

## NATIONAL POST

### Families that fail cost \$7 billion a year

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If you've never stopped to ponder that your marriage contributes to the economy and guards against poverty, you're not alone. But our research shows that when marriages fail, we all pay - billions. Family breakdown is costing the Canadian taxpayer \$7-billion annually, and that's a very conservative estimate.

The protection that marriage provides against child poverty is the major theme of our new research published yesterday. Private choices, public costs: How failing families cost us all is a quantitative assessment of the fiscal costs of broken families to government and, therefore, to taxpayers.

The research is absolutely clear. There is a strong link between married parents and stability for children. Children who start their lives with their own married parents tend to be healthier, do better at school and have stronger relationships as adults themselves. There is a clear correlation between marriage and well being, and though we've chosen to focus on children, this correlation exists for adults too. This translates into stronger extended families, healthier communities and, finally, a stronger economy. But even in these tough economic times, this isn't an argument most Canadians are hearing.

Historically, the main responsibility for providing children with the necessities of life lay with parents. Parents in turn were supported by their extended families and communities. As these social bonds grew weaker the number of parents unable to adequately provide for their children increased, often as a result of family breakdown, whether that meant divorce, the break-up of cohabiting parents or the absence of one parent from birth. Government cannot replace a family; families are the best social safety net we know. However, when families fail, government begins to act as a quasi-replacement family, offering benefits through programs such as welfare, and child care and housing subsidies.

These are the costs we have quantified in our report: targeted benefits to help families afford the necessities of life, and other services such as childcare. The bill for the many poverty alleviation programs offered in each province, which disproportionately support single parent families, is almost \$7-billion annually. Were family breakdown to decrease, child poverty would decrease and so would the demand for many of these programs. The potential savings, at a conservative estimate, amount to close to \$2-billion.

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We don't want skeptics to quibble over our methodology, and so we've gone with the most conservative estimate possible at every turn. For example, we did not include costs of family breakdown associated with the justice system or education. These major factors are more difficult to measure and are not direct costs associated with poverty reduction measures, so we left them out.

Certainly, family breakdown is not about dollars and cents. The most devastating damage of broken families involves children torn between warring parents, parents struggling to maintain relationships with their children and the weakening of bonds with extended family. But there are financial repercussions, and these can be more easily measured.

So if this is not about money, why did we write this report? Attaching a price tag to families that fail merely calls attention to the importance of stable families. The sad reality is that more and more Canadian families are falling apart. The recent census showed that fewer Canadian families with children are married than ever before. In 1961, 92% of families were headed by a married couple. In 2006 that had fallen to 69%. One in seven households with children is headed by two cohabiting adults, a family form that is less stable than marriage. Another one in seven is headed by a single parent, most often a mother. These families are radically more likely to live in poverty.

In these tough economic times, we hear constant calls to focus on the economy, over and above family and community. The reality is that in the long term, improving the economy must include an honest look at how we "do family" in Canada today.

Children fare best on many indicators - financially, educationally, psychologically, even in terms of physical health - when they grow up with their own married parents. Family breakdown is one pathway to poverty. If we are serious about finding a remedy for child poverty, or better yet preventing it, we can't afford to shrug our shoulders and avoid a discussion about why marriage matters, not only for husbands, wives and children, but for us all.

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Rebecca Walberg and Andrea Mrozek are the authors of *Private Choices, Public Costs: How Failing Families Cost Us All*.

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