

# KNOT YET

## The Benefits and Costs of Delayed Marriage In America

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### 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.

<http://twentysomethingmarriage.org/in-brief/>