

Commonwealth Forum Transcript

The State of the Union: Understanding Marriage in Massachusetts

Date: June 18, 2002

SUMMARY: The following is a summary of the main points of the forum. It is not an exact transcript and should not be relied upon. This summary was prepared by State House News Service and is reprinted here with their kind permission.

Marriage is often called the bedrock of society. But it seems more like contested turf these days. Lashed by cultural, political and economic forces, it's an institution in flux.

Marriage's standing is fought over in legislatures, classrooms, talk radio and television shows, cafes, bars, and bedrooms. Much of the debate seems very new: gays and lesbians petitioning for marriage rights, political leaders pushing marriage as an anti-poverty strategy. Is marriage under siege, crumbling from the pressure? Divorce rates are certainly high. Or is it at the brink of a new more liberated era?

On Tuesday, June 18, three experts in the economics, public opinion, and history of marriage helped explain some of the changes and what the future might hold, at a forum sponsored by the **Massachusetts Institute for a New Commonwealth** and the **Massachusetts Foundation for the Humanities**.

The following is a summary of remarks, not a verbatim transcript, made at the forum.

The panelists were:

Dr. Alan Wolfe, the Boisi Center for Religion and Public Life at Boston College and author of *One Nation After All: What Americans Really Think*;

Paul Harrington, associate director of the Center for Labor Market Studies at Northeastern University;

Dr. Nancy Cott, professor of history at Harvard University and author of *Public Vows: A History of Marriage and the Nation*.

MASSINC DEPUTY DIRECTOR MATT MALONE: Good morning, everyone. A sizable contingent has apparently made it to the beach. This forum is sponsored by MassINC and the Massachusetts Foundation for the Humanities. These forums explore topics raised in our quarterly magazine. It is our intention to bring together a subset of citizens to explore important issues facing the Commonwealth. Our forum this morning takes its lead from a book review in our magazine, the "State of the Union: Marriage in Massachusetts." It is clear that marriage is a vital thread in our social fabric. It's the primary vehicle through which we establish relationships and raise a family. Social, and political changes now present opportunities and challenges. These challenges and opportunities will be met and debated in the public sphere. They will determine the future of marriage as institution and public policy. We seek background and context, not political debate. We seek objective scholarly information about the history and economics of married life and the public view of marriage.

I would like to thank the State House News Service for transcribing the event, as always. There will be a clipboard with email to know when the transcript is posted on our website. It will be a summary of remarks, not verbatim. I thank the Omni Parker House for their generosity; they are a wonderful partner in the heart of history here in Boston. We begin with three discreet presentations. Then we will invite our three scholars to the platform and we will open it up for questions and comments. I ask that they be in the spirit of the forum, genuine inquiry and civil discussion. I imagine we have a variety of voices; all are welcome. Because we are the sum of all that has become marriage, we have to understand the history to understand the context. We begin with Dr. Nancy Cott, the director of the Schlesinger Library at Harvard and professor of history. She published a book, "Public Vows: A History of Marriage and the Nation." We are fortunate to have her.

PROFESSOR COTT: Thank you. I'm glad to be here. I want to say first, I am not going to talk about the whole world history of marriage. I am going to talk about the history of marriage in America but situated in the globe. We should recall that it was not inevitable that the form of marriage – the Christian model of monogamy was not inevitable - and was not the majority form of marriage around the globe. The founding of the US predated most of the Christian missionizing around the globe. Most of the US in 1776 lived in non-monogamous and non-formalized marriages. It was Christianity, the Enlightenment and English colonial laws that shaped marriage. In the past 200 years, I want to concentrate on the public aspect of marriage; marriage is a public institution. It is the public character, which is quite monumentally the least noticed aspect. We tend to think of it as private and domestic. It is that, it builds the architecture of private life, but marriage character is perhaps unique in being both private and public. It takes form in our public order, law and state enforcement; the state sets the terms of marriage: who can marry, who can officiate, how to end it, and why. Marriage dispenses duties and privileges. In the US, it has built in obligations and rights: immigration and tax and property rules. There are succession rights, jail rights. State governments have the power to regulate marriage and divorce. Nonetheless in 1996 a report from the US General Accounting Office looked at the corpus of federal laws and found that federal law dictated much of legal marriage's conferral of a distinctive right or benefit. So governments at all levels are interested in marriage. The states hold the power to regulate marriage as part of their job to take care of health, safety and welfare. In the past, states deployed this power in ways no longer acceptable.

In slaveholding states, slaves had no access to legal marriage. Long after slavery, whites and blacks could not marry in the majority of states - as many as 40 states nullified or criminalized that kind of marriage. A white and Asian could not do so in many western states. These laws show the power of marriage law beyond the institution itself. Marriage law constructed race difference, and refused to legitimize what was called race mixture. Sixteen states still considered it to be illegal as recently as 1967 when the Supreme Court overruled them. No state can ignore marriage. By declaring what is legitimate, the laws inform who are the people, sculpt the body politic. Marriage becomes all the more important politically. Secular rather than religious authorization has been a consistent tradition, especially in New England's puritan colonies, because there was no national church and commitment to church-state separation. In the 19th century, marriage became a civil status. The Christian religious background of monogamy has still been prominent in law but filtered through legal structures. For most of the history of the US, legislators and judges concurred about the fundamentals: marriage was to be monogamous. There was a real alternative in polygamy in other

parts of the world and in parts of the US. Marriage was understood to be lifelong and was based on consent between the parties. Because it was based on consent, marriage was considered a contract. But it not only involved the parties, it involved the state. The state set the terms and enforced the contract.

This is the unique character of marriage. Consent is free choice of the two parties but the substance of the contract is not up to the parties; marriage is an institution stated by the laws of government. Legislators, judges don't like to think of themselves as changing marriage. One can see this in the debates. But they have in fact controlled the changes in marriage and civil authorities have jealously guarded their powers. In political discourse, one can see legislators voicing this tension, trying to picture marriage as a rock of stability while acting to redefine roles and obligations. Three areas that marriage has transformed over 200 years: the relationship of husband to wife, the aspect of coverture under English colonial law. The two features of coverture: what can be called marital unity, the married couple were considered as one person under law. It meant that the wife ceded her independent legal persona. That's why she took his name. She turned over her property and legal autonomy to her husband. The only analogy we have today is a child. Husbands acted that way with regard to their wives under the reign of coverture. This changed in the 1830s and 1870s and married women could keep their own property and could use their power to sign contracts and act in court and business.

Another series of laws let women keep their own earnings later. It took well into the 20th century for this series of laws to become complete. This was called by some the emancipation of the wife from coverture. There were advocates pushing it and alarmists opposing it. Those opposed thought that ending coverture would hit at the root of marriage. How could they think of themselves as individuals and have the family not fall apart? Voices like that predicted that marriage would become unseated as a lynchpin of society. This has been a long tradition of proponents of marriage, arguing that marriage would come undone. But as we have seen many changes have happened without marriage dissipating. Up until the 1970s, marital unity definitively ended. That had much to do with new judicial interpretations. This was gradual from the 1830s to the 1970s but it was often jarring and novel for those living in the times. Marriage was also an instrument of racial regulation, enforcing the color line. This is an American innovation. These are frequently referred to as interracial marriage bans. There was a huge panoply of categories like mulatto, Negro, mestizo and other definitions that were mentioned in state laws prohibiting marriage to whites. There were never laws preventing blacks from marrying Chinese. These were laws of white supremacy. As late as the 1930s, marriage was the most criminalized form of racial conduct. Then in 1967, Loving vs. Virginia, aptly titled, struck down those laws on equal protection grounds. The laws said that it was illegitimate to protect white supremacy. Most Americans now consider it quite off the charts to regulate marriage by race, even if they themselves don't like the idea. The changes happened in the face of fears that they would eviscerate marriage.

The third transformational area has been divorce. Divorce is not new. Some colonies allowed it, most states made it available after the revolution. What has changed are the grounds that are allowed and the frequency obtained. State law on divorce comes out of political theory. Since they thought of marriage as a form of governance parallel to political governance, that implied the notion of consent, that once gave form as sacred bond. It seemed logical to apply the contractual theory to marriage. How could consent be considered if couldn't be withdrawn? A second reason to grant legal divorce was that

couples were divorcing themselves, just like in early America, just as there was non-formalized marriage in the early Republic. So because people were divorcing themselves, without legal control, leaving dependents uncared for, state wanted control of the process of breaking off marriage. This dual aspect was in the form of legal divorce. The increasing willingness to divorce has changed the nature of marriage. In the 1970s, no-fault divorce emerged, meaning no partner had to be at fault; it just broke down. Other countries have this in the industrialized world. This is a phenomenon of the whole industrialized world. This was a big change because the prior understanding was that it was an adversarial process. So today amidst the proliferation of alternatives the institution of marriage resists toppling. This is in part because, rather like our Constitution, it has an ability to change while retaining much the same basic meaning.

MALONE: Now we will hear about the economics of married life. It is clear that marriage has an economic component, it has been seen as a vehicle of economic advancement. Paul Harrington, associate director of the Center for Labor Market Studies at Northeastern University, a favorite voice here, could tell us about current data of marriage.

PROFESSOR HARRINGTON: Good morning. What I'd like to do is talk about the state of the union with regard to marriage and the role it plays in the economic well being of society and individuals. The way to answer that is to look at five issues. One: what has happened over time in the last 20 years or so, what happened to family structure? Two: family income development in the state. Three: changes in the economic role of women. Four: spend some time examining how changes in the family structure might impact the institution. Does family structure have much to do with this?

When I graduated from college, I worked at the bureau of labor statistics. Esquire Magazine did an article on us called labor statistics: boring but important. [Prof. Harrington showed a slide] This is a sheet of data that none of you can read. So I will just tell a little story here about family data. The number of families between 1980 and 2000 grew by about 4 percent, modest compared to the US. The number of married couples actually fell by about 3 or 4 percent. Single-parent families rose a bit during that time. Family structure is moving a bit away from married couples and toward single-parent families. About one quarter of families are non-traditional in being one-spouse families. The number of kids with single moms grew by about 2 percent. So now kids are being raised a bit more by unmarried families. Moms are raising a quarter of the kids. A second thing to take a look at is economic gains. We hear a lot of talk about economic prosperity but we need to look at has everyone got access to it? What you see is that back in 1970 more families made about \$55,000 in today's dollars. Incomes rose to \$70,000 over about the two decades, especially during the 1980s. Incomes rose. Female heads, were they able to take advantage? The data suggests less so than married couple families. The role of educational attainment plays here. The industries here in Boston like college degrees. We have powerful sorting by educational attainment. High school grads held their own. People with post-baccalaureate degrees saw a thirty percent rise in family income. So family income is sending signals about the role of family structure and the role of educational attainment. The question is how do we get these income gains. It has much to do with the increased earnings of women. We sent mom to work. The rate at which women went to work really intensified. We've got this rise in labor force among married women. And because of this increase, a second thing occurs: the intensity increases.

The number of hours that moms work really intensifies. That's a pretty powerful story. There are two things: increased labor force attachment and greater intensity of work over the years. Put these together and we see the role that moms play in generating those income gains. Taking a look at the data, families' earnings rose about 22 percent. Take away wives and the gains we would have would be much less. Wives account for 93 percent of total family income gains in Massachusetts. A similar pattern is seen nationally. In 1999, the average family in the bottom fifth worked in Massachusetts fewer hours than others nationally. We have an economy that doesn't seek these skills. In middle class ranges, we see sharp increases in the number of hours of work. In the middle class, you must work more hours a year. Our hourly wages in the bottom rung are less than the national level so people at the bottom have less purchasing power. This is tremendously intense. We see much discussion about balancing family and work issues. The way these family income gains have been increased, it adds pressure to family life. Looking at families at the bottom incomes, you get a story that shows about half the people are married couple families, about half are male- or female-headed with no spouse. Moving up the rungs, we see increased likelihood that families are married, and fewer single female-headed families. Only forty percent of families are married couple families in Massachusetts at the bottom. The last part of this has to do with the educational composition of people at the bottom. It is very unlikely that people at the bottom have more than a secondary education. There seems to be a package of educational attainment and family structure that enables increased earnings. As you move away from that, earnings decrease substantially.

We are great at being arrogant in Massachusetts. As you realize there are other states that have surpassed us. We give fewer associates' degrees than we did 15 years ago. Our poverty rate is now the 27th lowest in the US, worse than a few years ago. We are not making inroads and we're in fact losing ground. Looking at the data of who's going to be poor, it's closely associated with family structure. Where you take a look at why this has occurred, the structure of families has really changed. We are pretty unforgiving with regard to family structure. Last thing on this, I think there is a package of family structure and income attainment. If you are female-headed and have no high school education you will be poor about 55 percent of the time. With a high school education, 25 percent. Married, about 2.4 percent. So you have an economy that is tougher than the one I grew up in. We strongly reward literacy and education.

MALONE: Thank you, Paul. Alan Wolfe is professor of political science and director of Boisi Center for Religion and American Public Life at Boston College. He is going to talk about the public view.

PROFESSOR WOLFE: I am going to talk about public attitudes, so forgive me for not talking about Massachusetts. Our data is national, but I suspect that there is little difference here. I am grateful to Nancy for discussing the public and private aspects of marriage. The question of whether marriage promotes happiness is tremendously important. Marriage you know has become a big issue in American politics. Commonwealth Magazine has run book reviews by William Bennett and James P. Wilson. We are nonetheless interested in these issues. Public attitudes are very important. Much of the sense that marriage is in crisis in the US is because we face such high rates of divorce. We face a serious problem, from the perspective of some conservative Christians who have made the issue of marriage and its solidity a central issue. But the role of marriage in Christianity is a complex issue. In the evangelical

movement it has been found that evangelical Protestants have slightly higher rates of divorce. States like Oklahoma with large numbers of evangelicals have high rates of divorce. In the southern Baptist convention, officials endorsed a program of wifely submission. They have called for that.

But in fact very few southern Baptist churches are obligated to follow that position. Most southern Baptist churches change their own mission statements to indicate mutual submission. Some who have looked at marriage have never found a single marriage where a wife agrees to submit herself. Southern Baptist women work just as much as other women. The only denomination where there are lower rates is among Mormons. So in that sense the changes in the nature of marriage affect all Americans. The other topic that emerges is that many gay Americans have been calling for the right to marry. In some ways you ought to be in favor of that as a testament to the power of marriage. Given how important William Bennett believes marriage to be, he ought to be in favor of gays marrying. I know what my own position on these issues are by reading Katha Pollit in *The Nation* saying if there is a movement in favor of gay marriage, this is a problem because marriage itself is a problem. Politics and marriage don't really mix in some ways. We need sober and serious discussion but the discussion of this doesn't fit into traditional left wing and right wing pictures. There isn't much politics can do for marriage. Many who politicize marriage are generally people who mistrust the role of government in other areas of life. I don't think politics - as I understand Americans' association of politics - could properly address marriage. I look at the problems affecting marriage as the problems affecting institutions in general.

We are a traditionally skeptical culture when it comes to institutions. We value the individual, as a culture. I tend to see and I think there tends to be support among Americans that what's happening to our big institutions is happening to marriage. In a sense we see growing tendency toward individualism and free agency in sports, the decline of political parties. All of these weakenings of institutional commitments is part of the story of marriage, a larger cultural change taking place. In that sense I agree with some conservative writers who think the cultural shift in the 1960s and the increased emphasis on self-fulfillment meant learning about oneself and one's own needs. This is only part of the story however. In the 1960s, the so-called rebels were in fact expressing the old themes of rugged individualism. In that sense, I think the so-called cultural revolution is in part an explanation for the weakening of marriage. I would attribute the weakening just as much to Reagan's unbridled laissez faire economics, which places just as much emphasis on self-fulfillment, it was just economic self-fulfillment. One may be left wing, one may be right wing, but both emphasize individual choice. If the problem is the function of institutions, then the issues are very complex.

When I ask people about their attitudes toward marriage, they see themselves committed to the institution but worried about finding themselves in a situation of wanting an option for possible escape. They talk about a belief in loyalty and commitment but a suspicion that people who give blind loyalty give a kind of loyalty to the point of self-extinction. This is a compacted balance. This is a question of loyalty. The subject of corporate behavior often emerged in my discussions in a company that picks up and leaves a small town where it has been for years. The ways in which people talk about these issues are intertwined. At Enron or Arthur Andersen, their actions may have undermined their institutions, and even though they didn't think about marriage, their behavior was related to the same functioning with institutions. If the role government can

play is little in shaping marriage, what can culture do to shape marriage? How can culture rebuild marriage? Large-scale events can play a role. The Great Depression, World War II, Sept. 11 could in fact turn out to be one of those signal events. I was rash and predicted that it would, but I am no longer so sure. Many changes are fads. Americans could become tired of marital instability and look for longer-term commitments, through a process we don't yet understand. People may begin to recognize that people are responsible for the institutions in which they live. We in Boston are seeing a reshaping of the Catholic Church, other institutions could become much stronger as well. Greater individual participation functioning in institutions could in fact make them stronger. Public attitudes indicate that we have seen the bottom of the cycle and we will see an upturn in the importance of marriage and an increased willingness to work through difficulties. We could see a downturn in divorce rates.

MALONE: We will now invite our three scholars up to the platform here. Before we go any further, I would like to ask you to respond to the other presentations. Did anything surprise you? Where was the connect in your mind?

HARRINGTON: I thought Dr. Wolfe's discussion of the nature of change was very interesting. In economics, we have tried to understand these changes. What he mentioned about work seems to be borne out by my own work. In some neighborhoods work and family structure are lacking. For young minority guys, earnings have dropped. As you see this decline in earnings you also see sharp declines in marriage rates. This is also true for young white guys who are high school dropouts. So I think here also cultural things are going on. These have had adverse impacts. I may be less sanguine about the outlook than Dr. Wolfe. I see the economy as one that will continue to rough up these young guys.

COTT: I'll mention two things. One is it is always good to stress the many facets of marriage: cultural, social, political and economic. Any argument about change is likely to be deficient if it fails to take into effect these many things. My comment about Professor Harrington's comments - there is a tendency to correlate marital and economic status. This may not be actual relationship. If you're married you may do better. But I don't think there is a causal direction here, even though there may be relationship. What is troubling is the lack of economic opportunities, hope and empowerment at the bottom rung that prevents many from nurturing marriages. That is a direction of cause that I feel public rhetoric doesn't focus on. The rhetoric is about the decline of marriage, not the decline of economic opportunities.

WOLFE: I was struck by how late it was when the US Supreme Court struck down anti-miscegenation laws, 1967. Clarence Thomas would be in violation of those laws had they not been struck down. Professor Cott's talk illuminated how we think about the institution of marriage as set in stone, but it changes. I like her comparison to the Constitution. We take pride in the document. It's something that gives us continuity yet it is very strong and durable because it changes over time. This is true of institutions as well. That's why I see the crises like those in the church as opportunities to strengthen.

MALONE: Marriage has been organic. It's in a state of evolution. It has seen radical change. It was able to withstand these changes without fundamental erosion, you say. I wonder if some might say that's really not true. The divorce rate is twice what it was in

1960. There has been a fundamental shift in how marriage has been a vehicle of parenting. Has marriage really withstood these changes?

COTT: I suppose that has to do with what you consider fundamental. People do imagine marriage as a commitment for life even though they know about the divorce rate. Why do people see marriage that way? The public commitment and the assumption there is that this a long-term commitment. That remains the same. The idea of monogamy and sexual fidelity - while observed in the breach more than actually observed – persists in the tradition of marriage. The institution is about sexual fidelity. While there has been a sea change in attitude about premarital sex, adultery is the form of dalliance of which Americans most disapprove. Even in the 1970s – the era of swinging – most Americans thought adultery was wrong and the numbers have since risen. So I think these basic tenets remain and monogamy as opposed to multiple partnerships persists as something about 99 percent of Americans believe in. No matter how secularly liberated college students consider themselves, the ones I talk to see polygamy as anathema. Even divorce has been regarded, even as it has ballooned, people see it as a way to better marriage. People divorce because they think marriage is an ideal their current relationship doesn't match up to. I don't see a marital crisis, actually. It's being made into a public crisis, but it's more about the economics.

HARRINGTON: I don't think I could disagree more.

COTT: Oh, really? Good....

HARRINGTON: There is a very strong correlation between the two. Young guys who are married earn more, as do women. The answer is that the labor economics for this show large powerful sustained effects in relationships between marriage rates and earnings. There is very much a public issue. This is a microeconomic and macroeconomic cuisine.

MALONE: I think the question this asks is what direction it points us in terms of public policy and the role of the state. What forces are in conflict here?

WOLFE: Many people see individualism and the importance of sticking with institutions as blatant contradictions that everyone has. These are very difficult things to balance to keep in mind. We are dealing with real human beings who live in real life. I think there is more value in these comments than those of ideological advocates who urge one side or the other. The community understands these contradictions. I would probably see a crisis in marriage, unlike Professor Cott. In many cases, I am persuaded by the evidence that divorce is bad for children and there is something that's got to be said for worrying about generations of children brought up in a high divorce culture. We want to escape from institutions too much. We do need institutions to make life better for us. Institutions tell us there is more than self-interest and self-improvement. Durkheim called that the collective conscience. I don't think government can do it and I don't know who can. I think we need to be better at making marriage work.

MALONE: I want to open it up for questions now.

COTT: One other thing I think all of us share is an assessment of what is wrong. It seems to me we should uncouple marriage as a legal institution and the economics of households and the care of children. If you asked if there is a crisis in the care of kids, I

would say yes. But I don't see that as rooted in marriage. I think households could be strengthened by diverse emotional arrangements. It isn't only marriage as a familiar institution that we should rely on. I actually think it important to disaggregate marriage from the household structures we see as valuable for economic prosperity and children.

HARRINGTON: I would say that when you think about kids, the issue is out-of-wedlock kids; we see one third of kids being born out of wedlock, too much, much higher rates of poverty. It affects school districts; I don't think you could disaggregate marriage and I see them as functionally correlated. If what we are about is opportunity and access, it is not just access to jobs and work, it's access to marriage.

AUDIENCE MEMBER: I think perhaps you can reconcile these perspectives by suggesting that as income changes, those who are at the bottom are having increasing difficulty sustaining the institution because of the lack of resources.

HARRINGTON: I think that's a very important issue. If you look at blacks, we have rising income rates, but particularly in the 1970s among young guys, we see an unraveling of marriage. A lot of the deterioration is a lack of family formation from the bottom of the income ladder.

AUDIENCE MEMBER: Can you tell from statistics whether or not there would be similar growth in earnings and family formation if gay couples married?

HARRINGTON: The census bureau just began to measure gays. I am not a sociologist. Households that identified themselves as gay are very small. So if you believe gay advocates who say one in ten, these estimates don't reflect that. I don't know the answer. In other words, forming a gay household seems to be fairly infrequent but it seems to generate a higher income. I just don't know that much about the issue of how the income issue will play out. You might see some of the same effects of a husband and wife.

AUDIENCE MEMBER: Right now we see many young Hispanic and black men in jail. Isn't this affecting the situation, making it harder to earn degrees?

HARRINGTON: There is tremendous disparity in access to post secondary degrees by gender and race. Bachelors' degree correlates are also seen. Young minority guys see increased rates of dropouts and incarceration. If you're serious about raising marriage rates in minority neighborhoods it has to start with getting people engaged in economic activity, get out of jail and get access to the American dream. This is extraordinarily important and should be the centerpiece of public policy in the US.

AUDIENCE MEMBER: The statistics show that boys raised in families without fathers face more problems. Public welfare policies of the past decades encouraged fathers in minority families to leave and encouraged mothers to receive welfare.

HARRINGTON: Uncle Sam is a bad father and a stingy uncle. If you think back to the 1980s and Dukakis' program to move people off welfare, every participant who came up there would invite her husband along. We need welfare and education strategies that help people find work. That makes a difference.

WOLFE: With respect to gay marriage, I found in my book that there was increasing tolerance for religions and races but that with respect to homosexuality, that was the great exception. People weren't prepared to say, anything that goes on, that's your own business. Some research has indicated a softening of that position. I do sense that this is one more area where American attitudes are changing, though at a much slower pace than other areas of equality. Many religious Americans still believe that marriage is between a man and a woman and that changing that would not end marriage. If you ask Americans if gay marriage is the same as marriage, the answer would be no. With regard to economics, marriage does have an impact. I am persuaded by what's important to children is the sense that parents are sticking it out. It's not just the income issue; it's the sense that your two parents are staying together. If that's the case I see no difference between gay marriage and straight marriage, so long as that sense of loyalty is there.

AUDIENCE MEMBER: We heard about the relationship between marriage and income. But what about the equality of marriage? I am interested in commuter marriages and has there been any research there?

HARRINGTON: Well we see an increase in the intensity in the number of hours of work. But it's a controversial issue. Some argue that wives enjoy being out of the house. I don't know the sociological literature. Married families do consider themselves to be happy. What is it that allows marriage to flourish? There is more tension in households that engage in multiple work activities. Some firms have tried to adjust to this with flexible hours, commuting from work and such.

MALONE: We have to wrap it up. It is 10 am. Thank you for coming.

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