February 8, 2012

Time for a good look at Charles Murray's latest effort. First a review in the **Wall Street Journal**.

So much for the idea that the white working class remains the guardian of core American values like religious faith, hard work and marriage. Today the denizens of upscale communities like McLean, Va., New Canaan, Conn., and Palo Alto, Calif., according to Charles Murray in "Coming Apart," are now much more likely than their fellow citizens to embrace these core American values. In studying, as his subtitle has it, "the state of white America, 1960-2010," Mr. Murray turns on its head the conservative belief that bicoastal elites are dissolute and ordinary Americans are virtuous.

Focusing on whites to avoid conflating race with class, Mr. Murray contends instead that a large swath of white America—poor and working-class whites, who make up approximately 30% of the white population—is turning away from the core values that have sustained the American experiment. At the same time, the top 20% of the white population has quietly been recovering its cultural moorings after a flirtation with the counterculture in the 1960s and 1970s. Thus, argues Mr. Murray in his elegiac book, the greatest source of inequality in America now is not economic; it is cultural.

He is particularly concerned with the ways in which working-class whites are losing touch with what he calls the four "founding virtues"—industriousness, honesty (including abiding by the law), marriage and religion, all of which have played a vital role in the life of the republic.

Consider what has happened with marriage. ...

Here's a review from Real Clear Books.

Americans, the saying goes, don't like to talk about class -- but they certainly enjoy reading about it. They also love to see how they stack up against their peers.

One of the most notorious and snobby books on the topic, Paul Fussell's Class: A Guide Through the American Status System, capitalizes on this repressed American passion with its "Living Room Scale," which measures social class based on your décor. A worn Oriental rug will earn you eight points; a new one (and, by extension, new money) will lower your score. A ceiling 10 feet or higher is good; the presence of Reader's Digest, framed diplomas, or "any work of art depicting cowboys" (sorry, pardners) is not.

Charles Murray, the prominent political scientist, doesn't shy away from awkward subjects -he's best known for The Bell Curve, which stirred up a progressive hornet's nest in the mid1990s -- and he tackles the charged issue of class in his new and important book, Coming
Apart: The State of White America, 1960-2010. America, Murray writes, "is coming apart at the
seams -- not ethnic seams, but the seams of class." Culture, not money, divides the new upper
and lower classes, which live in increasingly different worlds: one rarefied, walled-off, and at the
helm of the country; the other dysfunctional, adrift, and hapless when it comes to the game of
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Tracking white Americans to avoid blurring trends with race and ethnicity, the numbers Murray presents are startling: In the new upper class, which amounts to about 20 percent of the country, out-of-wedlock births are rare: around 6-8 percent. For the more dysfunctional working class, which accounts for around 30 percent of the country, the number is mind-boggling: 42-48 percent. The numbers also turn a few stereotypes on their heads: In the lower working class, for instance, the rate of church attendance has dropped at nearly double the rate as that of the supposedly secularized elite.

America's working class, Coming Apart argues, has increasingly forsaken traditional values like marriage, religion, industriousness, and honesty -- and, as a result, it is rotting from within. Happiness levels are down; participation in the labor force is down; television watching (an average of 35 hours a week) is up. ...

WSJ Live Chat featured Mr. Murray.

Question from reader Alan: I read and reviewed your book on Amazon. Most reviewers believe your book is important because it accurately portrays the shrinking middle class. However, many disagree with your perception of the CAUSE. You seem to believe that the middle class is shrinking because of a decline in MORALITY — of middle class people being less willing to marry, go to church, and find work today than before. Most of the reviewers believe the middle class is shrinking because of ECONOMICS, because it is less easy to obtain work that pays an income that allows one to support a family. In other words, many believe that lack of MONEY, not lack of MORALITY, is what is shrinking the middle class.

<u>Charles Murray:</u> Actually, I don't say the middle class is shrinking. But the economics question is the big one. Short story: working class wages didn't rise over the last 50 years, but neither did they fall. And the bad things regarding labor force participation increased during the boom. When you talk to people in working class communities about men, the women aren't telling you that their guys are looking desperately for work but can't find it. An amazing number of them aren't interested in working.

<u>Question from reader Florida Bob:</u> Stimulus only works if it encourages Americans to purchase-American made goods. We seem to be creating more jobs in China than America. Most of the jobs being created here are service jobs, jobs that create nothing that is trade-able for the imported manufactured goods and energy that they consume.

<u>Charles Murray:</u> This book isn't about life in the Great Recession. It's about what happened to work in the boom years of the 1980s, 1990s, and part of the 2000s when jobs were plentiful, including low-skill jobs paying good wages.

<u>Reader Doug81:</u> Can Mr. Murray comment on how there is a cultural divide between "classes" on how we treat money? In my opinion, the people of "Belmont" take advantage of excellent mortgage offers and credit card rebates while the people of "Fishtown" pay high interest on bad loans or loan-like transactions.

<u>Clarification from Ryan Sager:</u> Fishtown – for those who haven't read <u>the excerpt</u> – is a real neighborhood in Philadelphia that Mr. Murray uses as a stand-in for the white working class.

<u>Charles Murray:</u> We're talking about IQ more than culture. It helps to be living in a neighborhood where smart actions about money are common, but the main breakdown is IQ._Lots of smart people in Fishtown do the right thing, but (politically incorrect warning) there are more smart people in Belmont than in Fishtown.

<u>Reader Oscar Looez-Guerra:</u> Are we encouraging a divided society by delaying the assimilation of immigrants?

<u>Charles Murray:</u> Absolutely. But I have to say that all the immigrants I run across, and there are lots in my region, seem to act more like real Americans than a lot of the people already here.

<u>Reader Randall Ward:</u> What do you believe has been the root cause of the degeneration of the people on the bottom?

<u>Charles Murray:</u> The 60s have a heavy load of blame to bear, both in the political reforms of that era and the films/television cultural shifts. But that doesn't tell us much about where we go from here. ...

Just before we get to the humor section, we have a story from the <u>Sun-Times</u> where the joke of a Secretary of Education, Arne Duncan, gets dishonorable mention. You see, over the past five years Chicago Public Schools has passed out a quarter of a billion dollars of unused vacation and sick pay to retirees. Duncan got \$50,000. The cash-strapped Chicago Public Schools system spends tens of millions of dollars annually on a perk that few other employers offer: cash to departing employees for unused time off.

Since 2006, the district paid a total \$265 million to employees for unused sick and vacation days, according to an analysis of payroll and benefit data obtained by the Better Government Association under the Illinois Freedom of Information Act.

By far the largest share — \$227 million — went to longtime employees for sick days accumulated over two or three decades.

Mayor Rahm Emanuel recently ordered a halt on paying unused sick time to non-union employees at City Colleges of Chicago after the BGA found at least \$3 million in such payouts to former employees over the last decade. Among the biggest beneficiaries was former Chancellor Wayne Watson, who has received \$300,000 of a promised \$500,000 payout for 500 unused sick days.

"This policy is unacceptable to the mayor and not consistent with the city's sick day policies for its own employees," said Jennifer Hoyle, a spokeswoman for Emanuel. The mayor also directed other city agencies, including CPS, to halt such payments, review their policies and devise plans to end the practice permanently.

At CPS, the top payouts went to top brass, including more than 300 longtime principals and administrators, who received more than \$100,000 during the six-year period from 2006 to 2011, the BGA found. The highest payment topped \$250,000.

Beneficiaries included former schools CEO Arne Duncan, now U.S. Secretary of Education, who received \$50,297 for unused vacation time when he left in January 2009, according to the data. Duncan now believes the policy should be re-evaluated. ...

Andrew Malcolm with late night humor.

Fallon: Starbucks closes its very first East Coast store after 19 years. It just couldn't keep up with its main competition, a Starbucks across the street.

Conan: Now word that the government may be required to release the Osama bin Laden killing video. Obama says this is, "Unhelpful, inflammatory and please release it two days before the election?"

Leno: President Obama is working on a new tourism plan to make it easier for foreigners to get into the U.S. We have that already. It's called Mexico.

Letterman: Newt Gingrich wants to build a colony on the Moon. OK, you say, but why? Well, he wants to be the first American to get divorced on the Moon.

Letterman: Wow, Super Bowl. Let's break it down: \$184 million for potato chips, \$250 million for pretzels, \$500 million for beer, \$4 for celery.

WSJ

Values Inequality

"Coming Apart" argues that a large swath of America—poor and working-class whites—is turning away from traditional values and losing ground.
by W. Bradford Wilcox

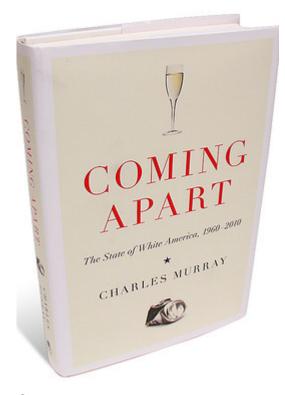
So much for the idea that the white working class remains the guardian of core American values like religious faith, hard work and marriage. Today the denizens of upscale communities like McLean, Va., New Canaan, Conn., and Palo Alto, Calif., according to Charles Murray in "Coming Apart," are now much more likely than their fellow citizens to embrace these core American values. In studying, as his subtitle has it, "the state of white America, 1960-2010," Mr. Murray turns on its head the conservative belief that bicoastal elites are dissolute and ordinary Americans are virtuous.

Focusing on whites to avoid conflating race with class, Mr. Murray contends instead that a large swath of white America—poor and working-class whites, who make up approximately 30% of the white population—is turning away from the core values that have sustained the American experiment. At the same time, the top 20% of the white population has quietly been recovering its cultural moorings after a flirtation with the counterculture in the 1960s and 1970s. Thus, argues Mr. Murray in his elegiac book, the greatest source of inequality in America now is not economic; it is cultural.

He is particularly concerned with the ways in which working-class whites are losing touch with what he calls the four "founding virtues"—industriousness, honesty (including abiding by the law), marriage and religion, all of which have played a vital role in the life of the republic.

Consider what has happened with marriage. The destructive family revolution of the late 1960s and 1970s has gradually eased—at least in the nation's most privileged precincts. In the past 20 years, divorce rates have come down, marital quality (self-reported happiness in marriage) has risen and nonmarital childbearing (out-of-wedlock births) is a rare occurrence among the white upper class. Marriage is not losing ground in America's best neighborhoods.

But it's a very different story in blue-collar America. Since the 1980s, divorce rates have risen, marital quality has fallen and nonmarital childbearing is skyrocketing among the white lower class. Less than 5% of white college-educated women have children outside of marriage, compared with approximately 40% of white women with just a high-school diploma. The bottom line is that a growing marriage divide now runs through the heart of white America.



Coming Apart

By Charles Murray (Crown Forum, 407 pages, \$27)

Mr. Murray tells similar stories about crime, religion and work. Who would have guessed, for instance, that the white upper class is now much more likely to be found in church on any given Sunday than the white working class? Or that, just before the recession struck, white men in the 30-49 age bracket with a high-school diploma were about four times more likely to have simply stopped looking for work, compared with their college-educated peers? By Mr. Murray's account, faith and industriousness are in increasingly short supply among working-class whites.

Mr. Murray's sobering portrait is of a nation where millions of people are losing touch with the founding virtues that have long lent American lives purpose, direction and happiness. And his book shows that many of these findings are also applicable to poor and working-class African Americans and Latinos. Mr. Murray notes that "family, vocation, faith, and community" have a "direct and strong relationship to self-reported happiness." Not surprisingly, he shows that since the 1970s happiness has plummeted in working-class and poor communities—but not in affluent communities.

The economic and political success of the American experiment has depended in large part on the health of these founding virtues. Businesses cannot flourish if ordinary workers are not industrious. The scope and cost of government grows, and liberty withers, when the family breaks down. As James Madison wrote: "To suppose that any form of government will secure liberty or happiness without any virtue in the people is a chimerical idea."

There are at least two ways to close this cultural divide and renew the cultural foundations of the American experiment. First, policy makers and business leaders need to shore up the economic foundations of working- and middle-class life. Globalization has paid huge dividends for the upper class, but it has undercut the earnings and job security of men (and their families) lower down the social ladder. Public policies designed to strengthen the educational opportunities (e.g., better vocational programs) and economic security (portable health-care plans) of ordinary Americans could help in renewing the economic foundations of the nation's virtues.

Second, as Mr. Murray notes, the members of the upper class must abandon the modern horror of being thought "judgmental"; instead, he says, they should "preach what they practice." This does not mean turning the clock back to the 1950s or the Victorian age. It just means that the elites who control the heights of government, education, business and the popular culture could do a lot more to encourage the core American values that they themselves now live by.

Here the creative cultural class that dominates New York and Southern California bears a special responsibility. One can imagine producers chortling at the suggestion, but they should consider making movies, TV shows and music that support, rather than corrode, the kind of culture that these elites seek to pass on to their own children.

After all, the price of not bridging the cultural divide is to accept an America where the powerful and the privileged continue to (discreetly) embrace the values and the institutions that make possible the American way of life and where everyone else increasingly finds that way of life out of reach. It is a scenario where the end of the American experiment in ordered liberty would surely not be far behind.

Mr. Wilcox is director of the National Marriage Project at the University of Virginia and the author of "When Marriage Disappears."

Real Clear Books Charles Murray's Book of Virtues by Heather Wilhelm

Americans, the saying goes, don't like to talk about class -- but they certainly enjoy reading about it. They also love to see how they stack up against their peers.

One of the most notorious and snobby books on the topic, Paul Fussell's *Class: A Guide Through the American Status System*, capitalizes on this repressed American passion with its "Living Room Scale," which measures social class based on your décor. A worn Oriental rug will earn you eight points; a new one (and, by extension, new money) will lower your score. A ceiling 10 feet or higher is good; the presence of Reader's Digest, framed diplomas, or "any work of art depicting cowboys" (sorry, pardners) is not.

Charles Murray, the prominent political scientist, doesn't shy away from awkward subjects -he's best known for *The Bell Curve*, which stirred up a progressive hornet's nest in the mid1990s -- and he tackles the charged issue of class in his new and important book, *Coming Apart: The State of White America, 1960-2010.* America, Murray writes, "is coming apart at the
seams -- not ethnic seams, but the seams of class." Culture, not money, divides the new upper
and lower classes, which live in increasingly different worlds: one rarefied, walled-off, and at the
helm of the country; the other dysfunctional, adrift, and hapless when it comes to the game of
life.

Tracking white Americans to avoid blurring trends with race and ethnicity, the numbers Murray presents are startling: In the new upper class, which amounts to about 20 percent of the country, out-of-wedlock births are rare: around 6-8 percent. For the more dysfunctional working class, which accounts for around 30 percent of the country, the number is mind-boggling: 42-48 percent. The numbers also turn a few stereotypes on their heads: In the lower working class, for instance, the rate of church attendance has dropped at nearly double the rate as that of the supposedly secularized elite.

America's working class, *Coming Apart* argues, has increasingly forsaken traditional values like marriage, religion, industriousness, and honesty -- and, as a result, it is rotting from within. Happiness levels are down; participation in the labor force is down; television watching (an average of 35 hours a week) is up.

Elites, meanwhile, have quietly embraced traditional values, segregated into upper-class residential enclaves, and largely lost touch with the realities of those who haven't. Murray sees this as ominous, particularly for public policy. "This growing isolation" of the elites, he writes, "has been accompanied by growing ignorance about the country over which they have so much power."

While he declines to rate the rug in your living room, Murray does include a quiz to determine your upper-class street cred: "How Thick Is Your Bubble?" It's rather entertaining, delving into your NASCAR knowledge, hard-knocks childhood stories, and more, but I actually think it could be shortened into one question: Do you become horrified when you enter a Wal-Mart, not just because of an alarming selection of T-shirts with dramatic white wolves howling in a lightning storm airbrushed on them (also a staple at truck stops), but because of America's raging obesity problem? Done, done, and done. (If you have never entered a Wal-Mart, well then, we're also done.)

And here we get to an odd anthropological trait of the new upper class: a rather contradictory mix of high-level snobbery and quasi-religious "nonjudgmentalism." Your typical elite enjoys saying snooty things about cultural middle America (Obama's infamous "clinging to guns and religion" comment, for instance, or David Carr of the New York Times spouting off about "low-sloping foreheads" in "the middle places" of America). But when it comes to judging things like, say, rampant divorce, or having children out of wedlock, or being on welfare while also having

children out of wedlock (just writing that, by the way, feels terribly judgmental) the new upperclassers tend to bite their tongues.

"Nonjudgmentalism is one of the more baffling features of the new-upper-class culture," Murray writes. "If you are of a conspiratorial cast of mind, nonjudgmentalism looks suspiciously like the new upper class keeping the good stuff to itself. The new upper class knows the secret to maximizing the chances of leading a happy life, but it refuses to let anyone else in on the secret." Ultimately, he argues, the key to American success will be the willingness of the upper class to preach what they practice when it comes to marriage, children, religion, work, and more. But first, members of the upper class have to believe that their values actually matter -- and to understand why they do.

Coming Apart is a must-read for many reasons, but its main value comes from its insistence on drilling down beyond materialism. In a book ostensibly about class, Murray spends much of his time exploring the things that really matter in life, fighting against the presumption that we're here to merely pass our days as pleasantly as possible.

"If we ask what are the domains through which human beings achieve deep satisfactions in life - achieve happiness," Murray writes, "the answer is that there are just four: Family, vocation, community, and faith." The advancement of the welfare state, he argues, results in the slow gutting of these domains, as well as personal responsibility, which are "the institutions through which people live satisfying lives." This cultural disintegration has had a disastrous human cost for the working class. It's a cost that many in the new upper class don't experience or understand.

Unfortunately, in today's political landscape, the idea that government "help" can sap human virtue is a radical concept. "Those in the new upper class who don't care about politics don't mind the drift toward the European model," Murray points out, "because paying taxes is a cheap price for a quiet conscience -- much cheaper than actually having to get involved in the lives of their fellow citizens."

Even the American political right, often caricatured as welfare-bashers, can fall into this trap: Republican front-runner and much-maligned rich guy Mitt Romney recently stepped in it by declaring he wasn't worried about the very poor, because, well, "we have a very ample safety net." Ah, then! Nothing to worry about. Everything's fine!

Murray ends his book with a bit of optimism, confident that "the more we learn about how human beings work at the deepest genetic and neural levels, the more that many age-old ways of thinking about human nature will be vindicated." A more accurate understanding of human nature, he argues, would lead to an understanding of the importance of traditional values and virtues -- for everyone, not just the new upper class -- and a restoration of the American experiment.

I hope he's right, but I'm a bit skeptical. In the pages of *Coming Apart*, we often find Murray bending over backward to explain obvious points, either to avoid offending his more sensitive readers (or to make sure no one thinks he's a racist). But certain facts -- say, that some people are smarter than other people, or that smart people who marry each other tend to have smart children -- tend to infuriate a certain sector of the population, polite explanation or no.

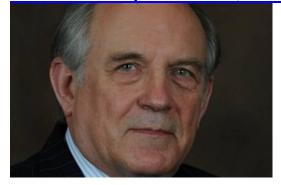
In another instance, Murray points out that children clearly do the best with two married, biological parents, but also acknowledges that "I know of no other set of important findings that are as broadly accepted by social scientists who follow the technical literature, liberal as well as conservative, and yet are so resolutely ignored by network news programs, editorial writers for major newspapers, and politicians of both major political parties."

Some of this stems from good intentions: People don't want to make struggling single moms or divorced parents feel worse than they already do. Much of this comes, as do many of the building blocks of hyper-progressive politics, from plain old wishful thinking. And some of it stems from a subtle hostility toward the idea of universal virtues existing at all.

"Discussing solutions is secondary to this book, just as understanding causes is secondary," Murray writes. "The important thing is to look unblinkingly at the problem." That task alone, it seems, is more than a big enough challenge for today.

Heather Wilhelm is a writer based in Chicago. http://www.heatherwilhelm.com/

WSJ - Live Chat
Charles Murray Answers Questions on America's Growing Class Divide



Author Charles Murray's new book, "Coming Apart: The State of White America, 1960-2010," analyzes the increasingly separate upper and lower classes in America. An excerpt from the book, recently published in Review, drew more than 1,000 comments from readers, so Mr. Murray was kind enough to engage them directly in a live chat on Feb. 3. The chat was hosted by Review deputy editor Ryan Sager. Below is an edited transcript of the chat.

Question from reader Alan: I read and reviewed your book on Amazon. Most reviewers believe your book is important because it accurately portrays the shrinking middle class. However, many disagree with your perception of the CAUSE. You seem to believe that the middle class is shrinking because of a decline in MORALITY — of middle class people being less willing to marry, go to church, and find work today than before. Most of the reviewers believe the middle class is shrinking because of ECONOMICS, because it is less easy to obtain work that pays an income that allows one to support a family. In other words, many believe that lack of MONEY, not lack of MORALITY, is what is shrinking the middle class.

<u>Charles Murray:</u> Actually, I don't say the middle class is shrinking. But the economics question is the big one. Short story: working class wages didn't rise over the last 50 years, but neither did

they fall. And the bad things regarding labor force participation increased during the boom. When you talk to people in working class communities about men, the women aren't telling you that their guys are looking desperately for work but can't find it. An amazing number of them aren't interested in working.

<u>Question from reader Florida Bob:</u> Stimulus only works if it encourages Americans to purchase-American made goods. We seem to be creating more jobs in China than America. Most of the jobs being created here are service jobs, jobs that create nothing that is trade-able for the imported manufactured goods and energy that they consume.

<u>Charles Murray:</u> This book isn't about life in the Great Recession. It's about what happened to work in the boom years of the 1980s, 1990s, and part of the 2000s when jobs were plentiful, including low-skill jobs paying good wages.

<u>Reader Doug81:</u> Can Mr. Murray comment on how there is a cultural divide between "classes" on how we treat money? In my opinion, the people of "Belmont" take advantage of excellent mortgage offers and credit card rebates while the people of "Fishtown" pay high interest on bad loans or loan-like transactions.

<u>Clarification from Ryan Sager:</u> Fishtown – for those who haven't read <u>the excerpt</u> – is a real neighborhood in Philadelphia that Mr. Murray uses as a stand-in for the white working class.

<u>Charles Murray:</u> We're talking about IQ more than culture. It helps to be living in a neighborhood where smart actions about money are common, but the main breakdown is IQ. Lots of smart people in Fishtown do the right thing, but (politically incorrect warning) there are more smart people in Belmont than in Fishtown.

<u>Reader Oscar Looez-Guerra:</u> Are we encouraging a divided society by delaying the assimilation of immigrants?

<u>Charles Murray:</u> Absolutely. But I have to say that all the immigrants I run across, and there are lots in my region, seem to act more like real Americans than a lot of the people already here.

Reader Randall Ward: What do you believe has been the root cause of the degeneration of the people on the bottom?

<u>Charles Murray:</u> The 60s have a heavy load of blame to bear, both in the political reforms of that era and the films/television cultural shifts. But that doesn't tell us much about where we go from here.

<u>Reader Lori:</u> In the critiques of your book that you've read, is there one argument that you wish you'd considered? If not, which do you wish you'd spent more time addressing?

<u>Charles Murray:</u> I haven't read any critiques yet. I hate reading reviews. But I wish I had spent more time on the "no jobs" argument. I have a few pages, but I should have spelled it out at greater length. Amazing how people think men used to make a "family wage" that they now can't make. In constant dollars, it just doesn't square with the data.

Ryan Sager: Could you say a bit more about what you mean by the "no jobs" argument?

<u>Charles Murray:</u> The idea that jobs for low-skilled people either have disappeared or pay a lot worse than they used to. It's true for some jobs (plasterers in 2010 made \$6,600 less than in 1960) but not for others (waiters/waitresses made \$8000 more). On average, working class jobs pay about the same now as they did in 1960.

Reader James Redfield: To what extent do you think government out of control spending and debt is contributing the problems we face today? How greatly do you think it distorts the free markets? I live in CA. And to me it seems that our state and federal governments today are nothing more than a back-alley shakedown pay to play system. Those who can afford the bribes (unions or other large interests) get whatever they want, while the rest of us are stuck paying the bill.

<u>Charles Murray:</u> Hey, I'm a libertarian. I think out of control spending messes up everything. And I also think that governments behave pretty much as you describe them. They're becoming shake-down artists.

Ryan Sager: David Brooks wrote about your book here. As with so many things, he sees it as an argument for a national service program. What do you make of that suggestion? Would it address any of your concerns?

<u>Charles Murray:</u> I was in the Peace Corps and I watched a lot of jobs programs in the 1970s as an evaluator. The government is a terrible employer, and that goes for national service jobs as well. Insofar as they are compulsory, they will become schools for how to pretend to work to fulfill the obligation. CETA (for those who remember the 1970s) is a classic case in point.

Reader Florida Bob: What do you see as the solution?

<u>Charles Murray:</u> I'm not sure there is one. There are some optimistic scenarios I can spin out, but they depend on a sea change in attitude among the upper middle class. Trying to engender that sea change (or my mite in that direction) is what the book is about.

Reader David Thomson: Are you concerned that some people will use your book as an excuse to argue on behalf of destructive wealth redistribution schemes? It is disconcerting that these folks are upset with wealth inequality—because this is a good thing. We need more of it.

<u>Charles Murray:</u> The left will try to use the book for that. If the data say anything, however, it is that more money isn't going to cure what ails Fishtown. Take marriage as an example. There's neither any quantitative evidence, nor anthropological evidence from studies of working class communities, that indicates people aren't getting married because wages are too low. The guys aren't getting married because they don't have to. To oversimplify. But just a bit.

Reader Mike: Mr. Murray, thank you for your wonderful article. Part of the social unraveling that concerns me is what I perceive is the devolution in public norms of behavior. It seems everywhere I go people are debasing themselves with the lowest common denominator of behavior; wearing pajamas as clothes, foul language in public, etc. Is there evidence that the current under-30 generation is more apt to behave badly in public than previous generations?

<u>Charles Murray:</u> Lots of the behavior you describe is symptomatic, not causal. A lot of it is fostered by the demoralization of the upper middle class relative to its leadership role in the society. The upper middle class behaves pretty well. It won't try to preach what it practices.

<u>Reader Don:</u> I suspect that if you take the average Fishtown citizen and transplant him in Belmont, he won't become a Belmonter.

<u>Charles Murray:</u> Interesting question. Depends on the age. Young enough, yes. But most habits are pretty well ingrained by teenage years.

<u>Reader Rich Gimmel:</u> Our problem is the declining emphasis on skilled trades, specifically machinists in our case. Educators want to direct high school students to four-year colleges. I can buy gas at a convenience store from a college graduate. But I can't fill machinist positions paying \$70k/yr. Any idea what's driving that?

<u>Charles Murray:</u> I wrote a book called "Real Education" that makes your point as emphatically as I can. I think the current university system is a disaster. It's also a bubble. When are people going to realize that the BA is literally meaningless at this point, if you know nothing else except that a person has a BA?

Ryan Sager: The next question asks whether the entrance of women into the workforce is to some extent responsible for a decline for men...

Reader Bob Michaelson: Regarding the demographics aspects of our challenging economic times, which you covered extensively (I read the Journal excerpt); I know a lot of men that have had a hard time in the job market and I think the entry of women (from about 20% in the '50s to 80% now) into the work force has a lot to do with it. Yet this is rarely discussed in major media. Would you expand on your take on this.

<u>Charles Murray:</u> No doubt that changes in women's work has changed the male role and contributed to a lot of the labor force dropout among men. But I will say again, and put it in caps: MEN WERE DROPPING OUT OF THE LABOR FORCE WHEN JOBS WERE EVERYWHERE. We have to ask why.

<u>Reader Roger:</u> What impact do you believe the breakdown of the family structure is having (single parenthood – acceptance of same-sex marriage and parenting), as well as two parents working?

<u>Charles Murray:</u> I think the breakdown of marriage in Fishtown is the central event, driving most of the rest of Fishtown's problems. That's not a nostalgic view of marriage. It picks up on a lot of evidence about social capital and economic behavior among married people vs. single people. Same-sex marriage is not a big deal, in my view.

<u>Reader IKZ:</u> I think what David Brooks gets at is the idea that the government, unique in its breadth and influence, can engender change through active programs. Could those have any role in alleviating the central problem you've described?

<u>Charles Murray:</u> Get out of the way. Stop subsidizing behavior — any behavior. Conservative attempts to subsidize good behavior backfire as badly as liberal ones, by the way. Thank

heavens the Bush administration's attempts to foster faith-based programs didn't get very far, or we would have ruined religion.

<u>Ryan Sager:</u> Another reader simply writes in "apprentices..." We had another article last weekend about the benefits of apprenticeships, cognitively, for kids. Is this something our society has forgotten how to do? Could it be part of the solution to social mobility?

<u>Charles Murray:</u> Apprenticeships would be great. But the electricians, contractors, plumbers, etc. I talk to (I live in a blue-collar area) keep telling me that they can't find kids who want to learn their trade, even while getting good wages. These stories are more than anecdotal. They pop up wherever people are willing to ask the question.

Reader William McNew: It was not until I got a real job that I realized how useless nearly all of what I had been taught in college was. Apprenticeships seem like something more of us should be in.

<u>Reader Elwood:</u> Statistically speaking, what percentage of outcome – of someone ending up in Fishtown or Belmont – is attributable to behavior vs. circumstance? It would be interesting to understand that both in aggregate and for those in Fishtown who end up in Belmont, or the opposite…

<u>Charles Murray:</u> Independently of IQ? Can't give you a number. "Shared environment" explains almost none of the similarity between siblings. And there are lots of smart Fishtown kids who do extremely well moving up in the world. For that matter, I moved to a Fishtown so my children would have a richer environment for developing than they would get in a Belmont.

Reader Janine H.: I haven't had a chance to read the book yet, but when do you think the moral decline began and what forces perpetuated it? Having read "Losing Ground," I'm wondering if you see the same causes at work here?

Reader Dan: I grew up in Philadelphia and went to school with kids from Fishtown. They qualified for scholarships at a college prep school we attended. Today they are successful people. So the right educational environment can make a huge difference. They saw standards of excellence and they lived up to those standards. Today everything is "relevant" and there are no standards of excellence.

<u>Charles Murray:</u> These downward trends mostly began in the 1960s. As Robert Putnam documented in "Bowling Alone," that's also when the declines in social capital began. Social mobility is still alive and well, thankfully. It would help if Fishtown kids weren't stuck in Fishtown schools. Though in the real Fishtown, the Catholic schools took most of the burden and did pretty well.

Reader Anonymous: Do you think that we'll see a politician in the next two decades speak with candor about the "American Project" in its current state, that is to say, that it is barely recognizable?

<u>Charles Murray:</u> Regarding politicians: Mitch Daniels or Paul Ryan could and would talk about these issues now, with wisdom and passion. Sigh.

<u>Reader Paul:</u> You made the comment "There are some optimistic scenarios I can spin out, but they depend on a sea change in attitude among the upper middle class." What would those scenarios look like?

<u>Charles Murray:</u> I think there are lots of the elites who are recognizing that their kids are growing up to be hothouse flowers and that life in their super-wealthy/well-educated enclaves is kind of sterile and boring. It's possible — not probable — that this recognition can expand and lead to widespread changes in priorities among the elite. Call me an idealist.

Reader Chris: Grew up in Fishtown, went through the court system as a kid, joined the Marine Corps. Now I am a senior at Stanford with straight A's and a job in finance at a major bank lined up. Social mobility exists, you just have to work for it.

<u>Reader Dana:</u> What about mobility, over time, between quintiles of wealth & income. Does your data capture that? Has this mobility declined?

<u>Charles Murray:</u> The nation is doing better than ever at identifying talent and shipping it off to college, often to elite colleges. There are just fewer Fishtown kids who are prepared to avail themselves of those opportunities. Regarding movement among quintiles, there's some excellent quantitative work on that question, but I can't give you the cites off the top of my head.

<u>Reader Naomi Roberts:</u> I enjoyed your segment on Bill Bennett's radio show this week. I have seen the decline of the population you describe as Fishtown. I don't see how this group can come back. They have been too corrupted by government largesse and the institutions that might bring them back have become foreign to their daily lives.

Charles Murray: We are close to a tipping point, I think.

<u>Reader Frank La Nasa:</u> Working class jobs do pay about the same as they did in 1960. The problem is the costs of housing (in good school districts), higher education and health care, dramatically decreasing the amount of discretionary income available to even two-income families. Middle and working class families toil much longer for much less reward.

<u>Charles Murray:</u> Actually, the cost of a lot of things has gone way down. Look at the evidence for increased living standards in the working class despite stagnant income. "Good school districts" means affluent neighborhoods, hence higher housing costs. Anybody but me old enough to remember what working class housing looked like in the 1950s? Tiny houses.

<u>Reader Don:</u> Could it be that much of college education—especially in the liberal arts — is so . . . unreal, that it's causing a radically different mindset in the college educated vs. others? That's been my perception.

<u>Charles Murray:</u> Attending an elite college is one of the most powerful socializing experiences around–and it tends strongly toward promoting the distinct upper class culture that I describe in the book.

<u>Reader Dan:</u> Isn't the mass media responsible for some of the degradation and coarseness of our culture and this further divides one group from the other. The "tyranny of low expectations" is also responsible for the descent of our less wealthy Americans. This ties into the creation of

an education system for the benefit of the American Education Union members and the children are an afterthought

<u>Charles Murray:</u> I put a lot more blame on the initial decline on policies in the 1960s that made it easier to have a baby without a husband, easier not to work if you were a male, and easier to commit crimes without paying a price. Once those trends were set in motion, a feedback loop, decaying norms, was set in motion. The pop culture had a role without doubt, however.

Reader I am a Belmont Parent: I am a "Belmont" parent of three young children and model many of the attributes (e.g. married, both parent working, church attendance, etc) you utilized as class differentiators. They use to say that you could be removed from wealth in three generations. Based on that scary premise are there three steps I could take to better ensure my children stay on the right course?

<u>Charles Murray:</u> As a parent, I too have to hope for the best. No guarantees. And I've tried to think of something to add to that without much luck. Getting used to hard work at a young age is perhaps the best single thing you can do. Can't say I did all that well with my children on that score, however, and they're turning out okay. Although my daughter did used to say that her dad's idea of the perfect summer job was to work at MacDonald's by day and clean toilets by night.

<u>Reader Dave Hansen:</u> Make everyone work for it (raise inheritance taxes and eliminate dynasties); make upward mobility a reality (eliminate the de facto segregation, racial and economic, implied in private school education).

<u>Charles Murray:</u> If I didn't hate taxes so much, I would be sympathetic with that argument. Let's put it this way: I'm really glad I've never had enough money that my children could rely on a big inheritance.

<u>Reader Dan Liss:</u> What caused the decline in social capital? Did working-class people suddenly decide to become morally bankrupt?

<u>Charles Murray:</u> Simple: About half of all social capital is religious in origin, according to Putnam's data. Greater secularization, falling social capital. And married males are great contributors to social capital, whether it's coaching Little League or lobbying for stop signs. Unmarried males aren't. Unmarried mothers don't have time to become engaged in their communities. Marriage collapses, so does social capital.

<u>Reader NappNazworth:</u> When I read your WSJ article, based upon the book, I kept thinking about the TV show "Mad Men," which seems to follow some of the cultural shift you're talking about. But, it is the upper class that sees a breakdown, in respect for marriage, for instance. Why do think our society seems to hold to the notion of the honorable poor or working class and the wealthy living sad, pathetic, dishonorable lives?

<u>Charles Murray:</u> Strange, isn't it? I was surprised myself by how strong marriage is in upper middle class America. Again having to simplify: The upper middle class has lost confidence in its role as role-model for the culture. They're nonjudgmental about everyone but themselves.

<u>Question by Breanne:</u> Do you think some of the decline in the 60s was due to the new ease of living? For the first time in this country's history people could live reasonably comfortably with minimal work.

<u>Charles Murray:</u> That has to have been part of it. But there was also a sense among the baby-boomers that their parents were wrong about everything, and the value of hard work, marriage, etc. was part of that. Everybody: I realize that I've had to be very simple-minded in a lot these rapid-fire answers. The book is a lot more nuanced. Thanks for all the questions.

Ryan Sager: Thank you so much for being here today, Charles. Some final comments from readers...

Reader Dave Hansen: Wish this live blogging could happen more often. Fascinating.

Reader Steve Stevensen: Thanks, Charles.

Reader NappNazsworth: Thank you! Great discussion.

Ryan Sager: Thanks, everyone. And we're done.

Chicago Sun-Times

<u>Chicago Public Schools spends millions on workers for unused sick and</u> vacation days

by Barbara Rose and Patrick Rehkamp

The cash-strapped Chicago Public Schools system spends tens of millions of dollars annually on a perk that few other employers offer: cash to departing employees for unused time off.

Since 2006, the district paid a total \$265 million to employees for unused sick and vacation days, according to an analysis of payroll and benefit data obtained by the Better Government Association under the Illinois Freedom of Information Act.

By far the largest share — \$227 million — went to longtime employees for sick days accumulated over two or three decades.

Mayor Rahm Emanuel recently ordered a halt on paying unused sick time to non-union employees at City Colleges of Chicago after the BGA found at least \$3 million in such payouts to former employees over the last decade. Among the biggest beneficiaries was former Chancellor Wayne Watson, who has received \$300,000 of a promised \$500,000 payout for 500 unused sick days.

"This policy is unacceptable to the mayor and not consistent with the city's sick day policies for its own employees," said Jennifer Hoyle, a spokeswoman for Emanuel. The mayor also directed other city agencies, including CPS, to halt such payments, review their policies and devise plans to end the practice permanently.

At CPS, the top payouts went to top brass, including more than 300 longtime principals and administrators, who received more than \$100,000 during the six-year period from 2006 to 2011, the BGA found. The highest payment topped \$250,000.

Beneficiaries included former schools CEO Arne Duncan, now U.S. Secretary of Education, who received \$50,297 for unused vacation time when he left in January 2009, according to the data. Duncan now believes the policy should be re-evaluated.

"People should take a good hard look at whether or not that policy makes any sense and whether it should be kept in place in these tight budget times," Duncan said through a Washington D.C.-based department spokesman.

The district's policy of paying for accrued sick and vacation time drains an average of \$44 million annually at a time when CPS is struggling to balance its nearly \$6 billion budget by hiking property taxes, cutting staff and dipping into reserves. The obligation to pay this accumulating benefit contributes to the district's long-term debt, showing up as a fast-growing liability on CPS' balance sheet.

Moreover, payouts increase the Chicago Teachers' Pension Fund's liabilities because employees are allowed to use sick leave payouts to boost their final average salaries, which in turn increases their annual pensions.

In all, about 19,000 employees received sick and vacation payments during the six-year period. The average payout was just under \$14,000.

Most private employers adopt a "use or lose it" policy for sick and vacation days to hold down costs and limit future obligations. Many question the wisdom of rewarding employees when they leave.

"What you're doing is paying someone when they're walking out the door, and that's basically money walking out the door," said Mark Schmit, vice president of research for the Alexandria, Va.-based Society for Human Resource Management.

Only 6 percent of employers pay for unused sick leave, while 16 percent pay unused vacation time, according to the association's 2011 employee benefit survey of 600 human resources managers, largely at private employers.

CPS may be alone among Illinois school districts in paying cash for unused sick leave, said Thomas Kersten, professor emeritus of educational leadership at Roosevelt University.

"I'm not familiar with any district besides Chicago that pays for sick days," he said.

Members of the Teachers' Retirement System, which includes Downstate and suburban teachers, can accumulate as many as 340 uncompensated sick days for up to two years of credit, allowing them to retire two years early with full pension benefits.

CPS employees can accumulate as many as 325 days. They become eligible for payouts after working at least 20 years or reaching age 65. Depending on their tenure, they receive between 85 percent and 100 percent of their accumulated sick leave value.

Here are the top recipients of the practice, according to the data:

Ascencion Juarez, CPS' former chief human resources officer, collected \$250,787 after he retired in 2009 after 38 years, including \$200,285 in sick pay. Juarez declined to comment.

Former Chief Education Officer Barbara Eason-Watkins collected \$239,849 after she retired in 2010 after 35 years, including \$159,843 in sick pay.

Former Lake View High School Principal Scott Feaman received \$211,641 after he retired in 2011 after 36 years, including \$171,604 in sick pay.

Eason-Watkins and Feaman each used sick days to sweeten their pensions. As a result, Eason-Watkins collects an additional \$7,440 annually in pension payments for the rest of her life, and Feaman collects \$4,425 more, according to the Chicago Teachers' Pension Fund.

Neither Eason-Watkins nor Feaman returned calls seeking comment.

Investor's.com Late Night Humor

by Andrew Malcolm

Leno: You know, when Mitt Romney was young, he and his gang controlled their 'hood's hedge fund.

Fallon: A Utah school is banned from calling its team the Cougars because it might offend women. So they're going with their second choice — the MILFs.

Leno: Despite his big loss in Florida Newt Gingrich vows to stay in the GOP race. And we all know when Newt takes a vow, he really sticks with it.

Conan: In a recent interview, Fran Drescher claims she was once abducted by aliens. It was a mistake the aliens made just once.

Conan: Obama goes for the youth vote answering young peoples' questions on YouTube. As a result, Obama's new poll numbers are 55% "LOL" and 45% "Totally Gay."

Conan: In Iowa this weekend, a woman gave birth to a 13 pound baby. Apparently, it's the heaviest baby born in Iowa since the last baby born in Iowa.

Fallon: Starbucks closes its very first East Coast store after 19 years. It just couldn't keep up with its main competition, a Starbucks across the street.

Conan: Now word that the government may be required to release the Osama bin Laden killing video. Obama says this is, "Unhelpful, inflammatory and please release it two days before the election?"

Leno: President Obama is working on a new tourism plan to make it easier for foreigners to get into the U.S. We have that already. It's called Mexico.

Letterman: Newt Gingrich wants to build a colony on the Moon. OK, you say, but why? Well, he wants to be the first American to get divorced on the Moon.

Letterman: Wow, Super Bowl. Let's break it down: \$184 million for potato chips, \$250 million for pretzels, \$500 million for beer, \$4 for celery.

Letterman: A new law prohibits eating on the New York City subway. Radioactive steam, OK. Armed gangs, OK. Car-sized rats, OK. Headless bodies, OK. But no eating, folks.

Fallon: An Illinois woman is auctioning President Obama's 2005 Chrysler. You can tell it's his because it starts off fast, then stalls for the next three years.

Fallon: A new report says that Facebook has created over 450,000 jobs. Unfortunately, photos posted on Facebook have ended 550,000 jobs.

Fallon: A Canadian restaurant is selling the world's most expensive hot dog with lobster and truffles, \$100 each. But you can go to any American sports stadium and get *two* hot dogs for \$100.

Conan: Happy Feb 1st, the first day of Black History Month. If you're watching me right now, it means you've completely missed the point.

Conan: It's being reported that California needs to raise \$3 billion dollars by March. This according to California State Treasurer Nicolas Cage.

Leno: Newt Gingrich is a huge 'Rocky' fan. He uses the 'Eye of the Tiger' theme at his campaign rallies. Did he see the movie? Did anyone ever tell him the black guy wins?

Fallon: Donald Trump's endorsement of Mitt Romney: 'There's only one man with the brains, skills and charisma to be president. But since I'm not running you might as well vote for Romney.'

Letterman: The usual big. big Super Bowl half-time show Madonna has been rehearsing, rehearsing and rehearsing. But did you hear, she had a wardrobe malfunction? Her teeth fell out!

