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THE WALL STREET JOURNAL

WSJ.com

THE SATURDAY ESSAY | January 21, 2012

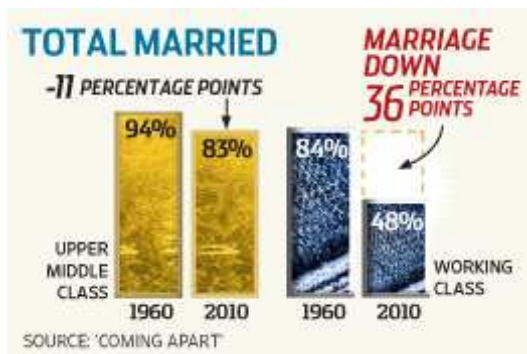
The New American Divide

The ideal of an 'American way of life' is fading as the working class falls further away from institutions like marriage and religion and the upper class becomes more isolated. Charles Murray on what's cleaving America, and why.

By CHARLES MURRAY

America is coming apart. For most of our nation's history, whatever the inequality in wealth between the richest and poorest citizens, we maintained a cultural equality known nowhere else in the world—for whites, anyway. "The more opulent citizens take great care not to stand aloof from the people," wrote Alexis de Tocqueville, the great chronicler of American democracy, in the 1830s. "On the contrary, they constantly keep on easy terms with the lower classes: They listen to them, they speak to them every day."

Americans love to see themselves this way. But there's a problem: It's not true anymore, and it has been progressively less true since the 1960s.



People are starting to notice the great divide. The tea party sees the aloofness in a political elite that thinks it knows best and orders the rest of America to fall in line. The Occupy movement sees it in an economic elite that lives in mansions and flies on private jets. Each is right about an aspect of the problem, but that problem is more pervasive than either political or economic inequality. What we now face is a problem of cultural inequality.

When Americans used to brag about "the American way of life"—a phrase still in common use in 1960—they were talking about a civic culture that swept an extremely large proportion of Americans of all classes into its embrace. It was a culture encompassing shared experiences of daily life and shared assumptions about central American values involving marriage, honesty, hard work and religiosity.

Over the past 50 years, that common civic culture has unraveled. We have developed a new upper class with advanced educations, often obtained at elite schools, sharing tastes and preferences that set them apart from mainstream America. At the same time, we have developed a new lower class, characterized not by poverty but by withdrawal from America's core cultural

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To illustrate just how wide the gap has grown between the new upper class and the new lower class, let me start with the broader upper-middle and working classes from which they are drawn, using two fictional neighborhoods that I hereby label Belmont (after an archetypal upper-middle-class suburb near Boston) and Fishtown (after a neighborhood in Philadelphia that has been home to the white working class since the

Revolution).

To be assigned to Belmont, the people in the statistical nationwide databases on which I am drawing must have at least a bachelor's degree and work as a manager, physician, attorney, engineer, architect, scientist, college professor or content producer in the media. To be assigned to Fishtown, they must have no academic degree higher than a high-school diploma. If they work, it must be in a blue-collar job, a low-skill service job such as cashier, or a low-skill white-collar job such as mail clerk or receptionist.

People who qualify for my Belmont constitute about 20% of the white population of the U.S., ages 30 to 49. People who qualify for my Fishtown constitute about 30% of the white population of the U.S., ages 30 to 49.

I specify white, meaning non-Latino white, as a way of clarifying how broad and deep the cultural divisions in the U.S. have become. Cultural inequality is not grounded in race or ethnicity. I specify ages 30 to 49—what I call prime-age adults—to make it clear that these trends are not explained by changes in the ages of marriage or retirement.

In Belmont and Fishtown, here's what happened to America's common culture between 1960 and 2010.

Marriage: In 1960, extremely high proportions of whites in both Belmont and Fishtown were married—94% in Belmont and 84% in Fishtown. In the 1970s, those percentages declined about equally in both places. Then came the great divergence. In Belmont, marriage stabilized during the mid-1980s, standing at 83% in 2010. In Fishtown, however, marriage continued to slide; as of 2010, a minority (just 48%) were married. The gap in marriage between Belmont and Fishtown grew to 35 percentage points, from just 10.

Single parenthood: Another aspect of marriage—the percentage of children born to unmarried women—showed just as great a divergence. Though politicians and media eminences are too frightened to say so, nonmarital births are problematic. On just about any measure of development you can think of, children who are born to unmarried women fare worse than the children of divorce and far worse than children raised in intact families. This unwelcome reality persists even after controlling for the income and education of the parents.

In 1960, just 2% of all white births were nonmarital. When we first started recording the education level of mothers in 1970, 6% of births to white women with no more than a high-school education—women, that is, with a Fishtown education—were out of wedlock. By 2008, 44% were nonmarital. Among the college-educated women of Belmont, less than 6% of all births were out of wedlock as of 2008, up from 1% in 1970.

Industriousness: The norms for work and women were revolutionized after 1960, but the norm for men putatively has remained the same: Healthy men are supposed to work. In practice, though, that norm has eroded everywhere. In Fishtown, the change has been drastic. (To avoid conflating this phenomenon with the latest recession, I use data collected in March 2008 as the end point for the trends.)

The primary indicator of the erosion of industriousness in the



Ryan Collard for The Wall Street Journal

Fishtown, a neighborhood in Philadelphia, stands in as a symbol of America's white working class in Charles Murray's new book.

working class is the increase of prime-age males with no more than a high school education who say they are not available for work—they are "out of the labor force." That percentage went from a low of 3% in 1968 to 12% in 2008. Twelve percent may not sound like much until you think about the men we're talking about: in the prime of their working lives, their 30s and 40s, when, according to hallowed American tradition, every American man is working or looking for work. Almost one out of eight now aren't. Meanwhile, not much has changed among males with college educations. Only 3% were out of the labor force in 2008.

There's also been a notable change in the rates of less-than-full-time work. Of the men in Fishtown who had jobs, 10%

worked fewer than 40 hours a week in 1960, a figure that grew to 20% by 2008. In Belmont, the number rose from 9% in 1960 to 12% in 2008.

Crime: The surge in crime that began in the mid-1960s and continued through the 1980s left Belmont almost untouched and ravaged Fishtown. From 1960 to 1995, the violent crime rate in Fishtown more than sextupled while remaining nearly flat in Belmont. The reductions in crime since the mid-1990s that have benefited the nation as a whole have been smaller in Fishtown, leaving it today with a violent crime rate that is still 4.7 times the 1960 rate.

Religiosity: Whatever your personal religious views, you need to realize that about half of American philanthropy, volunteering and associational memberships is directly church-related, and that religious Americans also account for much more nonreligious social capital than their secular neighbors. In that context, it is worrisome for the culture that the U.S. as a whole has become markedly more secular since 1960, and especially worrisome that Fishtown has become much more secular than Belmont. It runs against the prevailing narrative of secular elites versus a working class still clinging to religion, but the evidence from the General Social Survey, the most widely used database on American attitudes and values, does not leave much room for argument.

For example, suppose we define "de facto secular" as someone who either professes no religion at all or who attends a worship service no more than once a year. For the early GSS surveys conducted from 1972 to 1976, 29% of Belmont and 38% of Fishtown fell into that category. Over the next three decades, secularization did indeed grow in Belmont, from 29% in the 1970s to 40% in the GSS surveys taken from 2006 to 2010. But it grew even more in Fishtown, from 38% to 59%.

It can be said without hyperbole that these divergences put Belmont and Fishtown into different cultures. But it's not just the working class that's moved; the upper middle class has pulled away in its own fashion, too.

If you were an executive living in Belmont in 1960, income inequality would have separated you from the construction worker in Fishtown, but remarkably little cultural inequality. You lived a more expensive life, but not a much different life. Your kitchen was bigger, but you didn't use it to prepare yogurt and muesli for breakfast. Your television screen was bigger, but you and the construction worker watched a lot of the same shows (you didn't have much choice). Your house might have had a den that the construction worker's lacked, but it had no StairMaster or lap pool, nor any gadget to monitor your percentage of body fat. You both drank Bud, Miller, Schlitz or Pabst, and the phrase "boutique beer" never crossed your lips. You probably both

smoked. If you didn't, you did not glare contemptuously at people who did.

When you went on vacation, you both probably took the family to the seashore or on a fishing trip, and neither involved hotels with five stars. If you had ever vacationed outside the U.S. (and you probably hadn't), it was a one-time trip to Europe, where you saw eight cities in 14 days—not one of the two or three trips abroad you now take every year for business, conferences or eco-vacations in the cloud forests of Costa Rica.

You both lived in neighborhoods where the majority of people had only high-school diplomas—and that might well have included you. The people around you who did have college degrees had almost invariably gotten them at state universities or small religious colleges mostly peopled by students who were the first generation of their families to attend college. Except in academia, investment banking, a few foundations, the CIA and the State Department, you were unlikely to run into a graduate of Harvard, Princeton or Yale.

Even the income inequality that separated you from the construction worker was likely to be new to your adulthood. The odds are good that your parents had been in the working class or middle class, that their income had not been much different from the construction worker's, that they had lived in communities much like his, and that the texture of the construction worker's life was recognizable to you from your own childhood.

Taken separately, the differences in lifestyle that now separate Belmont from Fishtown are not sinister, but those quirks of the upper-middle class that I mentioned—the yogurt and muesli and the rest—are part of a mosaic of distinctive practices that have developed in Belmont. These have to do with the food Belmonsters eat, their drinking habits, the ages at which they marry and have children, the books they read (and their number), the television shows and movies they watch (and the hours spent on them), the humor they enjoy, the way they take care of their bodies, the way they decorate their homes, their leisure activities, their work environments and their child-raising practices. Together, they have engendered cultural separation.



M. Scott Brauer for The Wall Street Journal

Belmont, an archetypal suburb of Boston, stands in for the white upper middle class.

It gets worse. A subset of Belmont consists of those who have risen to the top of American society. They run the country, meaning that they are responsible for the films and television shows you watch, the news you see and read, the fortunes of the nation's corporations and financial institutions, and the jurisprudence, legislation and regulations produced by government. They are the new upper class, even more detached from the lives of the great majority of Americans than the people of Belmont—not just socially but spatially as well. The members of this elite have increasingly sorted themselves into hyper-wealthy and hyper-elite ZIP Codes that I call the SuperZIPs.

In 1960, America already had the equivalent of SuperZIPs in the form of famously elite neighborhoods—places like the Upper East Side of New York, Philadelphia's Main Line, the North Shore of Chicago and Beverly Hills. But despite their prestige, the people in them weren't uniformly wealthy or even affluent. Across 14 of the most elite places to live in 1960, the median family income wasn't close to affluence. It was just \$84,000 (in today's purchasing power). Only one in four adults in those elite communities had a college degree.

By 2000, that diversity had dwindled. Median family income had doubled, to \$163,000 in the same elite ZIP Codes. The percentage of adults with B.A.s rose to 67% from 26%. And it's not just that elite neighborhoods became more homogeneously affluent and highly educated—they also formed larger and larger clusters.

If you are invited to a dinner party by one of Washington's power elite, the odds are high that you will be going to a home in Georgetown, the rest of Northwest D.C., Chevy Chase, Bethesda, Potomac or McLean, comprising 13 adjacent ZIP Codes in all. If you rank all the ZIP Codes in the country on an index of education and income and group them by percentiles, you will find that 11 of these 13 D.C.-area ZIP Codes are in the 99th percentile and the other two in the 98th. Ten of them are in the top half of the 99th percentile.

Similarly large clusters of SuperZIPs can be found around New York City, Los Angeles, the San Francisco-San Jose corridor, Boston and a few of the nation's other largest cities. Because running major institutions in this country usually means living near one of these cities, it works out that the nation's power elite does in fact live in a world that is far more culturally rarefied and isolated than the world of the power elite in 1960.

And the isolation is only going to get worse. Increasingly, the people who run the country were born into that world. Unlike the typical member of the elite in 1960, they have never known anything but the new upper-class culture. We are now seeing more and more third-generation members of the elite. Not even their grandparents have been able to give them a window into life in the rest of America.

Why have these new lower and upper classes emerged? For explaining the formation of the new lower class, the easy explanations from the left don't withstand scrutiny. It's not that white working class males can no longer make a "family wage" that enables them to marry. The average male employed in a working-class occupation earned as much in 2010 as he did in 1960. It's not that a bad job market led discouraged men to drop out of the labor force. Labor-force dropout increased just as fast during the boom years of the 1980s, 1990s and 2000s as it did during bad years.

Top 10 SuperZIPs

In 'Coming Apart,' Charles Murray identifies 882 'SuperZIPs,' ZIP Codes where residents score in the 95th through the 99th percentile on a combined measure of income and education, based on the 2000 census. Here are the top-ranked areas:

1. **60043:** Kenilworth, Ill. (Chicago's North Shore)
2. **60022:** Glencoe, Ill. (Chicago's North Shore)
3. **07078:** Short Hills, N.J. (New York metro area)
4. **94027:** Atherton, Calif. (San Francisco-San Jose corridor)
5. **10514:** Chappaqua, N.Y. (New York metro area)
6. **19035:** Gladwyne, Pa. (Philadelphia's Main Line)
7. **94028:** Portola Valley, Calif. (S.F.-San Jose corridor)
8. **92067:** Rancho Santa Fe, Calif. (San Diego suburbs)
9. **02493:** Weston, Mass. (Boston suburbs)
10. **10577:** Purchase, N.Y. (New York metro area)

As I've argued in much of my previous work, I think that the reforms of the 1960s jump-started the deterioration. Changes in social policy during the 1960s made it economically more feasible to have a child without having a husband if you were a woman or to get along without a job if you were a man; safer to commit crimes without suffering consequences; and easier to let the government deal with problems in your community that you and your neighbors formerly had to take care of.

But, for practical purposes, understanding why the new lower class got started isn't especially important. Once the deterioration was under way, a self-reinforcing loop took hold as traditionally powerful social norms broke down. Because the process has become self-reinforcing, repealing the reforms of the 1960s (something that's not going to happen) would change the trends slowly at best.

Meanwhile, the formation of the new upper class has been driven by forces that are nobody's fault and resist manipulation. The economic value of brains in the marketplace will continue to increase no matter what, and the most successful of each generation will tend to marry each other no matter what. As a result, the most successful Americans will continue to trend toward consolidation and isolation as a class. Changes in marginal tax rates on the wealthy won't make a

difference. Increasing scholarships for working-class children won't make a difference.

The only thing that can make a difference is the recognition among Americans of all classes that a problem of cultural inequality exists and that something has to be done about it. That "something" has nothing to do with new government programs or regulations. Public policy has certainly affected the culture, unfortunately, but unintended consequences have been as grimly inevitable for conservative social engineering as for liberal social engineering.

The "something" that I have in mind has to be defined in terms of individual American families acting in their own interests and the interests of their children. Doing that in Fishtown requires support from outside. There remains a core of civic virtue and involvement in working-class America that could make headway against its problems if the people who are trying to do the right things get the reinforcement they need—not in the form of government assistance, but in validation of the values and standards they continue to uphold. The best thing that the new upper class can do to provide that reinforcement is to drop its condescending "nonjudgmentalism." Married, educated people who work hard and conscientiously raise their kids shouldn't hesitate to voice their disapproval of those who defy these norms. When it comes to marriage and the work ethic, the new upper class must start preaching what it practices.

Changing life in the SuperZIPs requires that members of the new upper class rethink their priorities. Here are some propositions that might guide them: Life sequestered from anybody not like yourself tends to be self-limiting. Places to live in which the people around you have no problems that need cooperative solutions tend to be sterile. America outside the enclaves of the new upper class is still a wonderful place, filled with smart, interesting, entertaining people. If you're not part of that America, you've stripped yourself of much of what makes being American special.

Such priorities can be expressed in any number of familiar decisions: the neighborhood where you buy your next home, the next school that you choose for your children, what you tell them about the value and virtues of physical labor and military service, whether you become an active member of a religious congregation (and what kind you choose) and whether you become involved in the life of your community at a more meaningful level than charity events.

Everyone in the new upper class has the monetary resources to make a wide variety of decisions that determine whether they engage themselves and their children in the rest of America or whether they isolate themselves from it. The only question is which they prefer to do.

That's it? But where's my five-point plan? We're supposed to trust that large numbers of parents will spontaneously, voluntarily make the right choice for the country by making the right choice for themselves and their children?

Yes, we are, but I don't think that's naive. I see too many signs that the trends I've described are already worrying a lot of people. If enough Americans look unblinkingly at the nature of the problem, they'll fix it. One family at a time. For their own sakes. That's the American way.

—Mr. Murray is the W.H. Brady Scholar at the American Enterprise Institute. His new book, "Coming Apart: The State of White America, 1960–2010" (Crown Forum) will be published on Jan. 31.

A version of this article appeared Jan. 21, 2012, on page C1 in some U.S. editions of The Wall Street Journal, with the headline: The New American Divide.

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