

## THE RECESSION AND THE U.S. FAMILY

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The financial crisis of 2007-2010 has been called by leading economists the worst economic recession in seven decades. This global financial collapse, which began with the U.S. housing bubble, has rippled through central banks, stock markets across the globe and caused the loss of an estimated fifteen trillion dollars of consumer wealth. The impact of this crisis has been felt from New York's Wall Street to Soweto's side streets. According to the World Health Organization [2009], increases in the cost of food and fuel have caused more than 100 million people to have fallen back into poverty.

### GLOBAL EFFECTS ON PERSONS AND FAMILIES

Reports from around the world reflect that the current global recession is causing significant threat to family stability. Many families are under extra pressure in a time when people are in special need of a stable, intact home life. As an example, a recent United Kingdom report [Callan, 2009] on the recession effects on the family found:

- Falling house prices are an additional source of pressure on marriages. Researchers from the University of Essex looking across the last 14 years found that decreases in house price affect family stability, to such a degree that 'for every unexpected 10% fall in house prices, an extra 5% of couples will split up'.
- Over 50% judged life to be tougher now than 20 years ago. A key factor was the infrequent contact with wider extended family.
- Demand for counseling is on the rise...At the same time, people's ability to contribute to the costs of these services has been reduced, putting pressure on such agencies.

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#### EFFECTS ON CHILDREN'S HEALTH AND EDUCATION

In an international study of the effects of the recession on the health and education of children, surprisingly the researchers found that 'in richer countries', like the United States, child health and education outcomes are counter-cyclical: they improve during recessions. In poorer countries, mostly in Africa and low-income Asia, the outcomes are procyclical: infant mortality rises and school enrollment and nutrition fall during recessions. In the middle-income countries of Latin America, the picture is more nuanced: health outcomes are generally procyclical and education outcomes counter-cyclical [Ferreira and Shady, 2010].

The effects on health, on the other hand, in countries such as the United States (USA) and Western Europe, are positive and mortality rates fall. The suggested explanation is that during recessions there is a decrease in the use of alcohol and tobacco. Children around the world are the consistent victims of economic crisis [World Health Organization, 2009].

#### MARRIAGE AND FAMILY DATA IN PERSPECTIVE

While there can be little doubt that losing employment, retirement savings, or having to take a second job to make ends meet cause stresses on a marriage, studies and reports give only a sketchy picture of the nature of these disruptions. In a recent U.S. study, 58% of the respondents reported experiencing some form of stress [Rasmussen, 2010]. In another survey, conducted by a U.S. lawyers group, found that 37% of people between 18 and 34 said they were postponing marriage, divorce, or children [econ4u.org/blog, 2009].

A more serious threat to the U.S. family and the institution of marriage is the disproportionate impact on males. Because the economic downturn has hit the building and manufacturing sectors so severely, one consequence is that men account for 75% of the job loss. Different from earlier recessionary periods, labor economist, such as Brookings' Gary Burtless, are predicting the bulk of these laid off men, because of outsourcing and automation, will be forced to start over in a different industry if they are to regain employment [Burtless, 2010]. The implications of this disruption for U.S. male workers and their families, and possibly throughout the world, could be profound. Laid off men get into trouble. They spend less time with family and kin and more with casual friends. They spend more time in bars

and less time in church. Their problem quickly becomes the problem of their families and those around them [Peck, 2010].

While these studies and current data call our attention to immediate trends and worrisome disruptions in U.S. families, they are slight variations on an institution which in recent decades has undergone larger and more serious disorders. In the last half century, age-old religiously affirmed sexual mores and established prohibitions have been brushed aside. In the U.S.A. and perhaps in Europe understandings of 'marriage' and 'family' have undergone radical changes. Key to these changes has been the development and wide availability of the oral contraception or 'the Pill'. It is widely acknowledged that practices that once brought severe civic penalties are now promoted by government policymakers and affirmed by well-regarded scholars.

While it may be convenient to blame U.S. family stress on mistakes made by Wall Street financiers, the real culprits behind what ails the family may still be undiscovered and they may, indeed, have been in our peripheral vision for a while. In an article entitled, 'The Vindication of *Humanae Vitae*', Mary Eberstadt reports on the devastating impact of what is called the 'sexual revolution' [*First Things*, Aug/Sept, 2008]. *Humanae Vitae* warned that four trends would result from the widespread use of artificial contraception: a general lowering of moral standards throughout society; a rise in infidelity; a lessening of respect for women by men; and the coercive use of reproductive technologies by governments [*Humanae Vitae*, 1968].

Four decades after its publication, not only have the encyclical's signature predictions been ratified with empirical force, but they have been ratified by social scientists and scholars with no interest whatever in the Church's teaching, and by many who are proud public adversaries of the Church. As sociologist W. Bradford Wilcox emphasized in a 2005 essay: 'The leading scholars who have tackled these topics are not Christians, and most of them are not political or social conservatives. They are, rather, honest social scientists willing to follow the data wherever it may lead' [Wilcox, 2005].

#### THE LOWERING OF MORAL STANDARDS

The arrival of the Pill in the 1960s not only allowed females to control their own pregnancies, or lack thereof, but it unleashed a widespread change in human behavior. The consequences of fornication with few discernible costs have been global, leaving few unaffected in some way by divorce, single parenthood, abortion, cohabitation, extensive social diseases, widespread pornography, and open homosexuality.

Reporting on the impact of artificial birth control, Nobel laureate George Akerlof explained how, contrary to common prediction, especially prediction by those in and out of the Church who wanted the teaching on birth control changed, it has affected the human community. In his 1996 *Quarterly Journal of Economics* article, Akerlof asserted the much vaunted use of artificial birth control has in reality led to an increase in both illegitimacy and abortion.

#### THE RISE IN INFIDELITY

Since World War Two, divorce around the world, but particularly in the First World, has exploded. Rates, also, vary enormously. As of three years ago, the divorce rate in India was 1.1% and in the United States the rate was 54.8% [Nita, 2007]. While the current recession has cut somewhat into the frequency of divorce, for two decades now social scientists have been reporting on its effects. Akerlof found a significant connection between the diminishment of marriage, on the one hand, and the rise in poverty and social pathology, on the other. Further, he discovered what in his view are both direct consequences of the contraceptive revolution: the empirical connections between the decrease in marriage and in married fatherhood for men and the simultaneous increase in behaviors to which single men appear more prone: substance abuse, incarceration, and arrests, to name just three [Akerlof, 1996].

On the impact of the new sexual mores on family structure, Eberstadt's research led her to state:

Just about everyone else in possession of the evidence acknowledges that the sexual revolution has weakened family ties, and that family ties (the presence of a biologically related mother and father in the home) have turned out to be important indicators of child well-being – and more, that the broken home is not just a problem for individuals but also for society. Some scholars, moreover, further link these problems to the contraceptive revolution itself [2008].

#### THE LESSENING OF RESPECT FOR WOMEN BY MEN

While figures on the physical abuse of women by men are difficult to come by and measures of attitude shifts are elusive, one glaring sign of

male disrespect for women in the U.S.A. is the ubiquity of pornography. While we are surrounded at every turn by 'soft-core' pornography, from magazines and billboards to television commercials, the widespread availability of and the addiction to hard-core pornography is relatively recent. Technological changes from high-powered computing, expanded cable television, and the development of the Internet have made pornographic videos and images easily accessible to almost every home or cell phone around the globe. This graphic exploitation of women and young girls, once of province of a cultish minority, is beyond shocking and represents a new and pernicious form of violence against women.

Recently, Princeton University's Witherspoon Institute, under the leadership of Robert P. George, conducted studies and convened a conference on the Social Costs of Pornography. Among the alarming findings are 'estimates that as much as 35% of all content on the Internet is pornographic; that two-thirds of U.S. college-age men view pornography with some regularity; that a majority of U.S. high school students visit pornographic websites, some trading obscene images of themselves electronically' [James Stoner, 2009]. Much of the conference's focus was on the negative effects of repeated exposure to hard core pornography on brain chemistry with evidence mounting that the addictive connection of sex and violence – pleasure and pain – has a long term effect on the male brain. In addition, sociologists report that 'ready access to pornography on computers has brought the social effects of pornography in from the margins of society to the heart of married life, with predictably devastating effects' [Stoner].

Archbishop Charles J. Chaput of Denver, speaking in 1998 on the thirtieth anniversary of *Humanae Vitae*, may well have been thinking of pornography when he observed, 'Contraception has released males – to a historically unprecedented degree – from responsibility for their sexual aggression'.

#### THE COERCIVE USE OF REPRODUCTIVE TECHNOLOGIES BY GOVERNMENTS

In 1968, at the same time *Humanae Vitae* was published, many in the social science community captured the public's attention with concern for the coming population explosion, as it was called. That same year, 1968, saw the publication in the U.S. of Stanford University's Paul Ehrlich's *Population Bomb*. One of the most popular scientific treatises ever published, the book convinced many within and without the Church that the moral high ground was to be found in the widespread promotion of contracep-

tion. From families to nation states, policies were put into effect to curb the size of families. So successful has been the combination of the population scare and contraception solution that currently in the U.S., 90% of Catholic are said to be in favor of artificial birth control [Harris Interactive, 2005].

The tragic irony is that the population bomb has largely sizzled and forty years later demographers are ringing the alarm bells over the low, non-replacement birth rates in many First World countries, such as Japan, Russia, Italy, Spain and Ireland.

While some countries responded to the population scare with educational campaigns and making abortions legal and free, some, notably China and India, used the full power of the state to control their populations. China's brutal one-child policy, coupled with parents' propensity to sex-select in favor of males has had a devastating impact on the social fabric of China itself. According to a recent reports from the Chinese Academy of Social Science [CASS], in fourteen provinces the male-to-female birth rate is 120 to 100 and above in favor of males [*The Economist*, 2010].

The predicted governmental power, promotion, and implementation of birth control technologies are clearly among the great disgraces of the Twentieth Century.

While our current recession has caused disruptions and often suffering in families across the world, these pale before the effects of the Pill. In the U.S. it is the rare family which has not been wounded by the tumbling effects stemming from the widespread use of birth control and the sexual revolution the Pill has spawned.

## ANXIETY

Not all the pain being caused by the current recession lends itself to empirical analysis. One such example is the widespread anxiety induced by the current recession. While it pales before starvation, sickness and the chaos of a breakdown of civil rule, anxiety, nevertheless, has a range of negative psychological and physiological effects. Among them are crippling fear and debilitating worry and stress.

Our current economic downturn, with the loss of jobs and loss of savings, has clearly spread and deepened anxiety. For instance, in the U.S., there is serious pain behind the official reports of 10% unemployment, and 18% unemployment when the discouraged, no-longer-looking-for-work individuals are included. There is real hurt to retirees and those nearing the

end of their employment when they see that their retirement funds has been reduced by a third.

A recent survey in the U.S. found most Americans (58%) say the current state of the U.S. economy has caused more stress in their family [Rasmussen Reports, 2010]. The recession-induced threats to employment or the actual loss of work causes discouragement, personal despair, loss of motivation, lowering of aspirations and abandonment of future plans. Statistical data on unemployment rates, retirement savings, shrinkage of the money supply and housing again do not yield easily to quantification and positivistic analysis. Nor do they capture the full social reality resulting from these recession-induced anxieties. Still some recent research has been illuminating.

In a survey by the American Psychological Association conducted last September, 2009, 80% of the respondents reported that the economy was causing them 'significant stress'. Other research in the U.S. has shown a recent and significant rise in suicide. According to Richard McKeon, the study's project officer, economic stress 'played a central role' in the 25% increase rate of suicide from 2008 to 2009 [McKeon, National Suicide Prevention Lifeline, 2009].

A recent study in the UK speaks more directly to the impact of increased anxiety on families [Callan, 2009]. Samantha Callan's research found three widespread effects of stress brought on by the current recession: fear of financial and debt pressures; fear of, or actual, unemployment; fear of, or actual, loss of housing. Some of the impacts of these fear induced stress are: Increased irritability leading to increased inter-personal conflict; depression, particularly in males.

These changes in individual behavior generally impact directly and negatively on couple relationships and on any children in the family. The Callan report states 'that much of the negative impact of financial stress on the parent-child relationship may not be a direct result of the original stress, but is linked to a mediating effect: disruption of the couple relationship'.

Nevertheless, perhaps in all of the First World but certainly in the U.S. the recessionary situation today is heightening the severity of the anxiety being experienced by the younger segment of the work force, people between the ages of 18 and 40. Increasingly, they are part of a world of work dominated by change and uncertainty. They are part of an economic scene where fresh knowledge and new skills must evolve continually and are increasingly demanded by the realities of the workplace. They are continually bombarded with warnings: 'You need to change! You need to keep up! You aren't prepared enough for the "new thing" that is coming soon'.

One's secure job today can be on the ash heap tomorrow. Today's workers, whether in offices or factories, exist in an employment environment where loyalty between worker and management has been greatly attenuated, and been replaced by with self-interest and self-protection. Once common guarantees of lifetime employment are now rare. Workers early on incorporate the message, 'Face the facts. Basically you are on your own, so be independent. Stay disconnected and ready to move on'.

Martine Brun, a French entrepreneur, recently wrote about the effects of the current economic conditions on young workers:

Unemployment for the young is not only a loss of income. It induces difficulties to project yourself in the future. A period of full employment, allows young workers to negotiate their salary, their conditions of work, to change their job if they find something better elsewhere and finally to build a personal life on a long range. Our contemporary situation is totally different. Working classes are criticized for not taking risks. But potential consequences of moving to another job, or creating one's own company are much more dangerous than they were. There are less opportunities for young people to become executives, to raise their rank in a company. Instead, they see the increasing risk of becoming unemployed and this during their whole career [Brun, 2009].

Recessions, such as our present one, heighten this sense of social impermanence. The young adult who is unable to 'project himself into the future' turns in on himself. He rejects marriage and family in favor of independence and temporary cohabitation. He fails to become part of a community.

#### FINAL CONSIDERATIONS

While in no way understating or discounting the enormous economic evil, pain and suffering caused directly by our Great Recession, there are, perhaps, some upsides to this downside, when the crisis has indirectly served to reconsider the most profound aspects of marriage and human relations. For instance, a study recently released in the U.S. reports that the divorce rate has actually fallen from 17.5 divorces per 1000 married women in 2007 to 16.4 divorce per 1000 women in 2008 [Wilcox, 2010]. One explanation is that couples may be putting off divorce until the economy recovers. On the other hand, difficult economic times appear to have a solidify-

ing effect on many U.S. couples. Couples are forced to surrender some of their individuality and together work through difficulties.

For many couples in the U.S., this recession has meant less discretionary money, fewer expensive vacation trips, but more time with their children and with one another. This forced financial prudent and less materialistic lifestyle means for many greater reliance of family, more volunteering and great empathy for others. Grandparents are being enlisted to replace expensive day-care arrangements, assist financially, often taking in the couple that lost their home in the mortgage crisis.

Family debt is considered corrosive of marriages. However, one of the most dramatic effects of the 2008-2009 financial crisis in the U.S. has been the sharp decline of personal debt. After having expanded yearly for well over a decade in the U.S., to 988 billion dollars, credit card debt has actual shrunk by 90 billion dollars since the crash. This is important since a high level of credit card debt in a marriage is correlated to fighting, lack of time spent together and significantly lower levels of marital happiness [Dew, 2009].

Bradford Wilcox acknowledges the heavy toll of escapist drinking, marital fighting, separation and divorce wrought on many families in the U.S.A. Nevertheless, he summaries the situation thus:

The recession reminds us that marriage is more than an emotional relationship; marriage is also an economic partnership and social safety net. There is nothing like the loss of a job, an imminent foreclosure, or a shrinking 401(k) to gain new appreciation for a wife's job, a husband's commitment to pay down debt, or the in-laws' willingness to help out with childcare or a rent-free place to live [2009].

Commenting on the legislative opportunity offered by the recent recession, a key advisor of the current U.S. president observed that 'No crisis should be allowed to go to waste'. In a larger, more humanly inclusive view, we might observe that our current recessionary situation is an occasion for rethinking fundamental questions, such as what constitutes a good family and a good education. Our crisis, too, gives the Church a new opening to project Catholic social thought and its principles, such as solidarity and subsidiarity. And more importantly, that our deepest human needs will only be touched by Christ's life affirming message.

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