

KNOT YET

THE BENEFITS

AND COSTS

OF DELAYED MARRIAGE IN AMERICA

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WHAT DOES THE RISING MARRIAGE AGE MEAN FOR TWENTYSOMETHING WOMEN, MEN, AND FAMILIES?

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In Brief

The Trends. The age at which men and women marry is now at historic heights—27 for women, and 29 for men—and is still climbing. The age at which women have children is also increasing, but not nearly as quickly as the delay in marriage. *Knot Yet* explores the positive and negative consequences for twentysomething women, men, their children, and the nation as a whole of these two trends, as well as their economic and cultural causes.

The Benefits. Delayed marriage has elevated the socioeconomic status of women, especially more privileged women and their partners, allowed women to reach other life goals, and reduced the odds of divorce for couples now marrying in the United States. Specifically:

- **Women enjoy an annual income premium if they wait until 30 or later to marry. For college-educated women in their midthirties, this premium amounts to \$18,152.**
- **Delayed marriage has helped to bring down the divorce rate in the U.S. since the early 1980s because couples who marry in their early twenties and especially their teens are more likely to divorce than couples who marry later.**

The Costs. Although many men and women have been postponing marriage to their late twenties and beyond, they have not put off childbearing at the same pace. In fact, for women as a whole, the median age at first birth (25.7) now falls before the median age at first marriage (26.5), a phenomenon we call the Great Crossover, after the “crossover” phenomenon first documented by the National Center for Family & Marriage Research and explored in greater detail here. This crossover is associated with dramatic changes in childbearing:

- **By age 25, 44 percent of women have had a baby, while only 38 percent have married; by the time they turn 30, about two-thirds of American women have had a baby, typically out of wedlock. Overall, 48 percent of first births are to unmarried women, most of them in their twenties.**
- **This crossover happened decades ago among the least economically privileged. The crossover among “Middle American” women—that is, women who have a high-school degree or some college—has been rapid and recent. By contrast, there has been no crossover for college-educated women, who typically have their first child more than two years after marrying.**

- **The crossover is cause for concern primarily because children born outside of marriage—including to cohabiting couples—are much more likely to experience family instability, school failure, and emotional problems. In fact, children born to cohabiting couples are three times more likely to see their parents break up, compared to children born to married parents.**

The Other Costs. Twentysomethings who are unmarried, especially singles, are significantly more likely to drink to excess, to be depressed, and to report lower levels of satisfaction with their lives, compared to married twentysomethings. For instance:

- **Thirty-five percent of single men and cohabiting men report they are “highly satisfied” with their life, compared to 52 percent of married men. Likewise, 33 percent of single women and 29 percent of cohabiting women are “highly satisfied,” compared to 47 percent of married women.**

The Why. Americans of all classes are postponing marriage to their late twenties and thirties for two main reasons, one economic and the other cultural. Young adults are taking longer to finish their education and stabilize their work lives. Culturally, young adults have increasingly come to see marriage as a “capstone” rather than a “cornerstone”—that is, something they do after they have all their other ducks in a row, rather than a foundation for launching into adulthood and parenthood.

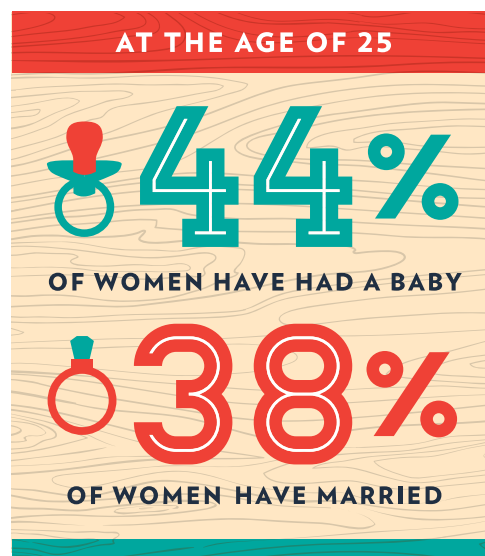
But this capstone model is not working well for Middle Americans. One widely discussed reason for this is that Middle American men are having difficulty finding decent-paying, stable work capable of supporting a family. Another less understood reason is that the capstone model is silent about the connection between marriage and childbearing.

In Sum. Marriage delayed, then, is the centerpiece of two scripts that help create two different outcomes and two different life chances for the next generation. For the college-educated third of our population, it has been a success. For the rest, including large swaths of Middle America, not so much. *Knot Yet* concludes by identifying economic, legal, and cultural questions that the nation needs to address if we are to help make marriage more realizable for today’s young adults—the vast majority of whom say they want to be married—realign marriage and parenthood, and make family life more stable for children whose parents don’t enjoy the benefit of a college education.

Summary

If you've spent any time in the vicinity of a television in recent years, you've surely noticed the crowd of amiable, middle class, young, single urbanites wandering its channels. They wisecrack their way through shows like *New Girl*, *The Mindy Project*, and *Girls* in the spirit of their prototypes on *Friends*, *Seinfeld*, and *Sex and the City*. As they move in and out of jobs and careers, sip coffee or cocktails with their friends, and meet, share a bed with, and dump or get dumped by boyfriends and girlfriends, these attractive creatures have helped redefine the twenties and early thirties as a time for self-discovery—a new but crucial life stage before the burdens of wedding anniversaries, mortgages, and car seats set in. This genre is the pop-culture offspring of an important demographic change: the rising age of marriage. The typical American is now well on the way to thirty before tying the knot, later than at any point in history.

But their zeitgeisty charm aside, television's twentysomethings occupy an outsized cultural space that obscures the reality of life before marriage as it is experienced by many Americans. Unimaginable as it might be to Hannah and Marnie from *Girls*—and to their fans—a large percentage of unmarried men and women of their age are spending more time during their twenties at 3 a.m. feedings and diaper changes than studying for grad-school exams or flirting their way through happy hours. **In fact, at the age of 25, 44 percent of women have had a baby, while only 38 percent have married; by the time they turn 30, about two-thirds of American women have had a baby, typically out of wedlock.**¹ These twentysomethings have now helped to push the baby carriage well in front of marriage for young women in the United States.

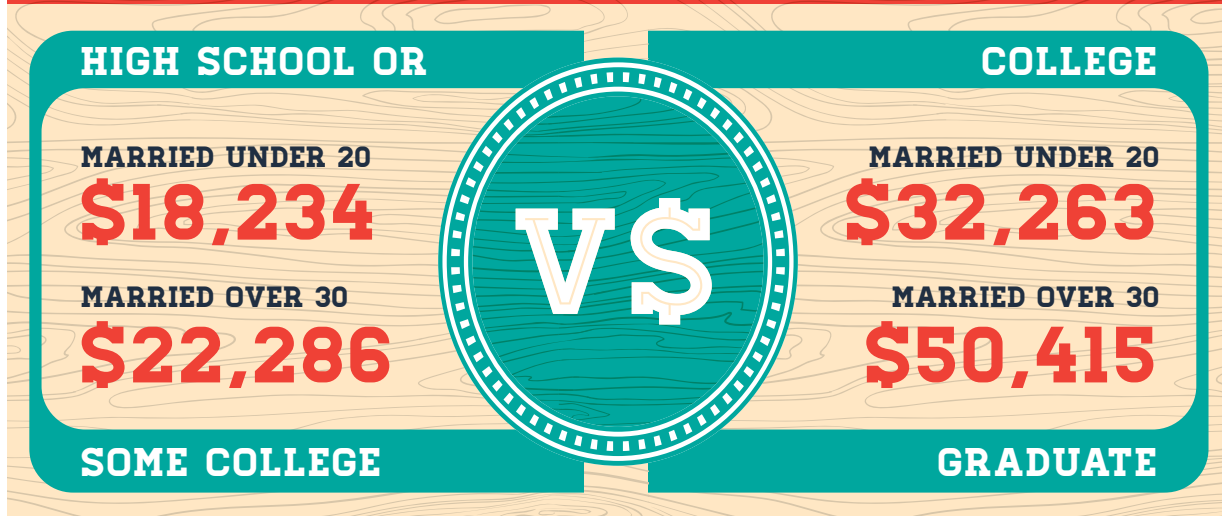


This report looks beyond popular understandings of contemporary twentysomething life to explore how delayed marriage in America affects today's young women, men, and their children, as well as some of the reasons behind this shift. Later marriage cannot be called breaking news, nor can it be described as simply good news or bad. Over the last four decades, the age for tying the knot has risen

steadily for all educational and socioeconomic groups, from tax lawyers to sanitation workers, bankers to lab technicians, professors to Walmart cashiers. The median age of marriage for women is now nearly 27; for men, almost 29. A historically large number of young adults are single well into their thirties. As the saying popularized by rapper Jay-Z has it, "Thirty's the new twenty."

¹ Data from the 2010 June Current Population Survey.

FEMALE ANNUAL PERSONAL INCOME



The good news behind these trends is, first, that later marriage allows young men and especially women the chance to finish their education and to stabilize their careers, finances, and youthful passions before they start a family. “Young adults today are not ready to get married until they get all their ducks in a row,” write Richard Settersten and Barbara E. Ray, authors of *Not Quite Adults*.² In particular, delayed marriage has improved women’s financial lot. This is especially true for women with a college degree. The media is full of stories about women who postpone marrying for the sake of their careers only to find themselves facing romantic purgatory in their thirties, much like the thirty-one-year-old heroine of *The Mindy Project*. But Mindy’s well-paid and high-status profession—she is an obstetrician—accurately points to the significant upside of her single status. Women with a college degree who wait to marry until at least thirty, and high-school-educated women without a degree who also wait until thirty, earn more than those who marry at younger ages. In fact, this report finds that they earn \$18,152 and \$4,052 more per year, compared to their sisters who marry before twenty.

Second, later marriage has helped to bring down America’s stratospheric divorce rates. Though many people seem unaware of it, the proportion of marriages ending in divorce stopped rising around 1980; it has been falling slowly but steadily ever since, in part because Americans are getting married at older ages.

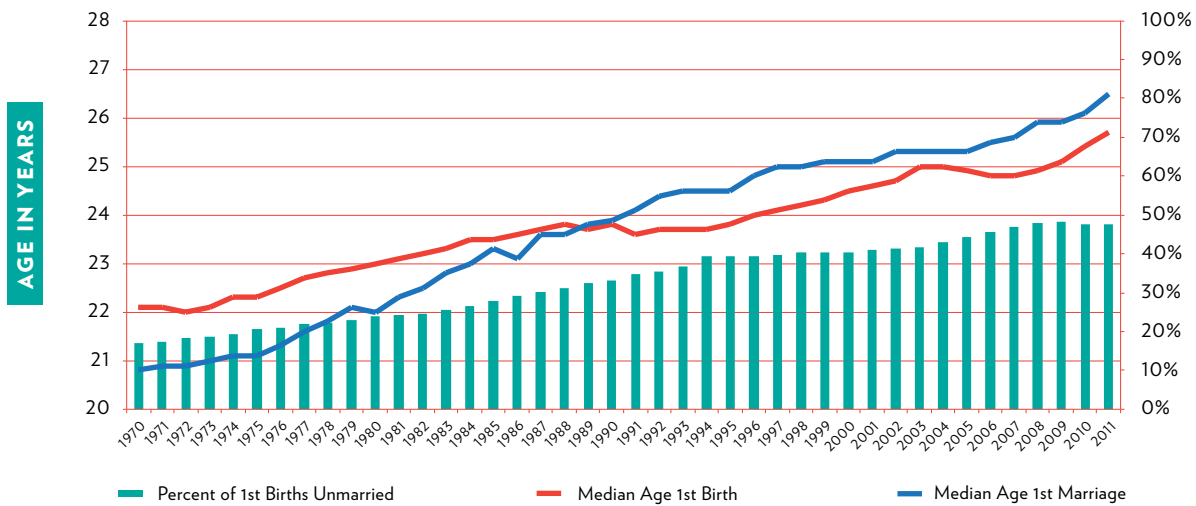
But if a delay in marriage has produced these happy results, it has also helped to create a troubling one. We call it the Great Crossover, after the “crossover” phenomenon first documented by the National Center for Family & Marriage Research³ and explored in greater detail here. **Figure I** contains two trend lines, one showing the median age at which women marry, the other the median age at which women have their first child. Around forty years ago, as women starting putting off their wedding vows, they also postponed having children at about the same pace. But after several decades, that was no longer true. Women’s postponement of marriage kept

² Richard Settersten and Barbara E. Ray, *Not Quite Adults: Why 20-Somethings Are Choosing a Slower Path to Adulthood, and Why It’s Good for Everyone* (New York: Bantam, 2010), 86.

³ See Julia Arroyo, Krista K. Payne, Susan L. Brown, and Wendy D. Manning, “Crossover in Median Age at First Marriage and First Birth: Thirty Years of Change,” family profile FP-12-03 (2012), National Center for Family & Marriage Research, http://ncfmr.bgsu.edu/pdf/family_profiles/file107893.pdf.

FIGURE I. THE GREAT CROSSOVER

Median Age at First Marriage and First Birth and the Proportion of First Births to Unmarried Women, 1970-2011



SOURCES: National Center for Family & Marriage Research. Median age at first marriage, Current Population Survey, 1970-2011 (March Supplement); median age at first birth and percentage of first births to unmarried mothers, National Vital Statistics Reports, 1970-2011.

soaring while their postponement of childbearing took a more leisurely climb. About twenty years ago, the two trend lines crossed, putting the age of first birth before the age of first marriage for American women as a whole. Now the median age at first marriage for women lags about a year behind that of first birth.

Of course, at an individual level, the women delaying marriage are not always the same as the women who are having children,⁴ so the Great Crossover does not mean that a majority of children are now born outside of marriage. However, as marriage gets delayed to later ages, the odds of having a child outside of marriage increase. Indeed, in the United States, 48 percent of all first births are now to unmarried women. Thus, the nation is at a tipping point, on the verge of moving into a new demographic reality where the majority of first births in the United States precede marriage.

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Digging a little deeper, we see that what we call “Middle American” women—that is, moderately educated women with a high-school degree and perhaps a year or two of college—are playing a leading role in the trend. They make up more than half of the young women in the United States,⁵ and though they are following in the footsteps of their more educated sisters in postponing marriage, they are not adopting their strategy of delaying parenthood. In fact, as **Figure II** indicates, the Great Crossover is concentrated among these Middle American

⁴ While these populations largely overlap, they are not completely identical. According to the 2010 June Current Population Survey, 73.8 percent of women aged forty to forty-four had ever married and had children, 10.9 percent had ever married and had no children, 7.4 percent had never married and had children, and 7.9 percent had never married and had no children.

⁵ According to the 2012 Current Population Survey, 54 percent of women aged twenty-five to twenty-nine have a high-school diploma or some college, 37 percent are college educated, and 9 percent have less than a high-school diploma; likewise, 59 percent of men aged twenty-five to twenty-nine have a high-school diploma or some college, 30 percent are college educated, and 11 percent have less than a high-school diploma.

women; there has been no crossover among college-educated women. Middle American women crossed over around 2000, and since then the gap between the age of marriage and age of childbearing among Middle American women has grown considerably. Today, as a group, they have their first child more than two years before they get to the church or city hall, to the point where 58 percent of their first births are now out of wedlock. These women are not spending their twenties finding themselves or “getting their ducks in a row”; they are providing for and raising young children, often without a husband—as Figure II also indicates—a path that has long been associated primarily with more disadvantaged women.⁶

Young adults are putting off marriage—and the evidence is strong that they are putting it off, not writing it off—for a number of reasons. Marriage has shifted from being the cornerstone to the capstone of adult life.⁷ No longer the foundation on which young adults build their prospects for future prosperity and happiness, marriage now comes only after they have moved toward financial and psychological independence. It’s not hard to understand this mindset, especially given that many of today’s young adults are children of divorce and express worry about divorce themselves; they view marriage as something that should not be undertaken without a suitable exit strategy. Unfortunately, declining job prospects for Middle Americans may simply put this capstone ideal out of reach for many.

Moreover, one of the primary reasons for getting married—starting a family—is increasingly viewed as a relic of the past. The institution of marriage, and even the presence of two parents, are seen as nice but not necessary for raising children. Thus, even when a baby is coming, many young adults see no need to rush to the altar. Finally, many young adults in romantic relationships greatly overestimate the chances that they have already met their future spouse, which makes them vulnerable to sliding into parenthood even though they haven’t married.⁸

⁶ See Matthew McKeever and Nicholas H. Wolfinger, “Thanks for Nothing: Income and Labor Force Participation for Never-married Mothers Since 1982” *Social Science Research* 40 (January 2011): 63–76.

⁷ See Andrew J. Cherlin, *The Marriage-Go-Round: The State of Marriage and the Family in America Today* (New York: Vintage, 2009).

⁸ Kelleen Kaye, Katherine Suellentrop, and Corinna Sloup, *The Fog Zone: How Misperceptions, Magical Thinking, and Ambivalence Put Young Adults at Risk for Unplanned Pregnancy* (Washington, DC: National Campaign to Prevent Teen and Unplanned Pregnancy, 2009), www.thenationalcampaign.org/fogzone/fogzone.aspx.

FIGURE IIA. Median Age at First Marriage and Mean Age at First Birth for Women **College Graduates**

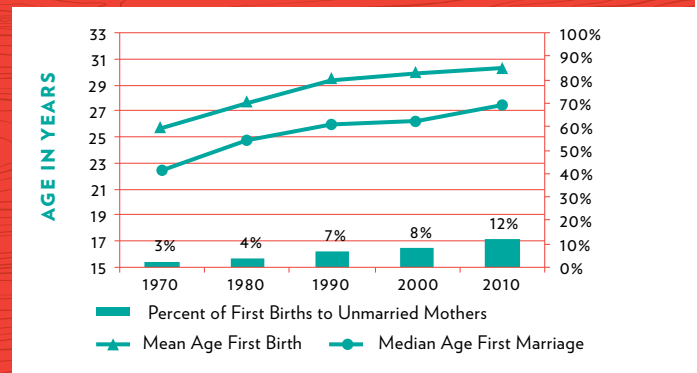


FIGURE IIB. Median Age at First Marriage and Mean Age at First Birth for Women w/ **Less Than High School Education**

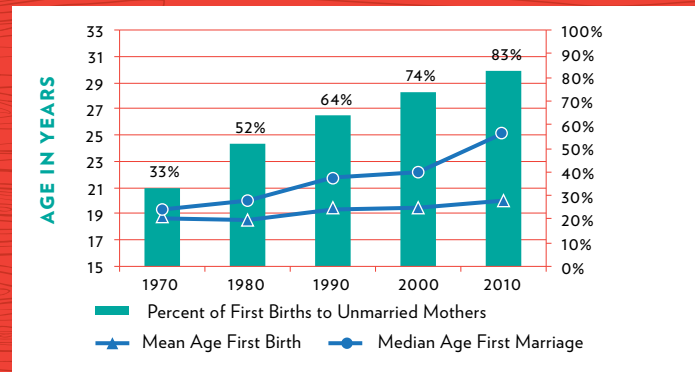
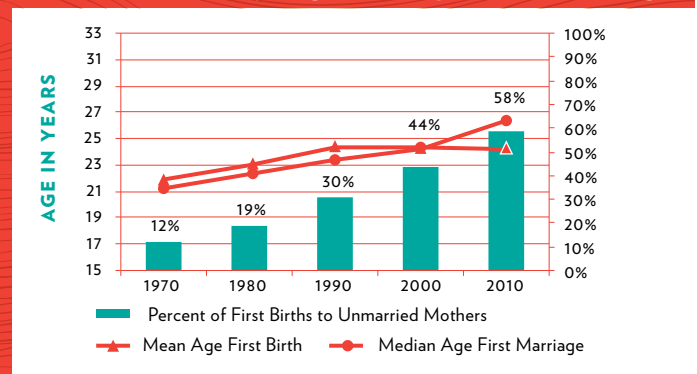


FIGURE IIC. Median Age at First Marriage and Mean Age at First Birth for Women w/ a **High School Diploma or Some College**



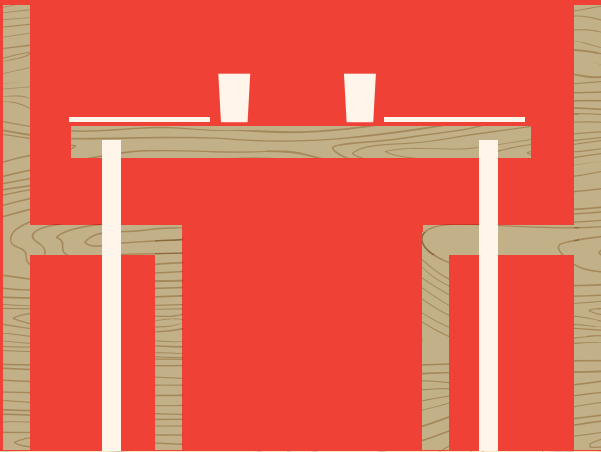
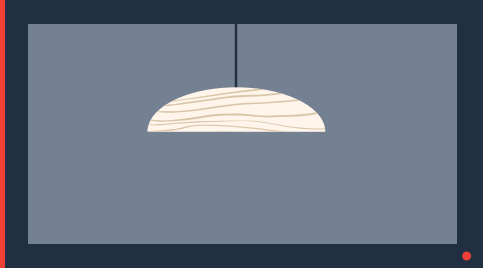
SOURCES: National Vital Statistics Birth Datafiles, 1970-2010; Decennial Census Public Use Microdata Samples, 1970-2000; American Community Survey, 2010.



GRADUATE SCHOOL



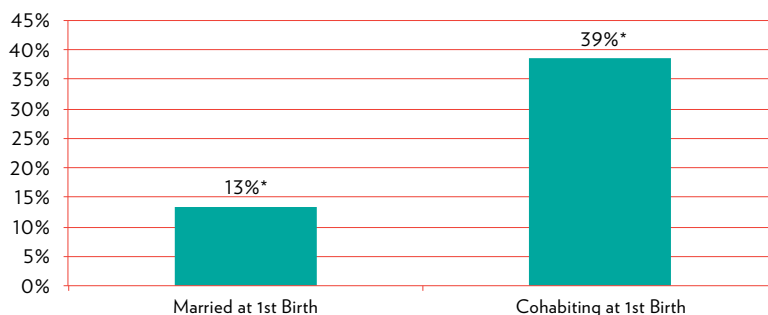
COLLEGE GRADUATES
THE DIVIDED LIFE OF 20SOMETHINGS:
THE EARLY 20S
HIGH SCHOOL or SOME COLLEGE



If young mothers and fathers were actually marrying each other a year or two after the arrival of their bundle of joy and remaining together, the Great Crossover might not be much to worry about. That's not what's happening. Middle American mothers are often living with their child's father at the time they give birth—in fact, they begin to cohabit at about the same age they used to marry—but these relationships often don't last. As Figure III indicates, nearly 40 percent of cohabiting twentysomething parents who had a baby between 2000 and 2005 split up by the time their child was five; that's three times higher than the rate for twentysomething parents who were married when they had a child. The cohabitants were also more than three times more likely than married parents to move on to a cohabiting or marital relationship with a new partner if their relationship did break up.⁹ Researchers paint a sorry picture of the effect these disruptions have; children suffer emotionally, academically, and financially when they are thrown onto this kind of relationship carousel.¹⁰

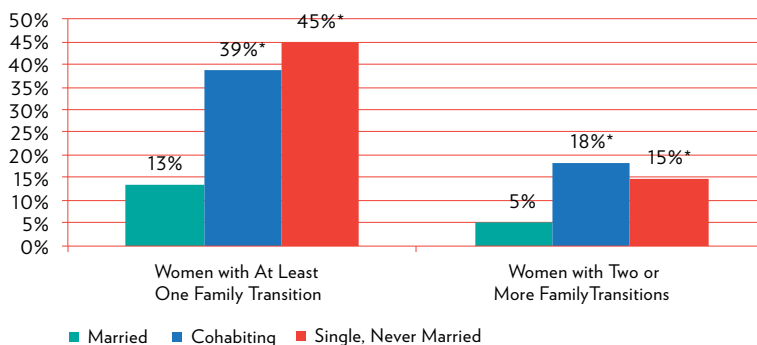
This isn't to say that unmarried mothers and fathers are faring much better emotionally than their children. New findings in this report show that unmarried twentysomething parents, both women and men, report high rates of depression and dissatisfaction; the mood among cohabiting parents is a little better than that

FIGURE IIIA. Union Dissolution Within 5 Years of Birth of First Child, 20-29 year-old Mothers



NOTE: Figure depicts the percent of couples who ended their relationship within the first five years after the first birth of a child where the mother was 20-29 years old. An asterisk (*) above the bar indicates a statistically-significant difference ($p < 0.05$) between the groups, controlling for maternal age at first birth, race/ethnicity, education level, and urbanicity derived from logistic regression models (not shown). The sample is of women who had a birth between 2000-2005.

FIGURE IIIB. Family Transitions Within 5 Years of Birth of First Child, 20-29 year-old Mothers, by Marital Status at Birth



NOTE: Figure depicts the percent of women who experienced at least one or two or more family transitions within the first five years after the first birth of a child. Family transitions refer to either the start of a marriage or cohabiting relationship or the end of such a relationship. If a cohabiting relationship progresses to marriage, this transition is not counted. An asterisk (*) above the bar indicates a statistically-significant difference ($p < 0.05$) between the married mothers and the other two groups, controlling for maternal age at first birth, race/ethnicity, education level, and urbanicity derived from logistic regression models (not shown).

SOURCE: National Survey of Family Growth, 2006-2010.

⁹ The instability associated with cohabitation illustrated in Figure III is partly a consequence of the fact that cohabiting couples have less education and income than their married peers, as we note below. But even after controlling for socioeconomic differences, children born to cohabiting couples are significantly more likely to experience the dissolution of their parents' relationship, and to be exposed to a new romantic partner in the household.

¹⁰ See Cherlin, *Marriage-Go-Round*; Paul R. Amato, "The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-being of the Next Generation," *Future of Children* 15 (Fall 2005): 75-96.

of singles but still gloomier than that of married mothers and fathers. Actually, singles and cohabitants *without* children are also more likely to be depressed than are young married men and women. Compared to married twentysomething men, their single and cohabiting peers are less satisfied with their lives and markedly more likely to drink too much, making some of them real-life versions of the childmen who inhabit the films of Judd Apatow (think *Knocked Up*) or characters played by Adam Sandler, Owen Wilson, and the like.

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Of course, putting off marriage is working well enough for the Carries and Hannahs of American society. These are women who, as Hanna Rosin writes in *The End of Men*, “have more important things [than relationships, marriage, and children] going on, such as good grades and internships and job interviews and a financial future of their own.”¹¹

But women who aren't dreaming about interning at Condé Nast or interviewing at Morgan Stanley may see things rather differently. For a woman whose nine-to-five is spent filling out insurance forms in a doctor's office or even overseeing a sales staff at Staples, a baby might seem more enriching than a dollar-an-hour raise. If marriage is now only attainable for those who are financially set—a goal they're not sure of ever reaching—they often choose or drift “unintentionally” into parenthood before they are ready to marry. Forty years ago, when marriage still operated as the cornerstone of adulthood, only a small percentage of the births to women in their early twenties were nonmarital; by 2010, it was the large majority. If thirty is the new twenty, today's unmarried twentysomething moms are the new teen mothers.

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Marriage delayed, then, is the centerpiece of two scripts that help create two different outcomes and two different life chances for the next generation. For the college-educated third of our population, it has been a success. For the rest, not just the truly disadvantaged but large swaths of Middle America, not so much. Perhaps there is a better path for the young women—and men—whom we *don't see* on the gentrified streets of television sitcoms.

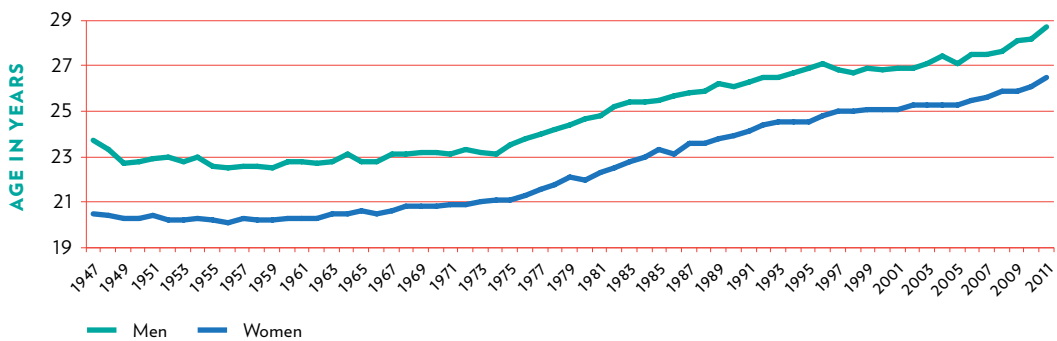
¹¹ Hanna Rosin, *The End of Men and the Rise of Women* (New York: Riverhead, 2012), 21.

I Do, but Later

With the exception of the three decades following World War II—including the 1950s era of the (“Leave It to Beaver”) Cleavers and the (“Adventures of Ozzie and Harriet”) Nelsons—Americans were never ones to rush into marriage.

While in most cultures, women have typically married in their teens and men a few years later, people in the United States and other Anglo countries have been notable for their leisurely approach to settling down. In 1900, the median age of marriage for women in the United States was a little over 23 and for men, around 26. In the past several decades, however, twentysomethings have been pushing marriage into even later years, taking us into entirely new demographic territory.

FIGURE 1. Median Age at First Marriage in the United States



SOURCE: Current Population Survey, 1947-2011.

Let’s look at some of the numbers. The age of marriage has been rising steadily since 1970 (see Figure 1) and, in fact, in 1980 women passed the previous historical high, a benchmark reached by men ten years later. Today in the United States, as Hollywood has happily discovered, a greater proportion of twentysomethings are unmarried than ever before (see Figure 2). Much of that increase can be explained by delayed marriage. Back in the day—say, 1970—over 60 percent of women aged twenty to twenty-four and almost all (90 percent) of women aged twenty-five to twenty-nine had married; in 2010, those numbers had plummeted to 20 percent and about 50 percent. Men followed a similarly dramatic pattern. In 1970, almost half of men aged twenty to twenty-four were married, and a remarkable

80 percent of those twenty-five to twenty-nine had also settled down. By 2010, those numbers had plunged to slightly more than 10 percent and less than 40 percent (Figure 3). Over the past forty years, then, marriage in the early- or midtwenties has been going along the same path as the standard-shift car—not exactly a relic, but increasingly outdated.

When we tease apart this trend by education, we notice something striking, especially in the past decade. During that time, the percentage of college-educated women twenty-five to twenty-nine years old who were still single went from 46 to 55 percent (Figure 4). An increase like this makes researchers sit up and take notice, but it is not quite a demographic earthquake, especially because college-educated women have traditionally been more likely to postpone marriage than have other women.

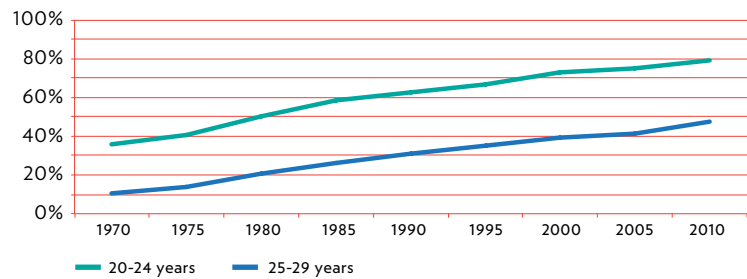
The story for women without a college degree, on the other hand, does reach the level of a demographic headline. Between 1990 and 2000, the percentage of never-married women in their late twenties in two groups—high-school dropouts and those with a high-school degree

Women doctors, teachers, medical technicians, or waitresses are now all equally likely to postpone marriage to their late twenties.

and maybe some college—rose modestly by about 5 percentage points. Starting in 2000, however, the percentage of still-single women in both groups jumped more than 15 points. As a result, the age of marriage for women of *all* education levels converged near the same historically high mark; today, more than 50 percent of all women in this age group are not married.

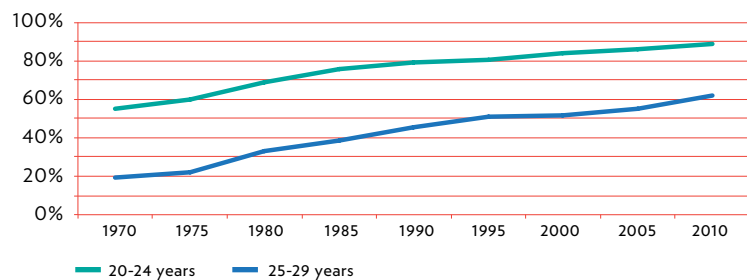
Whereas in the past, women from Vassar to the University of North Carolina were always known for marrying later than their less-educated sisters, that is no longer the case. Women doctors, teachers, medical technicians, or waitresses are now all equally likely to postpone marriage to their late twenties.

FIGURE 2. Percentage of Women Never Married, by Age



SOURCE: Current Population Survey, 1970-2010.

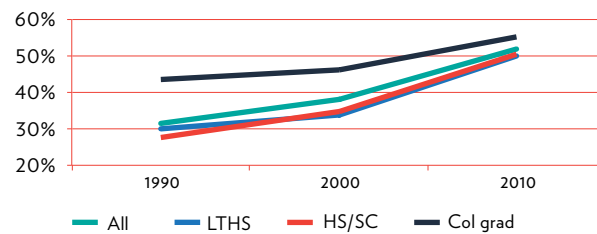
FIGURE 3. Percentage of Men Never Married, by Age



SOURCE: Current Population Survey, 1970-2010.

Unsurprisingly, men of all classes have also become members of the delayed marriage movement.¹² The marrying habits of those without a college education are looking much more similar to those with a degree than they did a decade ago. Today, across all educational levels, almost two-thirds of men aged twenty-five to twenty-nine are unmarried. But in a moment, we'll see why this class convergence does not signify anything remotely like class solidarity.

FIGURE 4. Percentage of 25-29 year-old Women Who Have Never Married, by Education



SOURCE: Decennial Census Public Use Microdata Samples, 1990-2000; American Community Survey Public Use Microdata Samples, 2010.

NOTE: Throughout this report, "LTHS" refers to adults without a high school degree, "HS/SC" refers to adults with a high school degree or some college but no bachelor's degree, and "Col grad" refers to adults with a bachelor's degree or a graduate degree.

Some might see marriage delayed as proof that young people, being especially open to change, think marriage is obsolete, or that being naturally rebellious, they don't believe in the institution

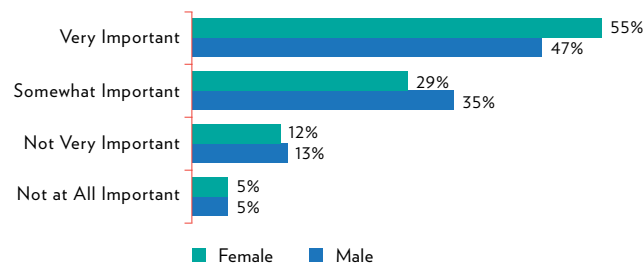
The large majority of young adults say they hope to marry someday.

anymore. Not at all. The large majority of young adults say they hope to marry someday. True, in the final quarter of the twentieth century, the number of high-school seniors who believed they'd wait five or more years after high school to get married grew significantly.¹³ But, as Figure 5 indicates, about 80 percent of young-adult men

and women continued to rate marriage as an "important" part of their life plans; almost half of them described it as "very important." In fact, in 2001–2002, 30 percent of twenty-five-year-old women wished they were already married, on top of the 33 percent who were. For men, it was

comparable—19 percent wished they were married; another 29 percent were (see Figure 6).

FIGURE 5. Percentage of 18-26 year-olds Reporting How Important Marriage Is to Them in Their Life Plans, by Sex



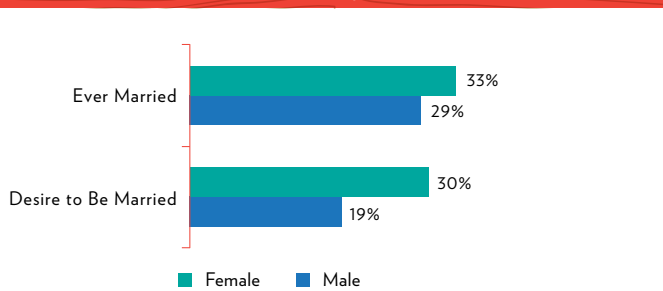
SOURCE: National Longitudinal Study of Adolescent Health, Wave 3, 2001-2002.

The younger generation seems to have understood that there are some very good reasons for postponing what they genuinely wish. We find three big advantages from delaying marriage. First, as Figure 7 indi-

¹² Our analysis of Decennial Census Public Use Microdata Samples, 1999-2000, and American Community Survey Public Use Microdata Samples, 2010.

¹³ Our analysis of Monitoring the Future, 1976–2010.

FIGURE 6. Percentage of 25-year-olds Who Have Been Married or Desire to Be Married, by Sex



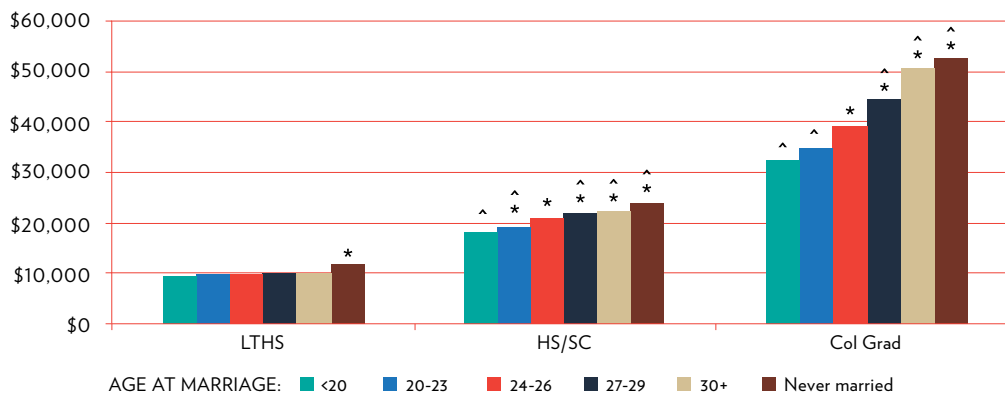
SOURCE: National Longitudinal Study of Adolescent Health, Wave 3, 2001-2002.

cates, later marriage tends to mean richer women, especially among the college educated, even after controlling for other factors. By the time they reach their midthirties, there is an \$18,152 difference in annual personal income between college-educated women who marry before age twenty and those who wait until thirty or later. Moreover, college-ed-

ucated women who delay marriage enjoy markedly higher combined (household) incomes, as Figure 8 shows. Much of the gain is from the greater career focus and delays in motherhood that generally accompany later marriage. Indeed, for many women, the delay of their marriage has helped them adapt to the job and career uncertainties of today’s economy.

Marriage delayed carries another big social and personal benefit: it’s cut down the divorce rate. Studies have consistently shown that couples who marry before age twenty-five are more likely to find themselves in divorce court.¹⁴ Our own research based on data from the National Father-

FIGURE 7. Personal Income of 33-35 year-old Women, by Age at Marriage and Education

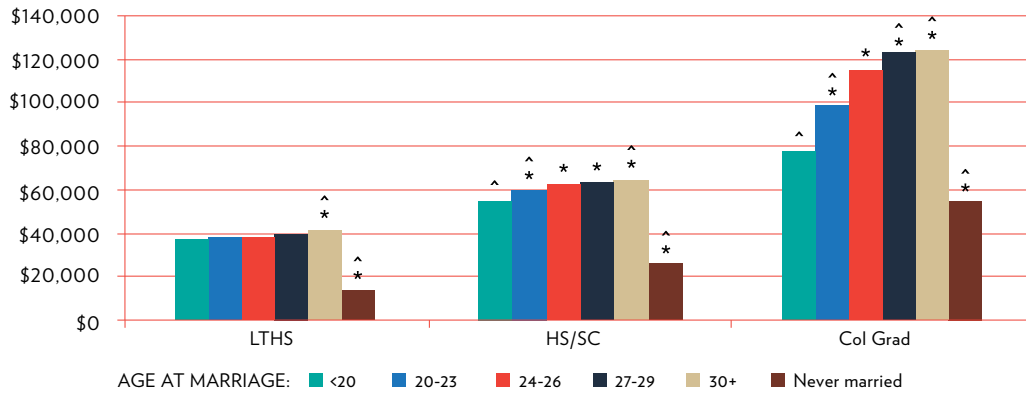


SOURCE: American Community Survey, 2008-2010.

NOTE: Figure depicts mean income. An asterisk (*) above the bar indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were less than 20 years old, controlling for race/ethnicity, urbanicity, and census region derived from an OLS regression model (not shown). A caret (^) above the bar indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were 24-26 years old, controlling for the same factors derived from an OLS regression model (not shown).

¹⁴ See, for instance, Evelyn L. Lehrer and Yu Chen, “Delayed Entry into First Marriage: Further Evidence on the Becker-Landes-Michael Hypothesis” (Chicago: University of Illinois at Chicago Department of Economics, 2013); Dana Rotz, “Why Have Divorce Rates Fallen? The Role of Women’s Age at Marriage,” Social Science Research Network working paper (December 2011), <http://dx.doi.org/10.2139/ssrn.1960017>.

FIGURE 8. Household Income of 33-35 year old Women, by Age at Marriage and Education



SOURCE: American Community Survey, 2008-2010.

NOTE: Figure depicts mean household income. An asterisk (*) above the bar indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were less than 20 years old, controlling for race/ethnicity, urbanicity, and census region derived from an OLS regression model (not shown). A caret (^) above the bar indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were 24-26 years old, controlling for the same factors derived from an OLS regression model (not shown).

hood Initiative Marriage Survey supports this conclusion: women who marry in their early twenties and especially in their teens are significantly more likely to end up divorced than those who marry in their midtwenties or later (see Figure 12 on page 20). Some people conclude that this finding implies that the older a couple is when they marry, the less likely it is that they will

As divorce insurance, marriage after the midtwenties has diminishing returns.

split up. This is true, but only up to a point. As divorce insurance, marriage after the midtwenties has diminishing returns; a twenty-five-year-old bride is at not much greater risk of splitting up one day than is a thirty-five-year-old bride.¹⁵ Still, discouraging early (especially teen) marriage has helped to drive the divorce rate down from its record highs in the early 1980s. At that point, experts estimated that about half of all first marriages were ending in

divorce. Since then, the rate has been declining, and experts now put the number at closer to 40 percent.¹⁶ In general, couples who wait till their midtwenties or later enjoy more maturity and financial security, both factors that make it easier to sustain a lifelong marriage.

¹⁵ Estimates by Lehrer and Yu (“Delayed Entry into First Marriage”) suggest that approximately 15 percent of typical brides twenty-four to twenty-six divorce in the first five years of marriage, compared to about 11 percent of brides aged thirty-three and older. By contrast, they estimate that 31 percent of teenage brides will divorce within five years.

¹⁶ See Andrew J. Cherlin, “Demographic Trends in the United States: A Review of Research in the 2000s,” *Journal of Marriage and Family* 72 (June 2010): 403–419. Cherlin estimates that the divorce rate for first marriages is between 40 and 50 percent; Rotz (“Why Have Divorce Rates Fallen?”) suggests that the divorce rate for first marriages is now lower than 40 percent.

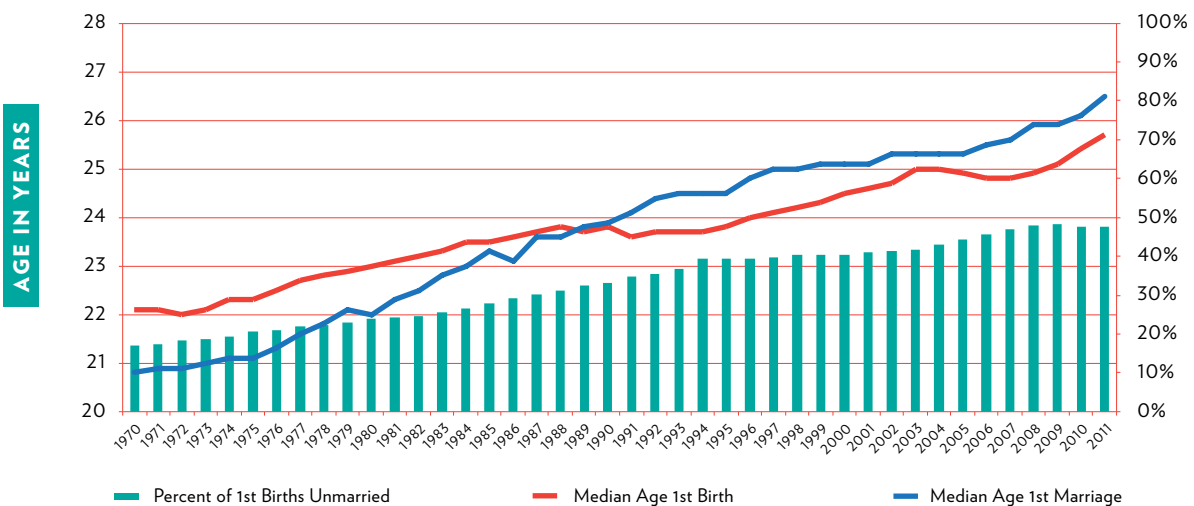
The Great Crossover

According to popular images, lots of twentysomethings will be meeting friends or dates for sushi in urban restaurants tonight after a day consulting with bosses and co-workers from their cubicles, or, if they're especially fortunate, from the sofas and desks of their open-plan tech-office spaces. And the fact is a lot of young adults are parlaying the twenties into a time of self-improvement: going to grad school, establishing a career track, and achieving some degree of financial independence while enjoying the recreational offerings of today's consumer economy. But, *contra* the popular media, many twentysomething women and men continue to do what twentysomethings have always and everywhere done: they are becoming mothers and fathers. They're just doing it without a ring.

Let's take a more careful look at Figure 9 (Figure I from the Summary). When we track trends in women's age at first marriage alongside the age of their first childbearing, we find that after rising on more or less parallel tracks throughout the 1970s and early 1980s, the age at marriage continued on its steep incline, eventually reaching today's record highs. The age at first birth, while continuing to rise, took a more leisurely path upwards. Around the late 1980s, the two trends crossed one another. Taken as a statistical whole, American women had begun having children before they were getting married.

FIGURE 9. **THE GREAT CROSSOVER**

Median Age at First Marriage and First Birth and the Proportion of First Births to Unmarried Women, 1970-2011



SOURCES: National Center for Family & Marriage Research. Median age at first marriage, Current Population Survey, 1970-2011 (March Supplement); median age at first birth and percentage of first births to unmarried mothers, National Vital Statistics Reports, 1970-2011.

FIGURE 10A. Median Age at First Marriage and Mean Age at First Birth for Women **College Graduates**

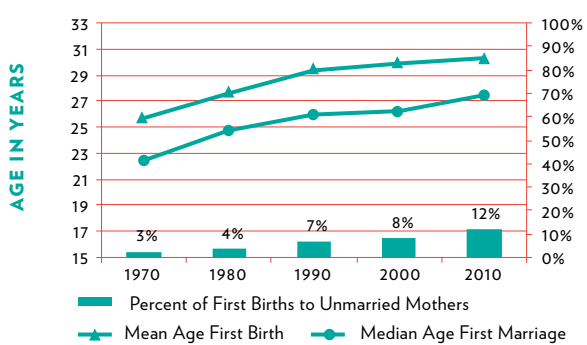


FIGURE 10B. Median Age at First Marriage and Mean Age at First Birth for Women w/ **Less Than High School Education**

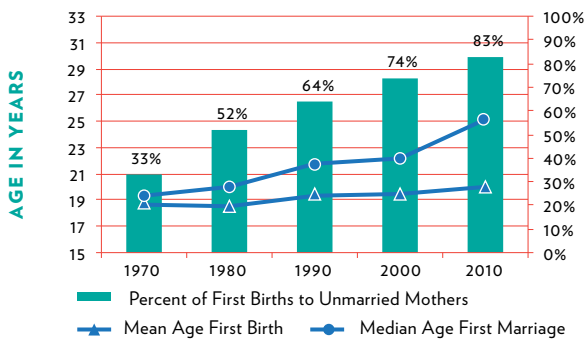
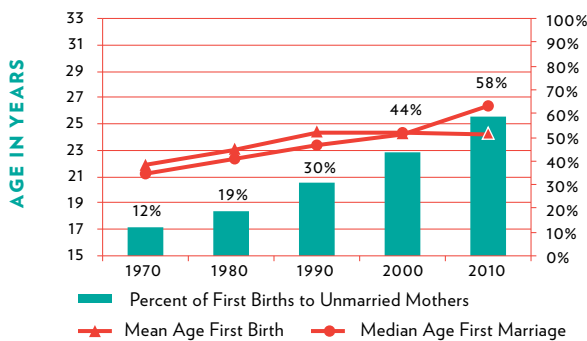


FIGURE 10C. Median Age at First Marriage and Mean Age at First Birth for Women w/ a **High School Diploma or Some College**



SOURCE: National Vital Statistics Birth Datafiles, 1970-2010; Decennial Census Public Use Microdata Samples, 1970-2000; American Community Survey, 2010.

But the more detailed Figure 10 shows that this inversion for American women as a whole hides a very large—and very recent—education and class divide. (Patterns of childbearing and marriage also vary by race and ethnicity,¹⁷ and we realize these trends matter deeply, but we focus in this report on the socioeconomic trends associated with contemporary marriage and childbearing trends.) The two green lines depict the trends for college-educated women. Notice that their age at marriage and age at first birth *have* risen sharply, but in tandem—there is no crossover for them. In other words, college grads continue to marry a few years before they have children, as they always have; only 12 percent of first births to them are out of wedlock. The general pattern for the poorest population also hasn't changed much in recent years. In fact, high-school dropouts had already experienced the crossover decades earlier. They have been having children at a young age and outside of marriage since before 1970. What is changing for them, as you can see from the blue lines, is the gap between children and marriage, as their age at marriage continues to rise. As of 2010, they were marrying on average at a little over twenty-five, yet they continued the trend of a first child before their twenty-first birthday. Now, 83 percent of firstborn children for high-school dropouts are born outside of marriage.

¹⁷ Thirty-seven percent of first births to white women are out of wedlock, compared to 64 percent of Hispanic first births, 80 percent of African American first births, and 8 percent of Asian American first births, according to the 2010 National Vital Statistics Birth Datafiles. This gap narrows when controlling for education, though does not disappear. For example, among women without a college degree, the percent having their first birth out of wedlock is 55 percent for white women, 69 percent for Hispanic women, and 87 percent for African American women.

Now look at the red lines tracking those women with a high-school degree and maybe some college: Middle American women. As of 1970, this group was marrying young—at twenty-one—and having their first child shortly after, at twenty-two. Over the next four decades, the age at which they became wives climbed steadily and steeply. The age at which they became mothers, however, was taking a different journey. It rose until 1990 to 24.3, right in sync with the age of marriage.

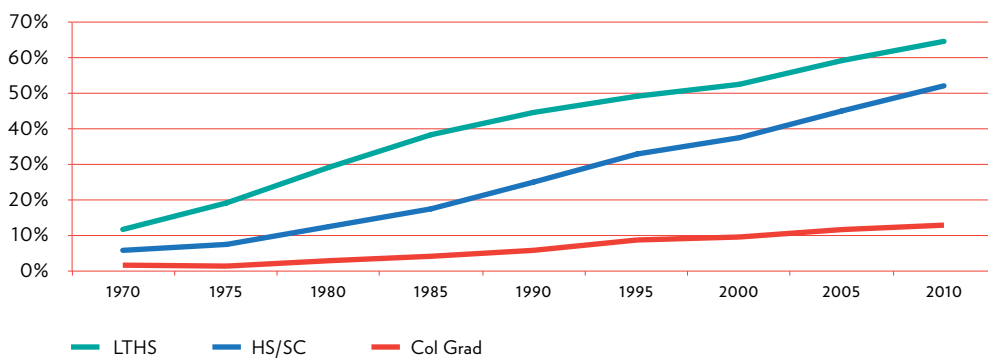
Think of the Great Crossover this way: it marks the moment at which unmarried motherhood moved from the domain of our poorest populations to become the norm for America’s large and already flailing middle class.

And then it stopped. By the early 2000s, Middle American women were having children before they were marrying. Since then, the age gap between the two events has continued to widen, and now 58 percent of their firstborn children are born out of wedlock.¹⁸

Many people continue to think of “unwed mothers” as more or less synonymous with “teen pregnancy,” but these numbers show that it’s well past time to retire that idea, particularly when we consider all births rather than just first births. Today, only 23 percent of all unmarried births are to teenagers. Sixty percent are to women in

their twenties.¹⁹ As Figure 11 indicates, in 1970, only about 6 percent of births to Middle American women in their twenties were to unmarried mothers; by 2010, it had risen to 52 percent—a stunning increase. (Overall, 47 percent of twentysomething births are out of wedlock.) Think of the Great Crossover this way: it marks the moment at which unmarried motherhood moved from the domain of our poorest populations to become the norm for America’s large and already flailing middle class.

FIGURE 11. Percentage of Nonmarital Births to 20-29 year-old Women, by Education



SOURCE: National Vital Statistics Birth Datafiles, 1970-2010

¹⁸ Note that 68 percent of first births to women with just a high-school degree are out of wedlock, compared to 49 percent of first births to women with some college education (but not a bachelor’s degree), according to the 2010 National Vital Statistics Birth Datafiles.

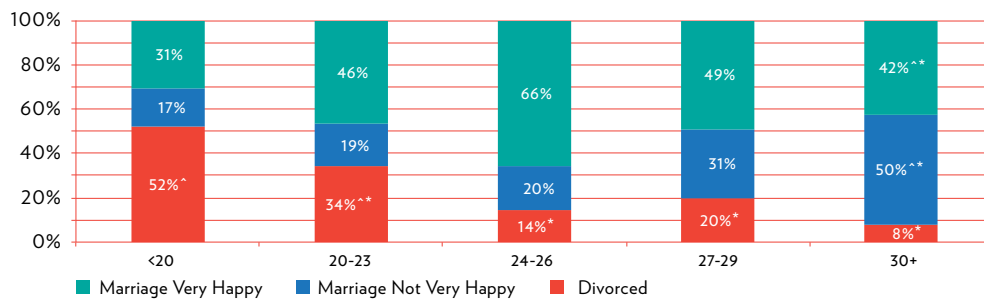
¹⁹ See Stephanie J. Ventura, “Changing Patterns of Nonmarital Childbearing in the United States,” data brief 18 (May 2009), National Center for Health Statistics, www.cdc.gov/nchs/data/databriefs/db18.htm.

Other Consequences of Delayed Marriage

Contradictory as it may seem, while couples who marry in their late twenties and thirties are somewhat less likely to divorce than those who marry in their midtwenties, they don't appear to be happier. True, some research finds that they argue less often and less intensely,²⁰ and this is consistent with the research on marital stability. Nevertheless, these couples do not appear to be *happier*. One recent study by sociologists Norval Glenn and Jeremy Uecker examined five different large data sets and concluded that “the greatest indicated likelihood of being in an intact marriage of the highest quality is among those who married at ages 22–25.”²¹ The research also suggests that couples who marry in their twenties have more frequent sex and are more likely to hold a common faith and share common memories and family traditions²²—all factors that foster high marital quality. Our own analysis of the 2003–2004 National Fatherhood Initiative's marriage survey²³ suggests that women are most likely to be happy

All things considered, the tradeoff of more stability for more passion may be worth it for some, but it may nevertheless represent a loss in happiness on the whole.

FIGURE 12. Marital Outcomes for 19-50 year-old Women, by Age at Marriage



SOURCE: National Fatherhood Initiative National Marriage Survey, 2003-2004

NOTE: Figure depicts categorical marital outcomes. An asterisk (*) by the number indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were less than 20 years old, controlling for years married, educational attainment, race/ethnicity, and parents' marital status (intact vs. not intact) while growing up derived from a multinomial logit model (not shown); a caret (^) by the number indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were 24-26 years old, controlling for the same factors and derived from a multinomial logit model (not shown).

²⁰ See Rotz, “Why Have Divorce Rates Fallen?”

²¹ Norval D. Glenn, Jeremy E. Uecker, and Robert W. B. Love, Jr., “Later First Marriage and Marital Success,” *Social Science Research* 39 (September 2010): 787–800, 787.

²² See *ibid.*; Naomi Schaefer Riley, *Til Faith Do Us Part: How Interfaith Marriage is Transforming America* (New York: Oxford University Press, 2013); Rotz, “Why Have Divorce Rates Fallen?”

²³ See National Fatherhood Initiative, “With This Ring: A National Survey on Marriage in America” (conducted 2003–2004), <http://blog.fatherhood.org/with-this-ring-survey>.

when they marry in their midtwenties (see Figure 12). All things considered, the tradeoff of more stability for more passion may be worth it for some, but it may nevertheless represent a loss in happiness on the whole.

Marriage delayed may have some other emotional and social downsides. Twentysomething men and women who are unmarried—be they single or cohabiting—report more drinking, more depression, and lower levels of life satisfaction than do their married peers (see Figures 13a, 13b, and 13c). This holds true for parents as well, as shown in Figures 14a and 14b,

FIGURE 13A. Percentage of 24-29 year-olds Reporting Frequent Drunkenness, by Marital Status and Sex

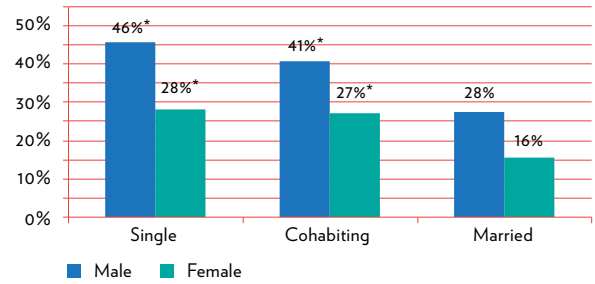


FIGURE 13B. Percentage of 24-29 year-olds Reporting That They Are Highly Depressed, by Marital Status and Sex

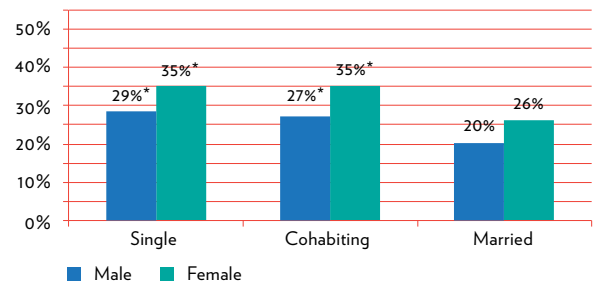
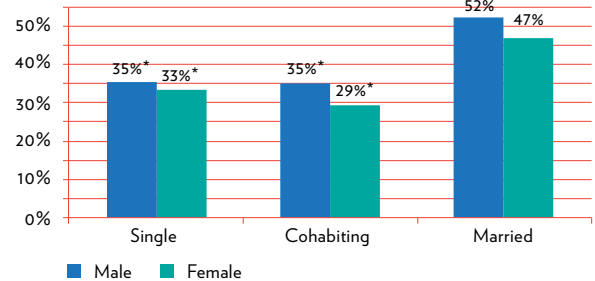


FIGURE 13C. Percentage of 20-28 year-olds Reporting That They Are Highly Satisfied with Their Lives, by Marital Status and Sex



SOURCE: National Longitudinal Study of Adolescent Health, Waves 3-4, 2007-2008.

NOTE: Figure depicts the percent of individuals who indicated a response in the top quartile (25%) of possible responses. An asterisk (*) on the bar indicates a statistically-significant difference ($p < 0.05$) between the group and that of married twentysomethings, controlling for respondent's age, race/ethnicity, level of mother's education, region, and parenthood status derived from a logistic regression model (not shown).

which indicate that cohabiting and single parents—both men and women—are generally less satisfied with their lives and more depressed than married parents.

FIGURE 14A. Percentage of 24-29 year-old Parents Reporting That They Are Highly Depressed, by Marital Status and Sex

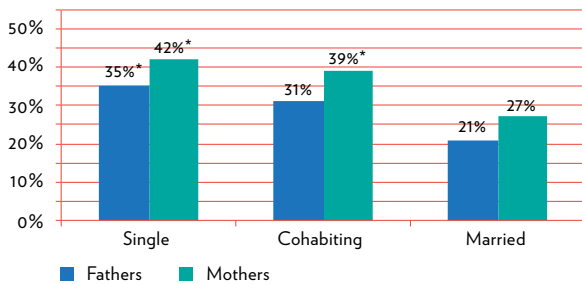
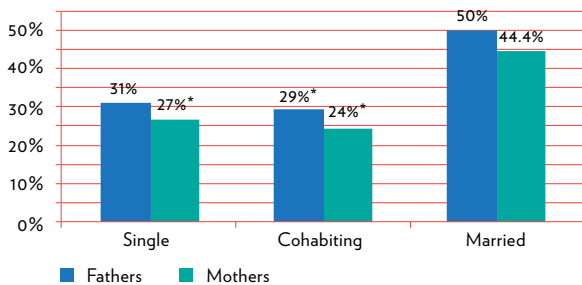


FIGURE 14B. Percentage of 20-28 year-old Parents Reporting That They Are Highly Satisfied with Their Lives, by Marital Status and Sex

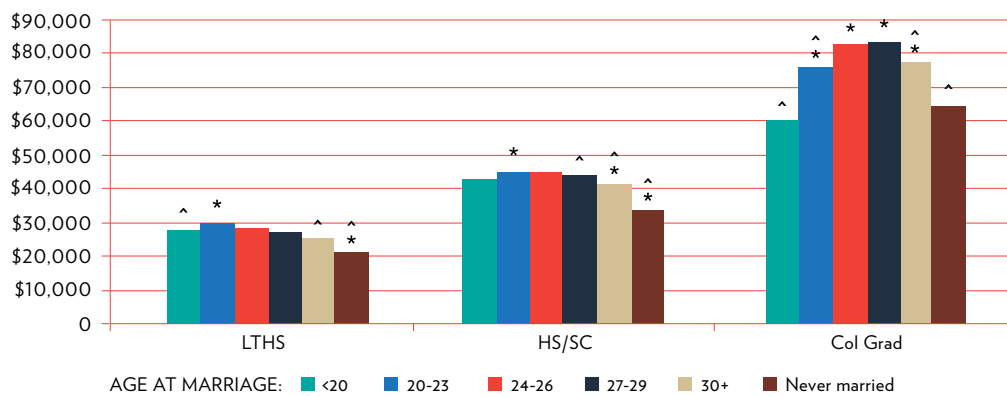


SOURCE: National Longitudinal Study of Adolescent Health, Waves 3-4, 2007-2008.

NOTE: Figure depicts the percent of individuals who indicated a response in the top quartile (25%) of possible responses. An asterisk (*) on the bar indicates a statistically-significant difference ($p < 0.05$) between the group and that of married twentysomethings, controlling for respondent's age, race/ethnicity, level of mother's education, region, and parenthood status derived from a logistic regression model (not shown).

As we have seen, women’s earnings go up with their age of marriage (see Figures 7 and 8), in part because delayed marriage allows women to pursue education, training, and job experience before they start a family. But the situation for men is a little different. According to Figure 15, among men in their midthirties, those who had married in their twenties had the highest level of personal income, though the precise pattern varies by education. (This doesn’t take into account men’s household income, which was highest for men who had married from ages twenty-seven to twenty-nine.) Men who had never married had some of the lowest levels of personal income—lower even than those who married before age twenty. These results are consistent with research that the responsibility ethic associated with marriage makes men, including twentysomething men, harder, smarter, and better-paid workers.²⁴

FIGURE 15. Personal Income of 33-35 year-old Men, by Age at Marriage and Education



SOURCE: American Community Survey, 2008-2010.

NOTE: Figure depicts mean income. An asterisk (*) above the bar indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were less than 20 years old, controlling for race/ethnicity, urbanicity, and census region derived from an OLS regression model (not shown). A caret (^) above the bar indicates a statistically-significant difference ($p < 0.05$) between the age group and that of individuals who married when they were 24-26 years old, controlling for the same factors derived from an OLS regression model (not shown).

The associations between marriage and age of marriage to relationship quality, social and emotional well-being, and future income generally hold up, even after we control for social and economic factors such as race, ethnicity, education, and family background. But we cannot rule out the possibility that some of these associations are simply due to the type of young adults who marry in their twenties. Happier, sexier, and healthier people may enjoy earlier prospects. Nevertheless, if nothing else, these results suggest that the young singles flitting across our cable-TV screens do not have the market cornered when it comes to happiness and well-being (and, in the case of young men, higher incomes).

²⁴ See Avner Ahituv and Robert I. Lerman, “Job Turnover, Wage Rates, and Marital Stability: How Are They Related?” *Review of Economics of the Household* 9 (June 2011): 221–249.

Marriage Delayed: The Why

So why are young people putting off matrimony so much later than did previous generations, and perhaps even later than they themselves would prefer? One reason is money: the economic foundations that girded marriage in the mid-twentieth century have collapsed. In 1970, a man could count on finding a blue-collar job that paid an honest wage, where he could continue to work until he retired on a comfortable pension. At that time, a quarter of Americans, almost all of them men, still worked in the manufacturing sector; another significant percentage were in sectors requiring little formal education, like construction, mining, or utilities. The large majority of workers had, at best, a high-school education; college was financially unrealistic and largely irrelevant to their stable, decent-paying job. By their early twenties, or even their late teens, they were ready to support a family.

Now, this world is all but gone. Good jobs for less-educated Americans have withered on the knowledge-economy vine.

For years now, men without a high-school diploma have had little hope for a stable job that could support a family.

Obtaining a pension is like winning the World Series. Now, especially since the Great Recession, the same hard luck has come to those who have completed high school. In 2010, the national unemployment rate for people sixteen to twenty-four with only a high-school diploma was 24.6 percent, compared to a rate of 8 percent for the college educated.²⁵ “I don’t see a future or an ability to retire,” Brian Haney, 31, an unemployed high-school graduate in northeast Philadelphia recently told the *Philadelphia Inquirer*. “There’ll be one low-wage job after another ahead of me. It’s just a nightmare.”²⁶ Under these circumstances, it is no surprise that growing numbers of Middle Americans are postponing marriage to their late twenties or thirties, or foregoing marriage altogether, as they search for jobs that will provide them with a middle-class lifestyle.

Good jobs for less-educated Americans have withered on the knowledge-economy vine.

Jobs that do support a middle-class lifestyle require more training, and many more years of it, often in the form of college. The college premium—as economists refer to the financial edge that comes with a college degree—has grown dramatically. By 2011, not only were jobs disappearing,

²⁵ U.S. Congress Joint Economic Committee, “Understanding the Economy: Unemployment among Young Workers,” report (May 2010), 4, www.jec.senate.gov/public/?a=Files.Serve&File_id=adaef80b-d1f3-479c-97e7-727f4c0d9ce6.

²⁶ Alfred Lubrano, “Diminished Diplomas,” *Philadelphia Inquirer* (December 31, 2012), http://articles.philly.com/2012-12-31/news/36065152_1_college-degrees-associate-degree-labor-markets-and-policy.

but the average salary earned by a college graduate was 84 percent higher than that of a high-school-only graduate.²⁷ Young people who can manage it are flocking into college classrooms, at least for a year or two. Sixty-eight percent of 2011 high-school graduates enrolled in postsecondary education that same year²⁸ (though completion rates are quite a bit lower). For those who aspire to high-income, high-status occupations—doctor, lawyer, journalist, academic, scientist—training and apprenticeship can stretch well into the midtwenties and even thirties. Under these circumstances, marriage is not usually a first priority.

Another reason for putting off marriage is more personal, especially for women. Several generations ago, unreliable birth control limited their ability to plan a future apart from motherhood; even those few women who could afford to go to college thought twice before making the investment. Today women expect, and are expected, to become economically independent whether they hope to marry or not. Earning potential is a hedge against poverty should their marriages end, as so many seem to.²⁹ Indeed, one recent poll of high-school seniors—those on the cusp of young adulthood, found that nearly half of boys and over a third of girls did not expect to remain married to the same person.³⁰ It's no wonder that young adults are hesitant to enter marriage without a sufficient exit strategy in place.

Indeed, one recent poll of high school seniors—those on the cusp of young adulthood, found that nearly half of boys and over a third of girls did not expect to remain married to the same person. It's no wonder that young adults are hesitant to enter marriage without a sufficient exit strategy in place.

Middle-class young women also think in terms of having an identity apart from wife and mother. They want work that provides both an income and personal meaning—a career—which means years of education and on-the-job training.

Obviously, all of these circumstances change young people's calculations about when to marry. Less obviously, it also alters how they think about marriage. Earlier generations looked at marriage as their entry point into adulthood and the crucial vehicle for defining themselves as mature individuals. By contrast, young men and women today expect to achieve an indi-

²⁷ See Anthony P. Carnevale, Stephen J. Rose, and Ban Cheah, "The College Payoff: Education, Occupations, Lifetime Earnings," report (2011), Georgetown University Center on Education and the Workforce, www9.georgetown.edu/grad/gppi/hpi/cew/pdfs/collegepayoff-complete.pdf.

²⁸ See Bureau of Labor Statistics, "College Enrollment and Work Activity of 2011 High School Graduates," economic news release USDL-12-0716 (April 19, 2012), www.bls.gov/news.release/hsgec.nr0.htm.

²⁹ See Catherine Phillips Montalto, "Married Women's Labor Force Participation as Divorce Insurance," *Financial Counseling and Planning* 5 (1994): 191–206.

³⁰ Jerald G. Bachman, Lloyd D. Johnston, and Patrick M. O'Malle, "Monitoring the Future: Questionnaire Responses from the Nation's High School Seniors, 2010" (Ann Arbor, MI: Survey Research Center, 2011).

vidual, autonomous identity before they become part of a bound couple. Psychologist Jeffrey Jensen Arnett argues that these years before settled family life represent a new developmental stage—he calls it “emerging adulthood”: “the age of identity explorations, of trying out various possibilities, especially in love and work.”³¹ Certainly the single years before marriage have taken on a new cultural valiance.

In this new environment, marriage is transformed from a cornerstone to a capstone of adult identity. No longer the stabilizing base for the life one is building, it is now more of a crowning achievement. Ninety-one percent of young adults believe that they must be completely financially independent to be ready for marriage, and over 90 percent of them believe they

In this new environment, marriage is transformed from a cornerstone to a capstone of adult identity. No longer the stabilizing base for the life one is building, it is now more of a crowning achievement.

should finish their education before taking the big step. Fifty-one percent also believe that their career should be underway first. In fact, almost half say that it is “very important” to work full-time for a year or two prior to getting married. Some go further: 33 percent report they ought to be able to pay for their own wedding. Just short of a quarter even believe they should have purchased a home before tying the knot.³²

Also helping to redefine marriage is what sociologists call the “soul mate ideal.”³³ With women more empowered to support themselves and marriage partially drained of its economic purpose, the young are inclined to focus on marriage’s potential for deep emotional and sexual connection. As fully formed individuals who are financially and psychologically independent, they expect to meet each other on a higher emotional plane. Advice books and websites overflow with articles—“The Secrets of Soul Mate Love”—and instructions—“10 Ways of Finding Your Soul Mate.” Connecting with your soul mate, as opposed to choosing a husband or wife, happens only after the psychological work of emerging adulthood has been completed, generally well into one’s twenties or beyond.

³¹ Jeffrey Jensen Arnett, *Emerging Adulthood: The Winding Road from the Late Teens through the Twenties* (New York: Oxford University Press, 2004), 8.

³² See Jason S. Carroll et al., “Ready or Not? Criteria for Marriage Readiness among Emerging Adults,” *Journal of Adolescent Research* 24 (May 2009): 349–375, <http://eres.lndproxy.org/edoc/FacPubs/loy/BarryCM/ReadyOrNot-09.pdf>. Also, our analysis of the National Longitudinal Study of Adolescent Health, Wave 3 (2001–2002).

³³ See Barbara Dafoe Whitehead and David Popenoe, “Who Wants to Marry a Soul Mate?” in *The State of Our Unions 2001* (New Brunswick, NJ: National Marriage Project, 2001), www.stateofourunions.org/pdfs/SOOU2001.pdf.

The Great Crossover: The Why

This raises the question of why young women without a college education, including Middle American women, are not delaying parenthood in the same ways they are delaying marriage. Why do they decide to have children with the very men they consider not good enough (or at least not ready) to marry, when they have years before the dreaded biological clock ticks loud enough for them to hear?

Academics and journalists often treat the challenging economic conditions facing less-educated Americans as explanation enough for the explosive growth in unmarried parenthood. “For the approximately two-thirds of the population that does not have a college degree, an increasing number of men don’t have the steady, adequate-paying jobs that allow them to provide the foundation for a successful family life,” write family scholars Naomi Cahn and June Carbone, authors of *Red Families v. Blue Families*. “Nor are working class men who feel like failures in the job market prepared to play roles backing up their wives and children.” As a result, lower-income women “are increasingly giving up on men and marriage.”³⁴ But money problems alone don’t explain why less-educated women are “giving up” on marriage but not motherhood.

The changing marriage culture has also played a role here. Remember that **neither the capstone model, nor the soul mate ideal, nor the popular culture subscribes to the notion that marriage and children are a package deal**. And having grown up in a world where rising rates of divorce and nonmarital childbearing separated marriage from parenthood, young adults are more inclined to take the view that marriage and parenthood are not necessarily connected, compared to previous generations. The Fog Zone, a study by the National Campaign to Prevent Teen and Unplanned Pregnancy, finds 70 percent of young men and 77 percent of young women (age eighteen to twenty-nine) say that “it is OK for an unmarried female to have a child.”³⁵ At the same time, according to a 2007 Pew report, the number of adults who see children as essential to a happy marriage declined markedly in just twenty years, from 65 percent in 1990 to 41 percent in 2007. The same report asked Americans to choose “which is closer to your views about the main purpose of marriage”—a lifetime union of two adults for mutual happiness and fulfillment, or for bearing and raising children? Sixty-five percent chose the former; only 23 percent, the latter.³⁶

³⁴ June Carbone and Naomi Cahn, “The Marrying Kind: How Class Shapes Our Search for a Soul Mate,” blog post (February 14, 2012), *Next New Deal* (blog of the Roosevelt Institute), www.nextnewdeal.net/marrying-kind-how-class-shapes-our-search-soul-mate.

³⁵ Kaye, Suellentrop, and Sloup, *Fog Zone*, 56.

³⁶ See Pew Research Center, “Generation Gap in Values, Behaviors: As Marriage and Parenthood Drift Apart, Public Is Concerned about Social Impact,” trends report (July 1, 2007), www.pewsocialtrends.org/files/2007/07/Pew-Marriage-report-6-28-for-web-display.pdf.

This capstone model of marriage does not typically lead to a nonmarital birth among college-educated women, because a twentysomething birth might derail their professional progress and because they have access to potential mates (educated, independent) who fit the model. Moreover, in better-educated circles, nonmarital childbearing is frowned upon in practice (if not always in theory). Thus, college-educated women have professional, personal, and social reasons to postpone marriage and parenthood together.³⁷

But the capstone model of marriage is not serving the less privileged very well. The capstone model seems out of reach for many poor and Middle American couples, who do not have access to the kinds of jobs that would propel them into a comfortable middle-class lifestyle. So, with a capstone marriage out of reach and no appealing career paths ahead, poor and (increasingly) Middle American women turn instead to the traditional source of young-adult female identity—motherhood—for meaning and satisfaction.³⁸ They end up setting a lower bar for deciding on the father of their child than for choosing a husband. But many of them feel free to do this because today's marriage culture does not view marriage and parenthood as integrally connected to one another.

Of course, it may be that some of the women in question *don't decide* to have children at all but get pregnant accidentally—or, even more likely, fall somewhere in between. **Indeed, about half of all births to unmarried twentysomething women are “unintended,” and the rate of unintended pregnancy is dramatically higher among women with less education.**³⁹ **But underlying unintended pregnancy is a great deal of ambivalence—competing desires to have everything in place first versus having a baby now.** In fact, roughly half of unmarried young adults in the Fog Zone said they would like to have a baby now if things were different (53 percent of men and 47 percent of women), and even among those who said it was important to avoid pregnancy right now, over a third went on to say they would be happy if they got pregnant.⁴⁰ Not surprisingly, this ambivalence rises as education levels, marriage prospects, and job opportunities fall. By contrast, more highly educated men and women, busy with their careers and youthful exploration, urgently want to avoid an unplanned pregnancy and so act accordingly. This may help explain why less-educated, never-married young adults are much less likely to consistently use contraception, compared to their college-educated peers (see Figure 16).

Adding to this ambivalence and decreased motivation to avoid pregnancy is the fact that some young adults assume they're already with their future spouse. Of course, a person's intuitions are not always

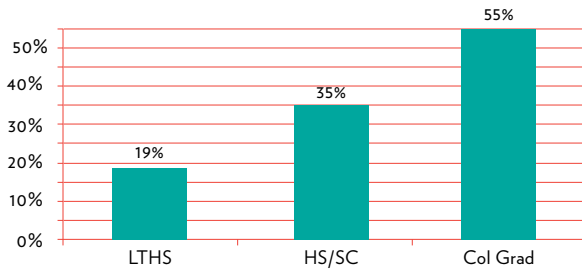
³⁷ See W. Bradford Wilcox, “When Marriage Disappears: The Retreat from Marriage in Middle America” in *The State of Our Unions 2010* (Charlottesville, VA: National Marriage Project and Institute for American Values, 2010), <http://stateofourunions.org/2010/when-marriage-disappears.php>.

³⁸ See Kathryn Edin and Maria Kefalas, *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage* (Berkeley, CA: University of California Press, 2005).

³⁹ Mia R. Zolna and Laura D. Lindberg, *Unintended Pregnancy: Incidence and Outcomes among Young Adult Unmarried Women in the United States, 2001 and 2008* (New York: Guttmacher Institute, 2012), <http://www.guttmacher.org/pubs/unintended-pregnancy-US-2001-2008.pdf>.

⁴⁰ Kaye, Suellentrop, and Sloup, *Fog Zone*, 54.

FIGURE 16. Percentage of Never-Married Young Adults Using Birth Control "All the Time" With Current or Last Sexual Partner, by Education



SOURCE: W. Bradford Wilcox, *When Marriage Disappears* (Charlottesville, VA: National Marriage Project and Institute for American Values, 2010) and derived from National Longitudinal Study of Adolescent Health, Wave 4, 2007-2008.

highly developed at, say, 22. As Figure 17 indicates, about half of unmarried young adults in the Fog Zone survey—even those as young as eighteen and nineteen—say they expect to marry their current partner. Unfortunately, these young women and men are not always on the same page. Among those aged 18 to 29 without a high-school diploma, women are much less likely than

men to say they expect to marry their current partner (47 percent compared to 67 percent). Among those with at least some college, it's the reverse: 68 percent of women expect to see their current partner at the altar, compared to 46 percent of men. **While men and women both expect to marry somebody some day, they often disagree as to whether that will be to each other.**⁴¹ Given the strong desire for children among many young adults, and the assumption, at least among some of them, that they have already met Mr. or Ms. Right, it's not hard to imagine how sliding into parenthood may be seen by them as a minor detour along the road to establishing a family.

It's a good guess that cohabitation, with its vaguely defined commitments, helps confuse matters even more. Educated men and women tend to see living together as perhaps leading to, but nevertheless categorically distinct from, marriage; it's a site of temporary emotional and sexual companionship that's part of emerging, not full, adulthood. It's not generally considered the best stage during which to welcome children. But the less educated, for whom marriage may feel out of reach anyway, may approach cohabitation as a kind of marriage lite, and a suitable setting for parenthood.

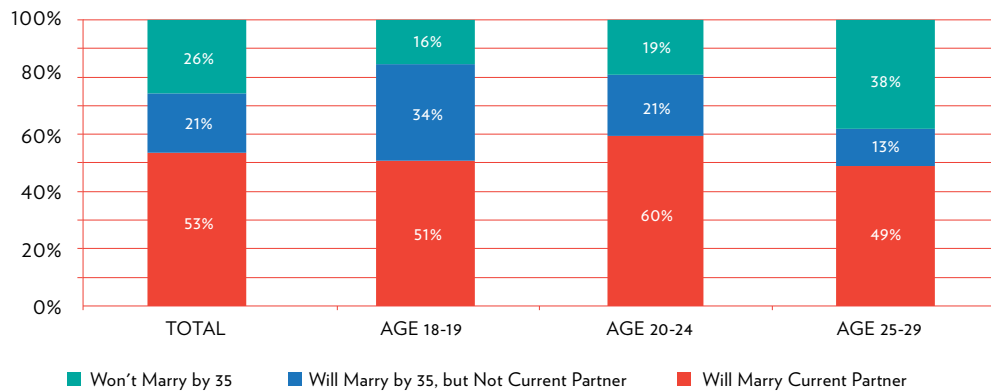
One of our most startling findings is that today's young people of all education levels are entering their first coresidential relationship at about the same age as in the past; it's just that now they are far more likely to be "living together" than married. As Figure 18 indicates, the percentage of younger twentysomething women in coresidential unions has not fallen from 1988 to 2010; indeed, it has held steady at about half. What has changed, clearly, is that they are substituting cohabitation for marriage.

Cohabitation among twentysomethings is fairly common among all educational groups, but it is more widespread among less-educated women. Close to half (49 percent) of twenty- to twenty-four-year-old female high-school dropouts are living with a boyfriend. That's way up from 14 percent in 1988. For women with a high-school diploma and maybe some college, the number is about 30 percent.⁴² And

⁴¹ Our analysis of Fog Zone Survey, 2009.

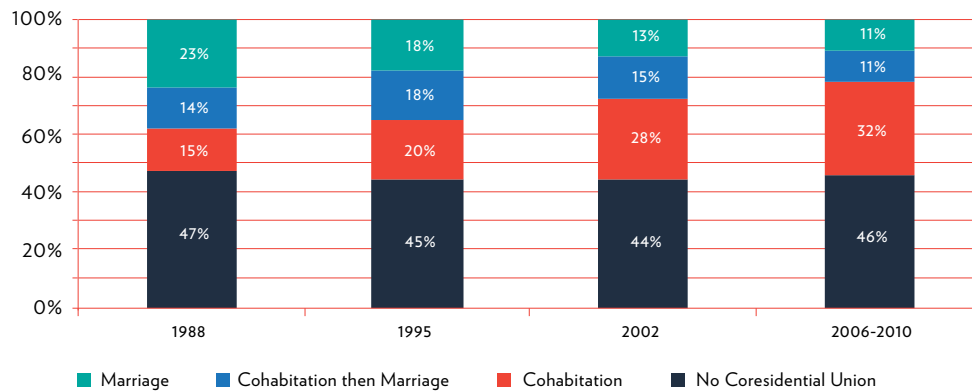
⁴² Our analysis of the National Survey of Family Growth, 1988–2010.

FIGURE 17. Unmarried Young Adults' Expectations of Marriage to Partner (If in Relationship), by Age



SOURCE: The Fog Zone Survey, 2009.

FIGURE 18. Trends in First Coresidential Union, 20-24 year-old Women



SOURCE: National Survey of Family Growth, 1988-2010.

these women are having children outside of marriage in large numbers; indeed, about half of nonmarital births are to cohabiting couples.⁴³ The point here is that most women without a college degree continue to experience “love and babies” in their early twenties, just without the benefit of marriage. So, for Middle Americans, delayed marriage is not a sign of indifference to family life, but a sign that marriage is losing much of its institutional purpose.

The point here is that most women without a college degree continue to experience “love and babies” in their early twenties, just without the benefit of marriage.

⁴³ See Gladys Martinez, Kimberly Daniels, and Anjani Chandra, “Fertility of Men and Women Aged 15–44 Years in the United States: National Survey of Family Growth, 2006–2010,” national health statistics report 51 (April 12, 2012), U.S. Department of Health and Human Services, www.cdc.gov/nchs/data/nhsr/nhsr051.pdf.

Why the Great Crossover Matters

Americans often think of decisions about when—or whether—to marry and when—or whether—to have children as deeply private, nobody’s business but the individuals involved. But this thinking ignores just how much these choices are beset by what economists call negative externalities. That is, they are personal decisions with costs that affect everyone. When one couple in their early twenties has a child well before they commit to raising him together over the long

haul, the external effects are easily absorbed. But when millions of young couples make that same choice, the costs grow exponentially. The personal becomes societal. The Great Crossover, in other words, is America’s problem.

Researchers now view family instability as one of the greatest risks to children’s well-being. Yet unmarried adults, including single twentysomethings who make up about half of unmarried parents, are by definition unsettled. Whether they have children or not, single young adults are understandably interested in finding new romantic partners. They are often successful in doing so, as Figure 19a indicates.

Cohabiting couples who have a child in their twenties and then break up—and that’s almost two-fifths of them in the first five years—often also go on to have another partner or partners.⁴⁴ One study of young urban parents based on data from the Fragile Families and Child Wellbeing Study found that for 59 percent of unmarried couples with a baby, at least one

partner already had a child from a previous relationship. This was the case for just 21 percent of married couples in urban America.⁴⁵ These children have to find their way through a muddle of relation-

FIGURE 19A. Family Transitions Within 5 Years of Birth of First Child, 20-29 year-old Mothers, by Marital Status at Birth

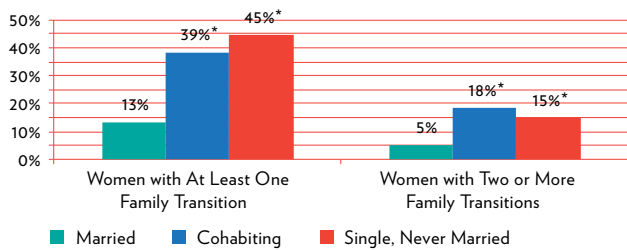
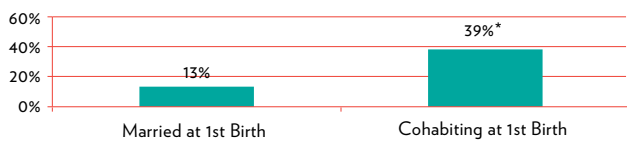


FIGURE 19B. Union Dissolution Within 5 Years of Birth of First Child, 20-29 year-old Mothers



SOURCE: National Survey of Family Growth, 2006-2010.

NOTE: Figure 19A depicts the percent of women who experienced at least one or two or more family transitions within the first five years after the first birth of a child. Family transitions refer to either the start of a marriage or cohabiting relationship or the end of such a relationship. If a cohabiting relationship progresses to marriage, this transition is not counted. Figure 19B depicts the percent of couples who ended their relationship within the first five years after the first birth of a child where the mother was 20-29 years old. An asterisk (*) above the bar indicates a statistically-significant difference ($p < 0.05$) between the married mothers and other groups, controlling for maternal age at first birth, race/ethnicity, education level, and urbanicity derived from logistic regression models (not shown). The sample is of women who had a birth between 2000-2005.

⁴⁴ See Sharon H. Bzostek, Sara S. McLanahan, and Marcia J. Carlson, “Mothers’ Repartnering after a Nonmarital Birth,” *Social Forces* 90 (2012): 817–841.

⁴⁵ See Bendheim-Thoman Center for Research on Child Wellbeing (Princeton University) and Social Indicators Survey Center (Columbia University), “The Prevalence and Correlates of Multipartnered Fertility among Urban U.S. Parents,” Fragile Families research brief 35 (April 2006), www.fragilefamilies.princeton.edu/briefs/ResearchBrief35.pdf.



COLLEGE GRADUATES

THE DIVIDED LIFE OF 20SOMETHINGS:

THE LATE 20S

HIGH SCHOOL or SOME COLLEGE



ships with stepparents, step-grandparents, stepsiblings, and half siblings, even while—as is so often the case—sacrificing a close bond with their own fathers. It’s true that many children are successful at navigating their way through these relationships; but many others pay academic, psychological, and financial costs for their entire lives.

Most researchers agree that on average, whether because of instability or absent fathers or both, children of unmarried mothers have poorer outcomes than children growing up with their married parents. They suffer more school failure, behavioral problems, drug use, and a greater likelihood of becoming single parents themselves.⁴⁶ And while many people assume that the children of cohabiting parents will enjoy the same stability and father time as the children of married parents, that is often not the case in the long run. Cohabitation in the United States is far more unstable, conflicted, and short-lived—and far more frequently associated with child abuse—than marital relationships.⁴⁷ As **Figure 19b** indicates, cohabiting men and women who have a child in their twenties are three times more likely to break up before their child’s fifth birthday than are married couples.

At the macro level, the Great Crossover is connected to some of our biggest domestic and economic problems. It’s part of a sad, ironic cycle, both a response to and a generator of the economic and social troubles now enveloping Middle America. Young couples with children may defer or steer clear of marriage because a parent does not have a steady, decent paying job. But unmarried couples break up more often, leaving more mothers raising children alone, which generally increases their odds of poverty.⁴⁸

The Great Crossover also reinforces America’s low levels of economic mobility. Because children born to stable, married, college-educated parents are more likely to graduate high school, go to college, and graduate college, they are better equipped to thrive in a knowledge economy. Children from less-educated homes marked by instability and fatherlessness (which, as we’ve seen, is increasingly the case) have less success in school starting at the youngest ages and a lower likelihood of attending, much less graduating from, college. Without higher education, their chances of moving up the income ladder are stunted.⁴⁹ As we’ve seen, men without a college degree are often deemed “unmarriageable,” which leads in turn to another generation of unmarried parents. The Great Crossover, in other words, creates its own negative economic and cultural feedback loop, and this feedback loop is no longer limited to the most disadvantaged in our society.

The Great Crossover, in other words, creates its own negative economic and cultural feedback loop, and this feedback loop is no longer limited to the most disadvantaged in our society.

⁴⁶ See, for instance, Amato, “Impact of Family Formation Change.”

⁴⁷ See Cherlin, *The Marriage-Go-Round*; W. Bradford Wilcox et al., *Why Marriage Matters, Third Edition: Thirty Conclusions from the Social Sciences* (New York: Institute for American Values, 2011).

⁴⁸ Indeed, research by economists Adam Thomas and Isabel Sawhill suggests that recent increases in single parenthood have played an important role in driving up child poverty in the United States. See Adam Thomas and Isabel Sawhill, “For Love and Money? The Impact of Family Structure on Family Income,” *Future of Children* 15 (Fall 2005): 57–74.

⁴⁹ See Wilcox et al., *Why Marriage Matters*; Ron Haskins and Isabel V. Sawhill, *Creating an Opportunity Society* (Washington, DC: Brookings Institution, 2009).

Conclusions and Implications

This report highlights the benefits of marriage delayed in America, from better economic opportunities for women to a lower divorce rate, and its costs, such as higher levels of dissatisfaction and depression among twentysomethings and, especially, the emergence of the Great Crossover. Today, the median age at first marriage (for women who become wives) is now higher than the median age at first childbearing (for those who become mothers). This means that a majority of first children born to parents under thirty are born outside of marriage and exposed to the economic, social, and familial fallout associated with a nonmarital birth. Moreover, this report suggests that college-educated Americans (and their kids) are more likely to enjoy the benefits, and Middle American and poor Americans (and their kids) to pay the costs, of delayed marriage in America.

College-educated Americans (and their kids) are more likely to enjoy the benefits, and Middle American and poor Americans (and their kids) to pay the costs, of delayed marriage in America.

We believe, both for the sake of today's twentysomethings and their children, that we can and should bring marriage and childbearing back into sync. Becoming a parent should be more intentional, and these relationship decisions should be embedded within what Ron Haskins and Isabel Sawhill have called the "success sequence": completing at least a high-school education, getting a job, marrying, and then having children—in that order.⁵⁰ For some twentysomethings in a good relationship, this may mean marrying earlier than today's social norms suggest. For other twentysomethings, this will mean postponing parenthood until they are in a relationship with someone whom they would choose as a good partner for life. Of course, we also recognize that marriage is not for everyone and that not all parents can or should get married.

Bringing the relationship between childbearing and marriage back into sync among today's twentysomethings will not be an easy task, and there are no panaceas for strengthening family formation among contemporary young adults. Policy makers, civic and religious leaders, educators, social-service professionals, business leaders, journalists, and the shapers of our popular culture—including the twentysomethings themselves—need to be brought into a meaningful conversation on ways that the institutions they represent can renew the terms of relationships, marriage, and parenthood among twentysomethings in the United States—especially poor and Middle Americans, who are having the most difficulty establishing strong and stable families as young adults.

⁵⁰ See Haskins and Sawhill, *Creating an Opportunity Society*.

This conversation will need to tackle a number of tough questions if society is to help reconnect marriage and childbearing among today's young adults and, more fundamentally, to help them make good choices about relationships, parenthood, and marriage. These questions fall into three domains:

- **Educational and Economic Policy**
- **Family Policy**
- **Relationship Culture**

Educational and Economic Policy

One reason why today's twentysomethings are often hesitant to get married, and then have difficulty sustaining their marriages, is that the economic foundations of family life are eroding in many poor and Middle American communities across the nation. More and more employers require their new hires to have at least some college,⁵¹ yet young adults who do attend college often find limited job prospects and mountains of student debt waiting for them on the other end. In fact, two-thirds of recent college graduates have more than \$25,000 in debt.⁵² Not surprisingly, a recent Pew report found that 20 percent of young adults have postponed marriage because of today's economic conditions.⁵³ It may be that the answer to fostering stronger family life among twentysomethings is simple—"it's the economy, stupid"—yet even this view raises hard questions:

1 *How do we put post-secondary education within reach for young Middle Americans in a way that doesn't propel them into overwhelming debt, especially as tuitions continue to rise?*

Expanding tuition-assistance programs readily comes to mind, but surely any such efforts will be at the mercy of each budget and business cycle—those times when we most need to be retooling and strengthening the skills of our young labor force will likely be the same times when fiscal belts are being tightened. A middle way that remains sustainable during boom and bust seems necessary—one that includes a strong focus on nontraditional degrees and accelerated traditional degrees, one that focuses on increasing the proportion of students who finish those degrees, and one that makes college degrees available to students at lower costs. There must also be a more realistic assessment—on the part of students, schools and lenders—of what specific educational goals are being realized, what they cost, and how they connect to labor-market prospects; yet the challenge will be to implement this in a way that doesn't create a chilling effect or leave large swaths of young adults behind. Some of these shifts in postsecondary education are already occurring—how can we move further in this direction?

⁵¹ Catherine Rampell, "Degree Inflation? Jobs that Newly Require B.A.'s," *The New York Times* (December 4, 2012), <http://economix.blogs.nytimes.com/2012/12/04/degree-inflation-jobs-that-newly-require-b-a-s>.

⁵² See Anne Johnson, Tobin Van Ostern, and Abraham White, "The Student Debt Crisis," report (October 25, 2012), Center for American Progress and Campus Progress, www.americanprogress.org/wp-content/uploads/2012/10/WhiteStudentDebt-5.pdf.

⁵³ See Pew Research Center, "Young, Underemployed and Optimistic," trends report (February 9, 2012), www.pewsocialtrends.org/files/2012/02/young-underemployed-and-optimistic.pdf.

2 *How do we improve the job prospects for young adults who will not get a college degree but are willing and able to receive vocational training?*

Surely improving the economy overall will help young adults without college degrees, as a rising tide lifts many boats, but how can these young adults be better prepared to enter the labor market even when the economy isn't booming? Even during recessions, there are decent jobs that go unfilled due to a lack of qualified applicants. How can education and industry leaders work together more closely to target high-demand occupations that pay good salaries and formalize pathways into jobs in these sectors? Countries like Austria, Germany, and the United Kingdom are achieving good success with vocational training, apprenticeship programs and placements for their young adults in industries as varied as nursing, information technology, and advanced manufacturing. There certainly seems to be untapped potential for the United States to follow in their footsteps, yet we have mused about the European apprenticeship model for decades—what would it take to actually take some steps in this direction?⁵⁴

3 *And what about young adults who don't continue their education beyond high school?*

We are unlikely to return to the days of old where jobs straight out of high school paid good wages with pensions. It's certainly possible, in theory, to increase wages and benefits beyond what the labor market would offer if left to its own devices, either through requirements or subsidy, yet such efforts have limited evidence of success. And many policy makers and labor economists worry, in particular, that forcing employers to raise wages and benefits could lead to a contraction in the number of jobs available to young workers with less education.⁵⁵ Perhaps the jobs available to most recent high-school grads will remain low-wage with minimal benefits, and solutions should focus on keeping young adults from getting stuck in those jobs long-term. How can policy makers work with employers to promote better job laddering to help entry-level workers transition to better opportunities over time, either within firms or across firms?⁵⁶

Family Policy

Even if society has some success in achieving the educational and labor-market shifts described above, certainly many twentysomethings will not achieve the level of economic success called for by the capstone marriage model, at least not as young adults. What can be done to put marriage

⁵⁴ See Robert I. Lerman, "Expanding Apprenticeship: A Way to Enhance Skills and Careers," report (October 2010), Urban Institute, www.urban.org/UploadedPDF/901384-Expanding-Apprenticeship.pdf.

⁵⁵ See, for instance, David Neumark and William Wascher, "Minimum Wages and Employment: A Review of Evidence from the New Minimum Wage Research," National Bureau of Economic Research working paper (November 2006), <http://www.nber.org/papers/w12663>.

⁵⁶ For a number of good ideas to improve job opportunities for less-educated Americans, see Don Peck, *Pinched: How the Great Recession Has Narrowed Our Futures and What We Can Do About It* (New York: Broadway, 2011).

within their reach (at least for those who seek it), strengthen relationships among those couples who already have children, and reduce the odds that children are born to single parents?

1 *In particular, can federal and state family policy be calibrated to renew the economic foundations of family life among today's young adults?*

The most recent U.S. Department of Agriculture estimate suggests that a middle-income family will spend \$234,900 on raising a child to adulthood.⁵⁷ To ease these costs, and the eroding foundations of Middle American family life, the federal government could, for example, expand the child tax credit to \$3,000 per child and extend it not only to federal income taxes but also to payroll taxes. Such a policy could lower financial stress among young parents, in turn reducing their relationship turmoil and improving their odds for a good relationship. But what if such policies actually discourage healthy two-parent families by making single parenthood a more financially viable alternative? Are there ways to reduce the financial strain on families—all families—while not undermining the goal of making parenthood within marriage more attainable for young adults?

2 *And what about young adults who don't have children yet but are at risk of unplanned pregnancy as they push marriage further and further toward the horizon?*

Are there policies that could better signal to young adults that marriage can be a cornerstone on which to build their lives and not just a capstone once everything else is in place? Creating more family-friendly work places could signal, to women in particular, that starting a family does not need to be at the expense of upward mobility.⁵⁸ In theory, the benefits of such changes needn't be limited to women on professional tracks—practices such as job sharing and more flexible work schedules could benefit Middle American women as well. But can this be done, and if so, how? Such changes could be regulated, but would these lead to broader positive shifts in the American culture of work and family, or merely motivate employers to hire fewer young women?

3 *Given that many young adults feel they are proceeding within their relationships without a script, how can public policy better support young couples, and particularly young parents, in strengthening their relationships—or is this even a role for public policy?*

Clearly, for young parents on public assistance, policy has played a role, through the healthy-relationship education activities funded within the Temporary Assistance for Needy Families block grant. Although the record for these programs is mixed, the most established program, the Oklahoma Marriage Initiative, has achieved successes in improving the quality and

⁵⁷ See Mark Lino, "Expenditures on Children by Families, 2011," miscellaneous publication 1528-2011 (June 2012), U.S. Department of Agriculture, www.cnpp.usda.gov/Publications/CRC/crc2011.pdf.

⁵⁸ See Janet C. Gornick and Marcia K. Meyers, *Families That Work: Policies for Reconciling Parenthood and Employment* (New York: Russell Sage Foundation, 2005).

stability of low-income relationships.⁵⁹ Given the fragility of family life among low-income, twentysomething couples with children—especially cohabiting couples—federal and state policymakers should continue to experiment with programs that give these couples skills that will help them stay together and thrive. But what about all the young parents not on public assistance? Is there a role for public policy in promoting stronger relationships among them, or are these relationship and family matters better left to civil society?

4 *Moreover, in addition to helping young parents after an unplanned pregnancy and birth occurs, what about reaching young adults with efforts to prevent unplanned pregnancy?*

Policy levers available to influence the availability and affordability of contraception are important but are likely to fall short unless there is also a focus on the need for responsible behaviors, the elements of a good relationship, and the importance of entering parenthood with intentionality. Influencing attitudes and behaviors is more complex than merely providing access to contraception, and there are limited interventions aimed at reaching young adults with these messages. Some do exist—for example, relationship education within the TANF program can include a module on prevention of subsequent unplanned pregnancy,⁶⁰ and some college campuses offer lessons or materials on relationships and pregnancy prevention⁶¹—but their reach is limited. Can—or should—public policy play a role in reaching young adults with these messages more broadly, or should this be left to the shapers of relationship culture described below?

Relationship Culture

Of course the reach of public policy is limited, and the main shapers of relationship culture among young adults—Hollywood, the media, parents, and peers—need to be part of the solution as well. Today’s twentysomething men and women get little in the way of constructive guidance on the topic of marriage. To the extent marriage is a topic at all, it’s often framed as something best left for a young adult’s late twenties or thirties, often after a string of failed relationships. Media images have largely steered clear of addressing the central role that parenthood continues to play in the lives of most twentysomethings.

Equally important, today’s relationship culture offers virtually no signposts for young adults seeking to navigate romance, sex, and relationships in ways that will be fruitful for their current lives *and* their future families. All this is unfortunate, because as Meg Jay argues in *The*

⁵⁹ See Theodora Ooms and Alan J. Hawkins, “Marriage and Relationship Education: A Promising Strategy for Strengthening Low-Income, Vulnerable Families,” in *The State of Our Unions 2012* (Charlottesville, VA: National Marriage Project and Institute for American Values, 2012), www.stateofourunions.org/2012/SOOU2012.pdf.

⁶⁰ See, for example, National Campaign to Prevent Teen and Unplanned Pregnancy, “Planning for Children Module,” www.thenationalcampaign.org/planningforchildren.

⁶¹ For examples of current efforts, see National Campaign to Prevent Teen and Unplanned Pregnancy, “Make it Personal: How Pregnancy Planning and Prevention Helps Students Complete College.” <http://www.thenationalcampaign.org/colleges>.

Defining Decade, when it comes to relationships, twentysomethings should not “settle” for “spending their twenties on no-criteria or low-criteria relationships that likely have little hope or intention of succeeding”⁶²—especially when those relationships might lead to parenthood.

Ideally, the main shapers of today’s relationship culture—from parents to peers, from relationship columnists to Hollywood writers—would rethink their messages about relationships, encouraging today’s twentysomething men and women to do likewise, in three ways:

1 *Both for their own sake, and for the sake of potential partners, twentysomethings should see their romantic relationships as opportunities to grow in the virtues of love and commitment.*

Even when marriage is not immediately on the horizon, twentysomethings who take their relationships seriously, and do not rush into romance, will do better by themselves and their partners.⁶³ They will also be less likely to accumulate a history of failed relationships, and the attendant emotional baggage, that undercuts their odds of forging a good marriage in the future.⁶⁴

2 *The broader culture should respect the choice of twentysomethings to marry, especially those who have reached their midtwenties, provided that they are in a good relationship.*

Indeed, this report suggests that men and women in their midtwenties have decent odds of marital success, and in some domains of marital life—such as marital happiness and passion—they are more likely to flourish than are their peers who wait until their thirties to marry. As society cautions young adults against jumping into marriage too young, it should also consider the other side of the coin, articulated by one single, thirtysomething woman in this way: “The best boyfriend I ever had was when I was in my mid-twenties. I just didn’t think I was supposed to be [married] with someone then.”⁶⁵ So, for twentysomethings in a good relationship, marriage is an option that should not be ignored or devalued.

3 *Parents, peers, and the larger culture should encourage today’s twentysomethings to weave together their plans for parenthood and marriage and to align those plans with their sexual behavior.*

Clearly, the sequence of marriage-then-parenthood is not a guaranteed recipe for success for every family. Nor is going out of sequence a guaranteed recipe for failure. However, the

⁶² Meg Jay, *The Defining Decade: Why Your Twenties Matter—and How to Make the Most of Them Now* (New York: Twelve, 2012), 78.

⁶³ See, for instance, Sharon Sassler, Fenaba R. Addo, and Daniel T. Lichter, “The Tempo of Sexual Activity and Later Relationship Quality,” *Journal of Marriage and Family* 74 (August 2012): 708–725.

⁶⁴ See Daniel T. Lichter and Zhenchao Qian, “Serial Cohabitation and the Marital Life Course,” *Journal of Marriage and Family* 70 (November 2008): 861–878.

⁶⁵ Jay, *Defining Decade*, 78.

growing disconnect between sexual activity, parental intentions, and marriage needs to be addressed. Most unmarried twentysomethings report they are not seeking parenthood at this time, yet roughly half are having sex and not consistently taking steps to prevent pregnancy. Moreover, the majority of young adults report that nonmarital childbearing is acceptable.⁶⁶ They seem unaware of the toll that it can take on their lives and our society.

Of course whether the shapers of today's cultural norms will change their messages regarding twentysomethings and marriage is unclear. Obviously, the primary role of entertainment media is to entertain. And there will always be debate as to how much media is shaping current culture versus merely echoing it. Some parents may not even realize they are sending negative messages about marriage to their young-adult children, and other parents may firmly believe that marriage would amount to "settling" for their children—at least in the twenties. Peers often have no more of a constructive script on the topic of marriage than do their friends. Nevertheless, if we seek to reconnect marriage and parenthood, these players must have a seat at the table for any real change to take place.

This report makes clear that too many young adults are drifting unintentionally into parenthood, before they have a plan or a partner who will enable them to give their children the life and family they deserve. Young adults need clear messages and guidance, along with the requisite social support, to help them align their family plans with their sexual behavior. This may seem like a tall order, but the nation has succeeded in reducing teen births with the right messages and programs; now it's time to extend that record of success to twentysomething women and men.

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To be clear, as noted above, we believe that marriage is not for everyone, be they twentysomething or some other age. We recognize that not all parents can or should get married. And we think that delayed marriage in America has led to real gains, especially for college-educated women. Nevertheless, the decoupling of marriage and parenthood represented by the Great Crossover is deeply worrisome. It fuels economic and educational inequality, not to mention family instability, amid the rising generation. That is why the United States should consider a comprehensive approach, encompassing economic, educational, civic, and cultural initiatives, to help twentysomething men and women figure out new ways to put the baby carriage after marriage.

⁶⁶ See Kaye, Suellentrop, and Sloup, *Fog Zone*.

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