adolescence and self-discovery. But in the end, they managed to mix freedom with restraint in effective combination. Most eventually settled down, stuck by their mates and kids, and kept things pretty well together. Not so for those lower on the totem pole. As many have documented and Murray repeats, their families are truly “coming apart.” To make matters worse, most people at the top are only dimly aware of this reality because liberal journalists and popular culture sugarcoat the truth and misreport or hide the demographic facts.

The present ignorance extends to the most basic facts. As noted, Murray tests his readers with a quiz, entitled “How Thick Is Your Bubble?,” designed to show their limited knowledge of life among the less educated. He leaves out some telling questions. I ask my first-year law students, who are mostly graduates of elite colleges, to guess the percentage of out-of-wedlock births to white women with a college degree. They invariably overestimate the correct number (which is less than 5 percent) by a wide mark and often by orders of magnitude. They are similarly oblivious to the percentage of extramarital children born to women with a high school degree or less education (almost 50 percent). Indeed, few are aware of the yawning disparities by class and race in all aspects of private life. Finally, I ask them if they have a personal friend (and their friends are mostly white college graduates) who has fathered a child out of wedlock. Almost without exception, they are hard-pressed to think of even one. But they are more than willing to entertain the proposition that marriage is obsolete and unnecessary.

The ideology of family diversity is one that many well-heeled proponents preach but do not practice. Murray is correct that in endorsing traditional forms for themselves alone, elites have lost confidence in their right to tell others what to do. The most privileged and educated no longer believe in defining respectable behavior or in holding others to that standard. What used to be unthinkable is now the best that one can expect. Thus have those at the top of the heap truly “defined deviancy down”? The thorny realities of race further undermine elites’ confidence. Disparaging single parenthood and “alternative” families is a parlous enterprise when these family forms dominate among blacks. Likewise, there is little chance that opinion leaders will publicly chide the working class for their lack of religiosity, work ethic, respect for law, industriousness, honesty, or personal responsibility. Although some may privately deplore these deficiencies, the standard liberal account prevails: it’s not their fault; it’s the economy, stupid. If Murray is
right, this is a misguided and distorted picture at best and a complete mis-diagnosis at worst. But for better or worse, it’s what many influential people choose to believe, at least for now.

Although Murray maintains an upbeat tone, his book is deeply pessimistic. And rightly so. It’s hard to avoid the conclusion that there is nothing the powerful are willing, or able, to do to assuage the distress of the less fortunate or to alleviate the growing disorder and disorientation of their lives. If anything, influential people make matters worse by touting a litany of notions that are ultimately harmful to ordinary people: that a four-year college degree is the only basis for a fulfilling life, that vocational schooling is a dumping ground for losers and an engine of social inequality, that most jobs available in our economy are dead end, and that old-fashioned ideas about self-reliance—especially as achieved through sustained devotion to humble and menial work—deserve to be mocked as ideologically driven, heartlessly insensitive, and hopelessly unsophisticated. Most well-educated whites have also embraced the marriage-as-capstone mentality, which frowns on early marriage in favor of financial independence before matrimony and labels young, single adults failures if they live with their parents or cannot afford to establish independent households. As Eve Tushnet argues in an insightful article, “The belief that young adults must be able to live independently before they can marry is new, and it’s damaging.”

Historically, most young adults could not afford to go it alone—they either married or lived with their parents. The obliviousness to this historical reality, as expressed in the embrace of the capstone idea and all its attendant expectations, is especially hard on people of limited means, who are probably better served by marrying relatively early and building economic security in concert with a devoted spouse. On this score, journalist Megan McArdle’s anecdote about her grandparents’ Depression-era marriage, as recounted by Tushnet, is revealing. As McArdle tells it,

My grandfather worked as a grocery boy until he was 26, in the depths of the Great Depression. For six years, he supported a wife on that salary—and no, it’s not because You Used To Be Able To Support A Family On A Grocery Boy’s Wages Until These Republicans Ruined Everything. He and my grandmother moved into a room in his parents’ home, cut a hole through the wall for their stovepipe and set up housekeeping. They got married on Thanksgiving, because that was the only day he could get off.

Anecdotes like these come out of a world we have lost. Given how much has changed, it is doubtful that we could ever regain it or recapture its virtues, even if we heeded Murray’s call for moral judgmentalism. Family cohesion at the bottom of society is so pervasively distorted, the popular zeitgeist so colored by the pet notions of the elites, and current attitudes across the


spectrum so self-reinforcing, that the situation is probably largely beyond repair.

In a recent essay in *Foreign Affairs*, Jerry Z. Muller implicitly acknowledges the current dilemma.\(^{116}\) He suggests that small-government conservatives like Murray reconcile themselves to a far-reaching and expensive welfare state as the only feasible way to “help diminish insecurity” and “alleviate the sting of failure in the marketplace.”\(^{117}\) But he also advises the political Left to “come to grips with the fact that aggressive attempts to eliminate inequality may be both too expensive and futile.”\(^{118}\) Why? According to Muller, it comes down to the fact that “large, discrete pools of untapped human potential are increasingly rare.”\(^{119}\) At once euphemistic, abstract, and evasive, this observation is both depressingly true and overly simple. The slough of despond that has mired the working class is not inevitable. Unfortunately, no reversal can be engineered from the outside. Money, policy, programs, and services will do little good. What society needs must come from within. Under present conditions, that change of heart is not forthcoming any time soon.


\(^{117}\) Id.

\(^{118}\) Id.

\(^{119}\) Id.