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## **“The Economics of Marriage and Family”**

**Purpose: To model fundamental and very important practices for marriage and the formation of powerful (nuclear) families that are realized and maintained in an economically efficient manner.**

### **Introduction**

Most of us go astray when we ponder the workings of “the economy.” We forget that most systems, no matter how complex, are constructed with basic building blocks. We may marvel at the relatively nascent firms that reflect a market capitalization of over one trillion dollars and that wield extraordinary power and reach around the world. If we have an entrepreneurial spirit, then we may salivate when considering prospects for founding our own company that may reach such lofty heights.

There is something good about thinking positive and large. But we should never forget that, when economists first formulated methods for analyzing economic development, one of the first variables selected was “population.” It was simple math. If the population expands, then more of everything is required. Hence, economic growth occurs spontaneously (in a stable price environment) when the population grows. Also, it was clear that population growth ensues when families or households increase their size at a faster rate than the population replacement rate. Importantly, such population growth occurs most favorably in a stable family environment, which brings us to an important jumping off point for considering the economics of marriage and the family.

We simplify our analysis by dispensing with conceptual and theoretical frameworks, which many economists would explore using a “utility optimization framework.” Rather we use a “Present Value of Net Family Income” metric to assess the economics of marriage and the family. The metric is computed as: “Present Value of Total Family Income” less “Present Value of Total Consumption Expenditures plus ‘Unproductive Costs’.” For simplicity, we feature symbols, not numerical values. Our aim is to show that “unproductive costs” reduce Net Family Income and can become excessive to the point of pushing Net Family Income into the “red.” When the latter occurs, incentives to maintain family operations is reduced—especially for heads of households. Also, when the family structure collapses, income and wealth inequality that Black Americans confront vis-à-vis other racial and ethnic groups may increase.

## **Methodology**

Consider Equation 1,

$$\text{Equation 1} \\ \frac{(\sum_{it}^n NFI_{it})}{(1+r)^t} = \frac{(\sum_{it}^n TFI_{it} - (\sum_{it}^n TFCE_{it} + (\sum_{it}^n TUC_{it})))}{(1+r)^t}$$

For Equation 1, the left-hand side conveys the present value of Net Family Income (*NFI*) is equal to the right-hand side of the equation, which represents the present value of Total Family Income (*TFI*) less the sum of Total Family Consumption Expenditures (*TFCE*) and Total Unproductive Cost (*TUC*). For completeness, we provide examples of Family Income, Consumption Expenditure, and Unproductive Costs below:<sup>i</sup>

**TFI** *Compensation of employees* (for all members of a household when a member of a household), *Entrepreneurial income*, *Rental income of persons*, income (*Interest and Dividends*), *Transfers* (current) from public and private sources, and less *Contributions to government social insurance funds*.

**TFCE** *Durable goods* (*Motor vehicles* (personal and recreational), and *Household furnishings*), *Nondurable goods* (*Food and beverages*, *Clothes and shoes*, and *Fuel and energy*), and *Services* (*Housing*, *Utilities*, *Healthcare*, *Transportation*, *Education*, *Finance and Insurance*, etc.).

**TUC** Unproductive costs are those incurred mainly on an unexpected basis that detract from the wellbeing of families and reduce their NFI. (We will discuss these costs in detail below.)

The Greek letter Sigma ( $\Sigma$ ) represents summations over items “i” (1...n) and over time “t” (1...n) of relevant income, expense, and costs categories.<sup>ii</sup> The average “risk free” nominal yield or discount rate on financial assets during each t time period is represented by “r” in Equation 1. In other words, the equation can be used to estimate the present discounted value of FI less FCE and UC, which is the net present discounted value of NFI.

## **Analysis**

This analysis is likely to be more parsimonious than expected. All the foregoing is intended to reveal a very simple and transparent truth: The closer the value of the TUC variable in Equation 1 remains at or near \$0.00, the higher will be families’ NFI. Larger values of NFI send a direct signal concerning the wellbeing of families, and they contribute to a reduction in income—and potentially--wealth inequality.

Now let us consider selected, detailed well-known and potential components of the TUC category and why they should be eliminated from Black Americans’ family life. The following is a short list of UCs that arise often during the normal course of family operations that can generate sizeable, unexpected costs and reduce considerably families’ NFI.

- (i) Miscommunications.—Almost any form of miscommunication can precipitate unproductive costs. For example, when heads of households fail to confirm explicitly with each other who is to collect a child from school and bring the child home, the following UCs may occur: (a) Extra transportation costs (fuel, wear and tear on a vehicle, etc.) incurred when an extra trip is required to collect the child; (b) extra childcare costs due to a late pickup and the use of additional childcare services; and (c) the purchase of a new “reminder” digital device to ensure against the reoccurrence of these miscommunication costs.
- (ii) “Misbehavior” caused by alcohol, legal, or illegal drugs.—This scenario plays out in so many media productions that we are nearly programmed to produce them and suffer the related consequences. However, they must be avoided if families and family relationships are to remain stable and enable the optimization of NFI.
- (iii) Spending that busts the family’s budget.—Such spending rises to higher levels of perniciousness when one partner is more budget conscious than the other. The love of money may be the “root of all evil,” but the excessive love of “things” that are purchased is too often the straw that breaks the marriage camel’s back. Great care should be taken with the family’s financial resources, and information asymmetry concerning the family’s financing can also prove to be problematic. Both partners should be fully apprised of the family’s financial position and be in perfect alignment concerning the intentions, plans, and purposes of family funds.
- (iv) Excessive preoccupation with extra-family matters that signal inattentiveness and a lack of care for family members.—This problem can arise because a partner adopts a “take for granted posture” and assumes that the other partner is unopposed to the former’s activities. This problem can be resolved easily if both partners present careful reminders when one or the other deviates from expectations. Neither partner should adopt an obstinate position. Compromise should be the order of the day. Also see item “i” above.
- (v) Gambling (losses).—We all know too well that a few winning hands can create exhilarating joy and a gambling addiction. Sadness follows when losing hands arrive over and over again along with the related indebtedness. As a warning, one religious literary work states: “Concerning wine and gambling. Say: In them is great sin, and **some** Benefit, for men: But the sin is greater than the profit.”<sup>iii</sup>
- (vi) Infidelity that breaks the trust core of marital relationships.—This nearly irreparable breach of trust can seldom be overcome fully. Resentment and anger (a kind of grief) can set in and serve as a marriage’s cancer. Time does not heal all wounds. Only the most mature partners, those with true knowledge concerning the value of forgiveness, and those who are engaged in a high-stakes marriage that rests more on factors other than deep personal and loving relationships (i.e., marriages that are, in fact, a business arrangement or for empire building) can “survive” infidelity. But our world is changing and married partners are acquiescing increasingly to the idea that “more than one meal for a lifetime” is preferred in a marriage that is expected to last a lifetime.
- (vii) Other trust-busting actions.—This UC is closely aligned with the UC’s already entertained—especially UC “vi.” Life successes often hinge on “trust.” Therefore, it is not surprising that, sometimes, a seemingly innocuous trust-busting action can cause serious harm to relationships that are very difficult to resolve. Hence, those

entering the matrimonial realm should take care to engage in joint study of the essential nature of trust in relationships—especially the building and repair thereof.<sup>iv</sup>

## Conclusion

Depending on the maturity of family heads, the intensity of the love interest, and the desire to remain together (“Let’s Stay Together”), each of the seven just-given UCs may grow to a level of burdensomeness.<sup>v</sup> Consequently, cases of multiple coexisting UCs can become concerning, cause a family to confront a high level of unexpected and unproductive costs, and jeopardize a family’s continued existence. Without proper responses to this situation, families can fall apart and exacerbate the troublesome inequalities that seem to plague Black Americans to no end. Hence, we issue the reminder that: “To know is to act!”

As we enter spring and its promise of renewal, we can all consider the realities discussed herein and make a commitment to neither permit them to disrupt our family life, nor to expand the economic inequality that we seek to reduce. We know that the economics of marriage and family is quite simple, and we now have information/knowledge for ensuring against disaster.

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## Endnotes

<sup>i</sup> US Department of Commerce, Bureau of Economic Analysis (2026). National Income and Product Accounts (Interactive Data: Table 2.1—Personal Income and Its Disposition.

[https://apps.bea.gov/iTable/?reqid=19&step=2&isuri=1&categories=survey&\\_gl=1\\*bmo01s\\*\\_ga\\*MTM4NjM5Mjg5NS4xNzc2NzY1ODQ5\\*\\_ga\\_J4698JNNFT\\*\\_czE3NzY3NzgyMjkkbzlkZzEkdDE3NzY3NzgyMzYkajUzJGwwJGgw#eyJhcHBpZCI6MTksInN0ZXBzIjpbMSwyLDNdLCJkYXRhIjpbWyxJjYXRIZ29yaWVzIiwiaU3VydmV5II0sWyJOSVBBX1RhYmxlX0xpc3QiLCIiOCJdXX0=](https://apps.bea.gov/iTable/?reqid=19&step=2&isuri=1&categories=survey&_gl=1*bmo01s*_ga*MTM4NjM5Mjg5NS4xNzc2NzY1ODQ5*_ga_J4698JNNFT*_czE3NzY3NzgyMjkkbzlkZzEkdDE3NzY3NzgyMzYkajUzJGwwJGgw#eyJhcHBpZCI6MTksInN0ZXBzIjpbMSwyLDNdLCJkYXRhIjpbWyxJjYXRIZ29yaWVzIiwiaU3VydmV5II0sWyJOSVBBX1RhYmxlX0xpc3QiLCIiOCJdXX0=) (Ret. 042126).

<sup>ii</sup> For generality, we purposely avoid restricting “n” and “t.” Values for “n” and “t” are nearly irrelevant for purposes of this analysis, which is intended to show the impact of TUCs on NFI.

<sup>iii</sup> The Presidency of Islamic Researchers, IFTA. *Holy Qur’an*. Surah 2 (Al-Baqarah), Ayat 219.

<sup>iv</sup> See “Trust” in “Appendix II: Glossary of Key Terms” (2023). *The Long-Term Strategic Plan for Black America*. Long-Term Strategic Plan Panel. (p. 129; the page, not pdf reader number)

[https://www.ltspfba.org/LTSP/fin\\_ltspfba\\_071223.pdf](https://www.ltspfba.org/LTSP/fin_ltspfba_071223.pdf) (Ret. 042126).

<sup>v</sup> Al Green (1972). “Let’s Stay Together.” On *Let’s Stay Together*. Hi Records. Memphis, TN.

<https://www.youtube.com/watch?v=XXx6RDzR6eM> (Ret. 042126 from YouTube.com).

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BBR:042226