

2022

# State of Our Unions

## Capstones vs. Cornerstones: Is Marrying Later Always Better?

Alan J. Hawkins, Jason S. Carroll, Anne Marie Wright Jones, and Spencer L. James



the NATIONAL MARRIAGE  
project  
at the UNIVERSITY of VIRGINIA



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Hemmert Studio

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### **SUGGESTED CITATION:**

Hawkins, A. J., Carroll, J. S., Jones, A. M. W., & James, S. L. (2022). Capstones vs. cornerstones:  
Is marrying later always better? State of our unions: 2022. The National Marriage Project.

# State of Our Unions: 2022

The “State of Our Unions: 2022” monitors the current health of marriage and family life in America. It is a joint publication of the National Marriage Project of the University of Virginia, the Wheatley Institution, and the School of Family Life at Brigham Young University.

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**The National Marriage Project (NMP)** is a nonpartisan, nonsectarian, and interdisciplinary initiative located at the University of Virginia. The Project’s mission is to provide research and analysis on the health of marriage in America, to analyze the social and cultural forces shaping contemporary marriage, and to identify strategies to increase marital quality and stability. The NMP has five goals: (1) publish *The State of Our Unions*, which monitors the current health of marriage and family life in America; (2) investigate and report on the state of marriage among young adults; (3) provide accurate information and analysis regarding marriage to journalists, policy makers, religious leaders, and the general public—especially young adults; (4) conduct research on the ways in which children, race, class, immigration, ethnicity, religion, and poverty shape the quality and stability of contemporary marriage; and (5) bring marriage and family experts together to develop strategies for strengthening marriage. The NMP was founded in 1997 by family scholars David Popenoe and Barbara Dafoe Whitehead. The Project is now directed by W. Bradford Wilcox, professor of sociology at the University of Virginia.



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**The Wheatley Institution** at Brigham Young University engages students, scholars, thought leaders, and the public in research-supported work that fortifies the core institutions of the family, religion, and constitutional government.



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# Executive Summary

**Most American adults aspire to be married. But for most people marriage has become what distinguished family sociologist Andrew Cherlin called a “capstone achievement” rather than a cornerstone of young adult life.**

The median age at first marriage has increased dramatically over the past 50 years in the United States, from 23 in 1970 to about 30 in 2021 for men, and from 21 in 1970 to 28 in 2021 for women, and there is no evidence that this upward trend is leveling off. Many view this trend as a positive development because a capstone model of marriage emphasizes delaying marriage while young adults explore their identities, “get themselves together,” fully experience single life, pursue education and careers, and establish themselves financially.

A capstone approach may be a sensible evolution of the way we should relate romantically and form families to fit expectations of a new era. Indeed, a recent national survey of Millennials (ages 18-33) found the vast majority of respondents expressing that marrying later means that both people will be more mature, more likely to have achieved important personal goals, and more likely to have personal finances in order. But a deeper dive into postponing marriage also raises significant concerns. Do later marriages consistently provide better prospects for marital success than earlier marriages? As often as we hear about the advantages of capstone marriage, there has been little empirical investigation of those purported advantages.

In this essay, we report our empirical investigation of potential differences between early-marrieds (ages 20-24), who are more aligned with a cornerstone marriage model, and later-marrieds (25+), who are more aligned with a capstone model, on a wide range of marital outcomes. To do so, we employ three recent datasets with large, nationally representative samples. Overall, our analyses demonstrate no empirical reasons to favor capstone marriage over cornerstone marriage. It is important to note that our definition of cornerstone marriage is for those who married in their early 20s (not in their teens).

For instance, we find weak evidence that capstone marriages are more stable than cornerstone marriages. And there is even some evidence that, on average, cornerstone marriages enjoy slightly higher relationship quality than capstone marriages. These findings run counter to the common cultural narrative that those who marry early will struggle in their relationships and are much more likely to experience divorce. Notably, there are no pronounced demographic differences between early-marrieds and later-marrieds, although early-marrieds tend to have less education. Religious differences are negligible. Not surprisingly, however, early-marrieds report that they feel like adults and feel ready to marry at earlier ages than later-marrieds.



In the remainder of the essay, we explore more fully both capstone and cornerstone approaches to marriage, noting possible strengths and weaknesses in these blueprints for family formation, and build a case for greater cultural acceptance of couples who wish to marry in their early 20s. We articulate potential reasons for why capstone marriages may not always have a clear advantage over cornerstone marriages. Also, we speculate on why early marriages today may not be as risky as they appear to have been in previous eras, perhaps even offering some advantages—to couples and society—over delayed marriages. And we explore what a twenty-first century cornerstone model of marriage might look like and how we can better support couples who pursue it.

*Marriage doesn't have to be a crowning capstone that signals a status of successful young adult achievement, a status that too many will find difficult to attain.*

Whatever the precise and complex connection between age of marriage and divorce risk may be, we suspect that the couples who choose to marry at younger ages these days are different from those a generation or two ago. Today, those who marry in their early 20s probably do so because they want to, not because they have to. But early-marrying couples swim against a social current that too often questions the wisdom of their decision. Marriage doesn't have to be a crowning capstone that signals a status of successful young adult achievement, a status that too many will find difficult to attain. For many, marriage can be the solid cornerstone on which to frame together the walls and windows and rooms of a meaningful life for the couple and their children.

# Contents

- EXECUTIVE SUMMARY ..... 6**
  
- 2022 STATE OF OUR UNIONS REPORT**
- Cornerstones vs. Capstones:  
Is Marrying Later Always Better? ..... **9**
- Appendix ..... **28**
- Endnotes ..... **32**
  
- Social Indicators of Marital Health and Well-Being..... **38**
- Marriage ..... **38**
- Divorce ..... **43**
- Unmarried Cohabitation..... **46**
- Fertility and Children ..... **48**
- Fragile Families and Children..... **50**
- Teen Attitudes about Marriage and Family..... **54**
- References ..... **57**
- Sources ..... **58**



# Capstones vs. Cornerstones: Is Marrying Later Always Better?

Alan J. Hawkins, Jason S. Carroll, Anne Marie Wright Jones, and Spencer L. James

Marriage remains a personal ideal and goal of most American adults,<sup>1</sup> but for many it has become more a noteworthy event than a normative status, a capstone achievement rather than a cornerstone of young adult life. Andrew Cherlin, a distinguished family sociologist at Johns Hopkins University, argued that marriage used to be the foundation of adult life but now it is usually the capstone.<sup>2</sup> In this capstone approach, marriage for many is seen as a symbol that signals the achievements of two emerging adults who have reached a basic level of personal, psychological, and financial stability. Marriage is viewed as a crowning experience, the culmination of a lengthy transition to the adult world. Rather than anchoring a young adult life in a foundation of marital commitment and shared life-building with a spouse, emerging adults first set out to check off a set of tasks and personal achievements before entering the institution of marriage. Milestones such as finishing education, securing employment, and owning a home, which were primarily achieved during the early years of marriage in previous generations, are now seen as criteria for marriage readiness by many of today's young adults and their parents.<sup>3</sup>

This capstone model of marriage currently has the upper hand in terms of both personal attitudes about young adult life and cultural buy-in. The median age at first marriage has increased dramatically over the past 50 years in the United States to about 30 years old for men and 28 years old for women,<sup>4</sup> and there is no evidence that this upward trend is leveling off soon. (See Figure 2 in the Social Indicators section of the report.) Also, attitude surveys show solid support among many young adults for a capstone model of marriage. For instance, a recent national survey of Millennials (ages 18–33) found widespread support for delaying marriage.<sup>5</sup> Between 70% and 80% agreed that marrying later means that both people will be more mature, more likely to be good spouses, more likely to have achieved personal goals so that they will have no regrets after getting married, and will have had more time to get personal finances in order. More than 80% agreed that delaying marriage gives couples more time to assess the marriage prospects of a potential spouse, while 75% agree that marrying later allows more time for personal preparation to be a better spouse. And importantly, nearly two-thirds agreed that getting married later in life improves chances that a marriage will be successful.

*There is a widespread acceptance among young adults that delaying tying the knot is one of the best ways to build a successful marriage—they question the wisdom of marriage in the early or mid-20s.*

Although it is unclear what “later” means concretely to these survey respondents, the average age of marriage suggests that they are thinking it means at least the late 20s or 30s. Their responses seem to point to a widespread acceptance among young adults that delaying tying the knot is one of the best ways to build a successful marriage—they question the wisdom of marriage in the early or mid-20s.

There is an understandable contemporary logic to this capstone model of marriage. Delaying marriage while young adults explore their identities, “get themselves together,” fully experience single life, pursue education, and establish themselves financially suggests that modern marriages that follow this model will be built on a stronger foundation of individual readiness. And it does take longer today than in previous generations for young adults to prepare for success in the complex modern economy. In theory, later marriages begin with two stronger, settled, more mature individuals who are better prepared for the challenges of family life in the twenty-first century. Far from rejecting the institution of marriage, this new logic suggests that delaying marriage will strengthen it.

## Is the Capstone Model Really Better?

On first glance, a capstone approach to marriage may be well-suited to a new time—a sensible evolution of the way we do relationships and form families to fit a new era. But a deeper dive into the matter reveals that it’s not quite that straightforward; the capstone model also raises several concerns. Will a culturally championed capstone model discourage young adults in their early-to-mid-20s who want to be and say they are ready for marriage from pursuing this time-honored path? And while we acknowledge its potential feasibility for many, we worry about three potential engineering flaws in a capstone model of marriage: (1) it can lead to ineffective, even paradoxical, preparation for marriage that actually diminishes marital quality and happiness; (2) it can elevate the risk of re-sequencing family formation, putting childbirth before marriage; and (3) it can make marriage seem beyond the reach of many young people, making it more of a Hollywood fantasy than a powerful script for building a good life.

As much as we hear about the advantages of this new capstone model of marriage, we have been scientifically soft on demonstrating these believed benefits with empirical support.

But before exploring some of the conceptual concerns with the potential limits of a capstone model of marriage, we step back for an empirical perspective. Does the promise of later marriage really pay off? Do later marriages consistently provide better prospects for marital success over earlier marriages? As much as we hear about the advantages of this new capstone model of marriage, we have been scientifically soft on demonstrating these believed benefits with empirical support. That is, we have been oddly disengaged from the straightforward research task of documenting differences between earlier and later marriages.

## Comparing Earlier and Later Marriage

How do earlier marriages stack up against later marriages? To be clear, when we talk about earlier marriages, we are not including teen marriages (only about 3% of all first marriages now in the United States), which we have known for some time have a higher risk profile for stability and quality. But a nontrivial 20% of young adults in the United States currently marry for the first time between the ages of 20 and 24<sup>6</sup>—amounting to some 400,000 marriages a year.<sup>7</sup> And another 25% of young adults report that they desire to be married by those ages.<sup>8</sup> So nearly 45% of young adults in the United States today are either married or desire to be married in their early to mid-20s. Should we be concerned about these couples who swim against the tide of contemporary wisdom to delay marriage?

We explored this question by comparing early-marrieds (20–24) to later-marrieds (25+) on a wide-range of marital outcome and personal attitudinal measures in three recent datasets with large, nationally representative samples. The *Couple Relationships and Transition Experiences* (CREATE) study has followed a national probability sample of 2,181 newly married U.S. couples since 2015.<sup>9</sup> (We report data from year 4 of the study and exclude a few couples who married after the age of 50.) The *Study of Successful Marital and Adult Role Transitions* (SMART) study surveyed in 2016 a nationally representative sample of adults ages 30–35 reporting retrospectively on their young adult experiences in their 20s, with 1,845 of the respondents being married.<sup>10</sup> The *Divorce Decision-making* (DDMak) study surveyed in 2015 a nationally representative sample of 3,000 married individuals (not couples) ages 25–50.<sup>11</sup> Combined, the three studies measured a rich set of outcomes, such as marital satisfaction, relationship stability, and divorce ideation, as well as a host of marital virtues (e.g., gratitude, forgiveness, commitment/loyalty, teamwork) that previous studies have shown to be indicators of marriage quality and stability. The studies also asked questions about marital communication, emotional attachment between spouses, power dynamics, aggression, sexual relationships, and financial issues. One of the surveys (SMART) asked questions about the importance of various adult roles (marriage, parenting, career, leisure), as well as the age each respondent felt like an adult and ready for marriage.

We should note that we were not able to measure “capstone” and “cornerstone” marriage approaches directly, only by proxy through age. Age is a workable, but incomplete, proxy for identifying the full ideology of capstone versus cornerstone marriages. Nevertheless, we regularly hear advice for couples not to marry in their early and even mid-20s, including from social influencers like Oprah Winfrey.<sup>12</sup> So, age of marriage seems an appropriate way to approximate—albeit imperfectly—these different orientations towards the timing of marriage. And at a pragmatic level, couples making decisions about marriage want to understand how their age may be related to the quality and stability of a future marriage.

## Demographic Differences

First, we explored whether early-marrieds are substantially different from later-marrieds in terms of basic demographic and other dimensions. The National Center for Families and Marriage previously looked at this question.<sup>13</sup> They found, not surprisingly, that early-marrieds had completed less education at the time of their marriage. Also, early-marrieds were more likely to be Hispanic (14% vs. 11% overall) and were significantly less likely to have cohabited prior to marriage (53% vs. 73%). Also, early-marrying couples were more likely to have given birth in the last year than later-marrieds (21% vs. 11%) and more likely to want another child (79% vs. 53%).

Overall, the demographic differences between early-marrieds and later-marrieds were not nearly as pronounced as might be expected.

In analyzing our datasets, we found some evidence that early-marrieds were a little more likely to be White. And again, later-marrieds were significantly more likely to have achieved higher levels of education by the time of the wedding. There was no difference in sexual orientation. We also found no significant differences based on family-of-origin experiences and whether their parents ever married or ever divorced. Early-marrieds were more politically conservative, especially the men, but even these statistically significant differences were small in magnitude. Early-marrieds were a little more likely to attend church or be involved in civic/service functions. On the other hand, in one dataset (SMART), later-marrieds reported slightly higher frequencies of engaging in personal prayer. In another dataset (CREATE), early-marrieds had slightly stronger religious orientations, but religious differences between the two groups were hardly dramatic. Overall, the demographic differences between early-marrieds and later-marrieds were not nearly as pronounced as might be expected.

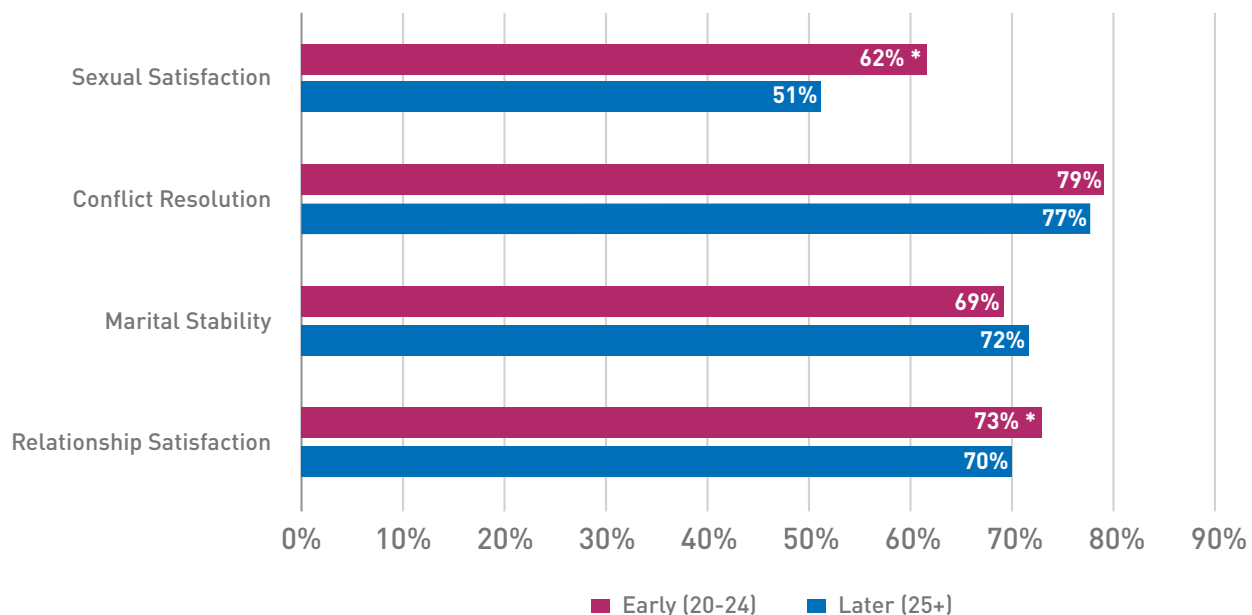
## Marital Relationship Outcomes

The accompanying graphs display some selected, key relationship outcomes from our couples dataset (CREATE) with a large national probability sample. Percentages represent positive responses and asterisks (\*) indicate statistically significant, but small, differences. (The Appendix provides more information on all the outcome comparisons we investigated.)

The overall pattern of analyses was one of no differences or small differences between early-marrieds and later-marrieds.

The overall pattern of analyses across our three datasets was one of no differences or small differences between early-marrieds and later-marrieds. When there were differences (40% of comparisons), they actually tended to favor early-marrieds (76% of the time). There were just a handful of noteworthy differences. The largest differences between early-marrieds and later-marrieds, not surprisingly, were the age they reported that they felt ready to marry (21 vs. 25 years old;  $d = 1.32$ ) and the age they reported they felt like an adult (21 vs. 22.5 years old;  $d = .44$ ). In terms of relationship outcomes, early-married husbands reported they were more satisfied with their marriages (81% vs. 71%;  $d = .32$ ) and reported greater sexual satisfaction (63% vs. 49%;  $d = .37$ ). Similarly, early-married wives reported they were a little more satisfied with their marriages (73% vs. 70%;  $d = .13$ ) and reported greater sexual satisfaction (62% vs. 51%;  $d = .23$ ). Other differences were small and not always consistent between husbands and wives and across datasets. For instance, there were no significant differences on reports of household division of labor and a sense of teamwork. Even comparisons on financial values, worries, and distress were minimal. And early-marrieds were not more likely to be getting financial help from their families.

### Marital Outcomes for Wives



#### Measures:

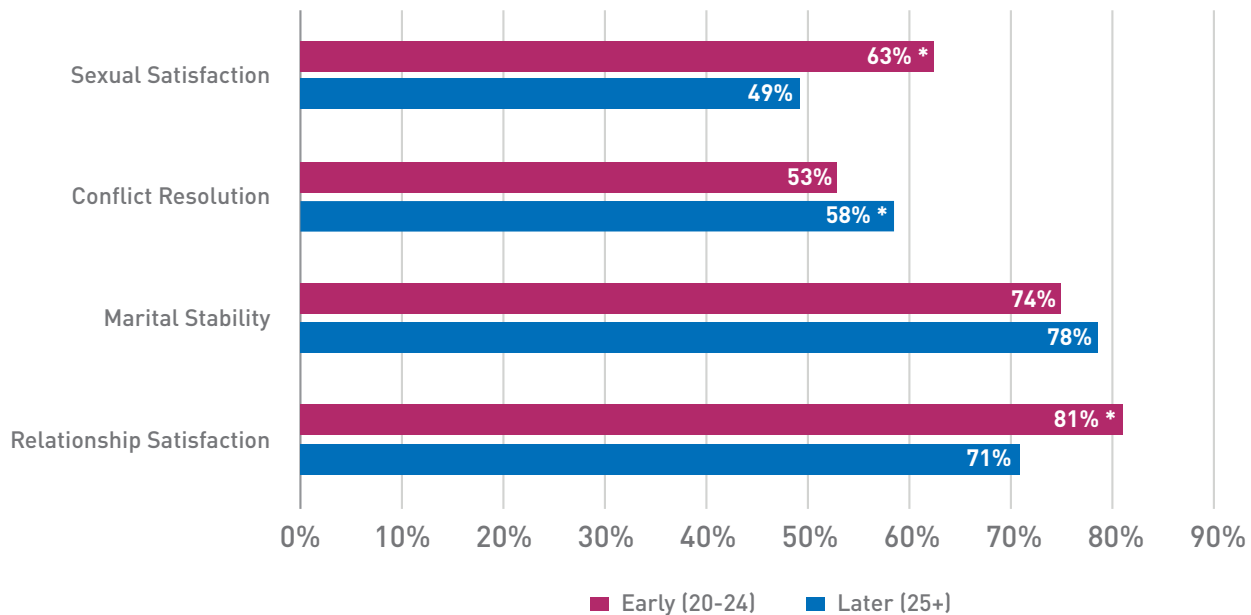
**SEXUAL SATISFACTION:** Feelings of satisfaction about the frequency and quality of sexual relations, amount of affection, creativity, and initiation pattern.<sup>14</sup>

**CONFLICT RESOLUTION:** Feelings about the qualitative state of the relationship after conflict.<sup>15</sup>

**MARITAL STABILITY:** Thoughts and discussions about divorce/separation; actions towards divorce.<sup>16</sup>

**RELATIONSHIP SATISFACTION:** Feelings of general satisfaction with the relationship.<sup>17</sup>

## Marital Outcomes for Husbands



### Measures:

**SEXUAL SATISFACTION:** Feelings of satisfaction about the frequency and quality of sexual relations, amount of affection, creativity, and initiation pattern.<sup>14</sup>

**CONFLICT RESOLUTION:** Feelings about the qualitative state of the relationship after conflict.<sup>15</sup>

**MARITAL STABILITY:** Thoughts and discussions about divorce/separation; actions towards divorce.<sup>16</sup>

**RELATIONSHIP SATISFACTION:** Feelings of general satisfaction with the relationship.<sup>17</sup>

Also, we found no significant differences between early-marrieds and later-marrieds on measures of relationship instability and proneness to divorce. There were small differences in recent thoughts about divorce and regrets about marrying, both favoring later-marrieds, but these were inconsistent across datasets. And the small differences disappeared when controlling for length of marriage.<sup>18</sup> In our couples dataset (CREATE), actual divorce transitions were rare (1%–2%) and there was no statistical difference between groups. Later-marrieds were slightly more likely to have had a premarital pregnancy.

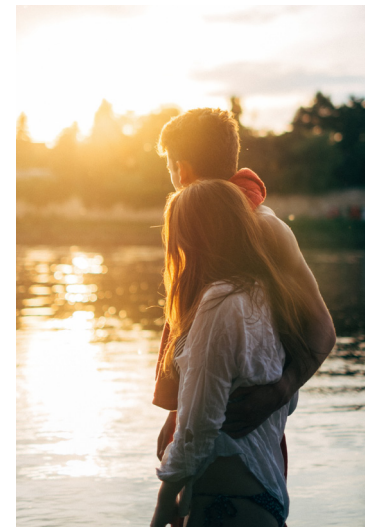
In a set of follow-up analyses with the couple dataset, we divided later-marrieds into two groups, one with individuals who married in their later 20s (25–28 for women, 25–30 for men) and one with those who married even later (29+ for women, 31+ for men, after the current median age of marriage). But even with this finer age delineation, the overall pattern was similar. There were statistically significant differences in 40% of comparisons (24/60), but the differences were all small. Most of the small differences favored the early-marrieds (79%); the early-marrieds scored lowest in only a handful (17%) of significant comparisons. Early-married husbands reported the highest levels of marital quality. The largest differences were in early-marrieds' reports of sexual satisfaction and harmony, again favoring early-marrieds, especially husbands.

Overall, from our analyses we do not see an empirical reason for significant concern about twenty-first century early marriages in terms of marriage quality. In fact, there is some evidence that early-marrieds enjoy slightly higher relationship quality. This goes contrary to the common cultural narrative that those who marry early will struggle in their relationships and are much more likely to experience divorce. Again, we clarify that these findings pertain to those who married at least in their early 20s, not in their teens. (In other analyses, we found evidence that teen marriages were lower in quality than later marriages.<sup>19</sup>)

In the remainder of this essay, we explore capstone and cornerstone marriage approaches, noting possible strengths and weaknesses in these approaches, and build a case for more cultural space to accommodate couples who wish to marry in their early 20s. In this exploration, we hypothesize potential reasons for why delayed marriages may not have a clear advantage over early marriages. And we speculate on why early marriages in this era may not be as risky as they appear to have been in previous eras, perhaps even offering some advantages—to couples and society—over delayed marriages.

## Conceptual Concerns with a Dominant Capstone Model of Marriage

There is a broad belief in our society that marrying young puts a person at high risk for divorce. This isn't one of those obtuse social science statistics that never goes beyond the pages of stuffy academic journals. It has sunk deeply into our cultural "wisdom" and practice. In the past, research suggested that those who married young—specifically, those who married before age 22—were clearly at higher risk for divorce.<sup>20</sup> After age 22, each year of delay buys a small, incremental reduction in divorce risk until about age 30. Over the years, this oft-cited research finding has morphed to mean that marriage before age 25 is a divorce disaster waiting to happen. This belief has fed a reluctance on the part of many young adults (and their parents) to consider marrying before their late 20s or 30s. And the median age of marriage is moving now into the 30s across the country, particularly in large urban city-centers and high-population areas.



But more recent analyses of this association between age of marriage and risk of divorce have not painted as clear a picture. Some analyses suggest that risk of divorce is higher in the teenage years and early 20s, but comes down a little bit each year you wait to marry until about age 28, and then actually starts to go back up.<sup>21</sup> Other analyses suggest that the risk of divorce seems to go down throughout the 20s, but overall looks pretty flat.<sup>22</sup> We do know that divorce rates since 1990 have decreased substantially for earlier marriages, especially ages 15–24, while they have actually increased for late marriages (35+).<sup>23</sup>

But assessing the true association between age and risk of divorce is even more complicated. The most recent attempt to understand the connection between age of marriage and divorce risk (and analyzing the most up-to-date data) tried to disentangle the confounding factors of religion, cohabitation, and age of marriage on divorce risk.<sup>24</sup> For nonreligious women who cohabit before marriage, delaying marriage until the mid-20s reduces their divorce risk, but delaying into their 30s may add a little more risk. This suggests that a moderate capstone model of marriage may be more fitted to the nonreligious. On the other hand, religious women who do not cohabit before marriage and marry in their early 20s do not have a higher risk for divorce than those who marry later. The connection between age of marriage and divorce risk is influenced more by the presence or absence of premarital cohabitation, which in turn is influenced by religiosity. It appears that the capstone marriage model does not account very well for the experiences of religious young adults.

Whatever the precise and complex connection between age of marriage and divorce risk may be, we suspect that the couples who choose to marry at younger ages these days are different from those a generation or two ago. In the past, many early marriages may have been motivated by desires to escape the stigma of premarital sex. And some early marriages were so-called “shotgun weddings” to avoid the stigma of unwed pregnancy. Today, there is little stigma associated with premarital sex and shotgun marriage has been replaced with shotgun cohabitation (both of which are unstable family structures). Few young adults these days think that getting pregnant is a good reason to get married.<sup>25</sup> So today, those who marry at earlier ages probably do so because they want to, not because they have to. Early marriage in the twenty-first century may be a distinctly new phenomenon, not a carryover from the past. Our analyses suggest these early marriages, on average, are similar to or in some ways even higher in quality to so-called “on-time” later marriages. But early-marrying couples still swim against a social current that often questions the wisdom of their decision.

We suspect that the couples who choose to marry at younger ages these days are different from those a generation or two ago. Today, those who marry at earlier ages probably do so because they want to, not because they have to. Early marriage in the twenty-first century may be a distinctly new phenomenon, not a carryover from the past.

## The All-or-Nothing Marriage

Although most people still believe that a delayed marriage leads to a union built on a stronger foundation, we see several potential relationship engineering problems with the capstone model that may diminish its potential advantages over earlier marriages—problems that may lead to ineffective preparation for marriage. First, the capstone model, with its hallmark of delayed marriage, creates an elongated period of individualistic focus in young adulthood that may be challenging to flip at marriage. As prominent emerging adulthood scholar Jeff Arnett noted, the early 20s is an “exceptionally self-focused time of life, in the sense that it is a time of life when people have the most opportunity to focus on their self-development, including their educational and occupational preparation for adult life.”<sup>26</sup> According to one study, “not ready for the commitment” is the second most-common reason given for being unmarried (about 33%).<sup>27</sup>

If marriage needs to cultivate a strong “we-identity” alongside an “i-identity,”<sup>28</sup> how straightforward is the transition to marriage and how easy is it to blend two different settled individual lifestyles together? In his recent book *The All-or-Nothing Marriage*, Eli Finkel, a prominent psychologist at Northwestern University, extols the potential for modern, capstone marriages to be more personally fulfilling—for women and men—than marriages have ever been in the past. But he doesn’t shy away from the challenges that can come with such lofty expectations for marriage, oriented toward reaching the peak of Abraham Maslow’s articulation of human needs. As Dr. Finkel explains,

As marriage in America has become increasingly oriented toward higher rather than lower altitudes on Mount Maslow, it has required greater oxygenation—greater nurturance regarding each other’s emotional and psychological needs. If spouses expect their marriage to help them fulfill such needs but are unwilling or unable to invest the time and psychological energy (the “oxygen”) required at that altitude, the marriage is at risk for suffocation—for lethargy, conflict, and perhaps divorce.<sup>29</sup>

There are challenges for both capstone and cornerstone marriages. For later-marrieds, the challenge is attaching a complementary love to a settled personal life, while for early-marrieds, it is weaving a workable life together around a committed love, but unfinished individuation.<sup>30</sup> A longer period of finding oneself and establishing an individual identity may, in some respects, yield a more mature and settled self and lead to a more informed search for a compatible partner. A more settled and mature self can be an important accomplishment that raises chances for marital success. But that is not all that is involved; it may also make for a more difficult search in a pool of similarly settled potential spouses. Finding the compatible partner to match one's individual identity and lifestyle preferences can be a challenge, like fitting complex jigsaw puzzle pieces together. Megan McArdle wrote in *Newsweek*, "when you've spent decades building a life, it can be hard to find someone who fits with all the choices you've already made about where to live, what hobbies and interests you will pursue, what sort of hours you will work, and so forth."<sup>31</sup>

Finkel points out that spouses in many capstone marriages eventually realize the match is not perfect for summit-marriage expectations and, as a result, they must deal with their feelings of disappointment. He devotes a good chunk of his book to "love hacks" that help these couples manage those feelings and keep their marriages on solid footing. Still, if the settled self of a capstone marriage is resistant to the personal remodeling that spouses inevitably ask for as a part of building a satisfying marriage, then those marriages too are at risk. The softer personal clay of earlier marriages may have some advantage over later marriages in this regard.

### **A Transition of Loss vs. A Transition of Gain**

Of course, one argument for giving young people more time to focus on themselves is that they will get the typical young adult adventure and angst out of their systems so that they are ready to take on the responsibilities of marriage. Yet this logic has some rough edges to it. For one thing, it can make marriage look as much like a transition of loss as a transition of gain.<sup>32</sup> Even if it is the "right time," it can still seem like marriage is the end of youthful fun rather than the beginning of a grand adult adventure. Marriage becomes settling down and giving up freedom, a transition that increasing numbers of young people today struggle with.<sup>33</sup> Neal Samudre echoed this concern for the *Huffington Post*:

Some people's solution to the growing divorce rate in America is to find out who you are and get what you want in life before you enter marriage; that way you're never left guessing whether you could've had more during your marriage. I hate this view. It makes it seem like you have to have everything together before you get married, like marriage is a halt to your ambitions, stopping you from doing what you want and becoming who you need to be. Love is not an end. It is continuous, encouraging and cultivating us to be more in this world.<sup>34</sup>

Even if it is the "right time," it can still seem like marriage is the end of youthful fun rather than the beginning of a grand adult adventure. Marriage becomes settling down and giving up freedom.



Moreover, do these youthful adventures really get things out of young adults' systems in a way that minimizes post-marital regrets? For instance, does the sexual exploration of young adulthood facilitate the kind of sexual settling that supports marital monogamy? Here the research suggests the opposite—greater premarital sexual activity is associated with greater risk of marital infidelity and instability. Research has repeatedly found that having more premarital sexual partners is linked to poorer communication, higher infidelity rates, and even lower sexual quality during marriage.<sup>35</sup> And having multiple sexual partners prior to marriage is still linked to significantly higher divorce rates among recent cohorts.<sup>36</sup> Perhaps youthful sexual experience does not effectively satiate the desire for sexual adventure and again paints the exclusivity and fidelity of marriage as a transition of loss, rather than a transition of gain. And researchers point out that for many young adults, especially women, youthful sexual exploration is more of a depressing journey than an exciting adventure.<sup>37</sup>

## Paradoxical Marriage Preparation

A third potential problem with a capstone approach to marital preparation comes from the relationship history that accumulates over a prolonged period of single young adult years. Most who delay marriage to their late 20s or 30s have been in not just one or two romantic relationships before marriage. Not surprisingly, an elongated time period before marriage often comes with an eventful history of romantic relationships. Several studies have shown that having more than one sexual partner is linked, on average, to an increased risk of future divorce.<sup>38</sup>

On the one hand, more romantic relationships before marriage would seem to present a valuable love lab in which to learn and practice intimate relationship skills needed for good marriages. But what may seem like a process for gaining valuable relationship experience may be more akin to staring at a glossy ad for that sexy new car rather than taking a long test drive and realistically working out the finances. What is being learned in the series of romantic relationships common to the young adult years that precede marriage may not be well designed to help couples create a lasting marriage. Marriage is not simply a higher level of a premarital relationship topped off with a ring; there are fundamental differences. Full commitment to the future transforms a relationship. A not-so-full-commitment relationship is quite different from a full-commitment marriage, especially for men.<sup>39</sup>

Living together is another common occurrence as young adults accumulate relationship experience in an extended single period before marriage. On average, research has yet to confirm that pre-engagement cohabitation without a full commitment to a future together works well as a marriage-preparation strategy. In fact, it appears to be a risk factor for marital problems, even after taking into account the demographic differences between the large majority who cohabit before marriage and the small minority who don't.<sup>40</sup> Serial cohabitation with multiple partners seems to be an especially strong risk factor for later divorce.<sup>41</sup> Some cohabitation occurs with both partners fully committed to a future together, and this scenario does not come with a higher risk of divorce (but it doesn't lower the risk, either). But this scenario is the exception now in the wide array of reasons and circumstances for cohabitation.<sup>42</sup>



Sometimes premarital sex leads to unintended pregnancy, so sexual freedom often leads to relationship constraints. Prominent marriage and cohabitation scholars Scott Stanley and Galena Rhoades at the University of Denver have been instrumental in documenting how cohabiting relationships often result in an accumulation of relationship constraints—shared leases, pets, planned vacations, and progeny—before there is sufficient information about the future prospects of the relationship.<sup>43</sup>

Most cohabitation begins as an exercise in freedom from constraints, but paradoxically produces an inertia that makes it harder to leave a relationship before adequately judging its merits. And as it turns out, most cohabiters who marry slide into matrimony rather than making a clear decision and commitment to a forever future.<sup>44</sup>

Sometimes it's easier just to stay on the same track and formalize the relationship than to jump off the track in search of something potentially better, especially when constraints have built up. Despite outward similarities of sharing a bed and a kitchen, cohabitation does not seem to be an effective way to prepare for marriage.

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Still, we understand that there are reasons for wanting to delay marriage. Financial concerns loom; a third of young adults ages 25 to 34 say they are financially unprepared for marriage due to accumulated debt, poor employment situations, or other reasons.<sup>45</sup> Nonetheless, one recent study found that financial reasons, including not having a good job, are not high on the list of reasons for not being married.<sup>46</sup> Still, women want to marry a man with good employment prospects, and many young adult men are still struggling to meet that description. Many modern men likely bring this mindset about employment prospects to their desires for a marriage partner, as well.

For some, a capstone approach to marriage makes sense and can work well. When individuals delay marriage to invest more in higher education, establish steady work lives and achieve some financial stability, create a mature identity, don't indulge in casual sex, avoid serial cohabitation and unwed births, and make a commitment to marriage before moving in together with their future spouse, a capstone fits nicely on this well-designed structure. But not enough young adults follow this careful blueprint, and their period of delay may even start to work against their own plans for a stable and satisfying future marriage.

### Resequencing—Not Delaying—Family Formation

Another reason for a concern about the structural engineering of the capstone model of marriage comes from the real-life experiences of many people in our society who delay marriage. Delaying marriage in our culture today is rarely about just pushing a wedding date later in an elongated transition to adulthood. This is because while the typical age of first marriage keeps getting pushed later and later, few are pushing back the timing of sexual coupling. One of the most consistent features of young adult life over the last several generations is the timing of sexual coupling in the life course. Simply put, the rising generation enters into sexual coupling at the same age their grandparents did—they



just don't do it within the commitments and social acknowledgement of marriage. So, in short, they are not delaying the full package of marriage, just parts of it—keep the sex and companionship; delay the commitment and the sacrifice.

However, sex is not the only thing fragmented from marriage in this new arrangement. For many, the delay of marriage means a fundamental resequencing of family formation. A lot of recent research finds that marriage, if it comes, comes out of place in an optimal sequence for forming stable, healthy families in which to rear children. Prominent progressive family policy analyst Isabel Sawhill noted that there is a “success sequence” for family formation.<sup>47</sup> When children come after marriage, which comes after some education, then families are more likely to be stable and children are more likely to grow up with better outcomes. Few families that follow this pattern are poor, while most families that don't are struggling.<sup>48</sup>

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And this resequencing of family formation is becoming our new normal. Nearly 40% of children in the United States are born to unwed parents, although thankfully, that trend seems to have crested and may be coming down.<sup>49</sup> More than 60% of births to less educated women are nonmarital and more than 50% of first births are now to unwed parents. Many of these nonmarital births are to cohabiting parents, but their fragile unions are unlikely to survive more than a few years.<sup>50</sup> However, not all young adults these days resequence family formation patterns. Among the minority of well-educated young adults, only about 10% of births occur before marriage and education.<sup>51</sup> (Although the most recent data suggest that unwed births are starting to climb now among more educated women.<sup>52</sup>) But a majority of young adults are not following the capstone model's blueprint for marriage success. So, the blocks and bricks that build these families are placed awkwardly, often leading to a rickety structure that is more likely to crumble.

A capstone model of marriage places marriage on top of a set of previous young adult accomplishments, but for many today these accomplishments are difficult to do in sequence. This makes forming and sustaining healthy, stable families more challenging for many. And it makes life harder for the children of resequenced families, who experience a wide range of difficulties growing up and poorer outcomes.<sup>53</sup>

## **Marriage Delayed Becomes Marriage Forgone**

The capstone model of marriage emphasizes achieving certain milestones and getting your life together before making the big commitment to a life-long union. But what about those who struggle to get it all together? There are many reasons why young adults struggle to get their adult lives in order. Of course, one big reason is that social and economic inequality in our society makes things like getting a good education and launching a career harder for some than others. And social and economic inequality also make it more likely that poor young adults will derail progress by getting involved with drugs or running afoul of the law. If getting to marriage is dependent on young adults navigating a set of challenging roads, many will not arrive safely at their desired destination.

Nearly 25% of U.S. men and 20% of U.S. women ages 40–44 have never married, and these figures are likely increasing. Thirty percent of men and nearly 25% of women with just a high school diploma have never married by age 44. And more than a third of Black men and women in their early 40s have never married.<sup>54</sup> The proportion of never-married adults ages 25 and older has more than doubled over the last 50 years.<sup>55</sup> One research organization projects that 25% of today’s young adults will not marry by age 50.<sup>56</sup>

*When marriage is closer to fantasy than reality, it means something different; it is hardly a guide, a foundation, or as one scholar calls it, a life script for how to construct and live an adult life.*

A great deal of recent scholarship has focused on how less educated and less fortunate young adults are struggling to form stable, healthy, romantic relationships, resulting in fewer numbers of marriages for them.<sup>57</sup> For many, marriage is more of a dream than a practical possibility. When marriage is closer to fantasy than reality, it means something different; it is hardly a guide, a foundation, or as one scholar calls it, a life script for how to construct and live an adult life.<sup>58</sup> With the possibility of marriage fading for many, perhaps it’s not surprising that half of never-married adults give up on the marital aspirations of their adolescent years and say they do not want to marry or are unsure.<sup>59</sup> And two thirds of young adults endorse the statement that society is just as well off if people have priorities other than marriage and children.<sup>60</sup>

These trends point to the fact that the decline in marriage rates, coupled with nonmarital child-bearing, is one of the important drivers of the economic inequalities we have in our society. Scholars at the National Center for Family and Marriage Research observed:

Evidence supporting the theme of diverging destinies, defined as growing racial/ethnic and social class differentials in family behavior, often has focused on the disproportionate rise in non-marital fertility among the most disadvantaged individuals versus the quite stable, low levels of unwed childbearing among college graduates. Similarly, there appears to be a divergence in marriage trends, as growth in non-marriage has been greatest among the most disadvantaged.<sup>61</sup>

Similarly, Dr. Raj Chetty, the Bloomberg Professor of Economics at Harvard University, recently examined economic well-being and intergenerational upward mobility in the United States as part of “The Equality of Opportunity Project.” One of his primary conclusions is that family stability plays a key role in children’s outcomes, noting:

mobility is significantly lower in areas with weaker family structures, as measured, for example, by the fraction of single parents. As with race, parents’ marital status does not matter purely through its effects at the individual level. Children of married parents also have higher rates of upward mobility in communities with fewer single parents. Interestingly, we find no correlation between racial shares and upward mobility once we control for the fraction of single parents in an area.<sup>62</sup>

Moreover, Chetty continues:

Many have argued that family stability plays a key role in children’s outcomes... . To evaluate this hypothesis, we use three measures of family structure ... (1) the fraction of children living in single-parent households, (2) the fraction of adults who are divorced, and (3) the fraction of adults who are married. All three of these measures are very highly correlated with upward mobility ... The fraction of children living in single-parent households is the single strongest correlate of upward income mobility among all the variables we explored.<sup>63</sup>

These divergent destinies deserve our attention and should focus our efforts on promoting the marriage formation processes and family structures that undergird economic prosperity and upward mobility. Only when we start fostering these true foundations of economic readiness across the entire educational spectrum will we be preparing the rising generation for the economic realities they will face.

Of course, a good marriage often does come to those who delay it. But when it comes later, it might mean racing against the fertility clock to have children or forgoing the possibility of biological children altogether. Parenthood remains an important life goal for a large majority of young adults; for many it is even more important than marriage.<sup>64</sup> A delayed marriage—and the common desire to have a few childless years to start the marriage—then means a sprint to the nursery for many.<sup>65</sup> But as blogger Matt Walsh writes, “Our fertility is not a disease. Our biology is not a mistake. Our bodies definitely have an opinion about when we should start making a family, and I think we should probably listen.”<sup>66</sup>

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The capstone model for building a marriage has become dominant in our society at a time when far too many can't follow the capstone blueprint for success. And the capstone marriage model may be implicated in our diminishing fertility rates. This does not mean that the capstone model should be demolished and hauled off to the social history dump; it works well for some. Instead, an additional workable model is needed. We believe there is a need to open cultural space to consider a cornerstone model of marriage that is accessible to a greater swath of today's young adults and perhaps is a safer path for many to their life goal of a stable, happy family.

## **A Cornerstone Model of Marriage for the Twenty-First Century**

A significant proportion of young adults still choose to marry in their early 20s—and many others express a desire for this pattern in their lives. Our data also show that these earlier marriages, on average, are similar in quality to later marriages, or even a little higher. Is there a workable model for marriage that opens more cultural space for couples who want to marry earlier and are ready for it? What would a cornerstone model of marriage for the twenty-first century look like? What are the challenges? And how could we support it better?

First, a contemporary cornerstone model does not dismiss the need for a certain maturing before marriage. A small percentage of marriages still occurs before the age of 20, and this is a higher risk choice.<sup>67</sup> A good deal of maturing and personal growth occurs during the earliest legal adult years. Statistically—and developmentally—it seems wise to delay marriage past the teen years. First-order delay, which pushes marriage from the teens into the 20s, is likely a different phenomenon from second-order delay, which pushes marriage from the 20s into the 30s and later.

*A contemporary cornerstone model does not dismiss the need for a certain maturing before marriage. Statistically—and developmentally—it seems wise to delay marriage past the teen years.*

A key element of the contemporary cornerstone model would be careful mate selection and intentional preparation for marriage. Frankly, careful selection and effective preparation sounds like good advice for all couples regardless of age, but it may be even more important for younger couples. A careful selection process would involve spending time and socializing in productive places for a potential partner. College or technical school, churches or religious organizations, voluntary service or advocacy groups, etc., will probably work better than bars and parties. Online dating apps could help if they focus on more substantive matters that predict marital success (a questionable proposition). And investing in a good premarital education program or premarital counseling also makes sense for young, engaged couples, including those who are already living together.<sup>68</sup> Millennials overwhelmingly say that good communication is at the core of a good marriage<sup>69</sup> and almost all premarital programs share an emphasis on improving couples' communication and problem-solving skills.

In addition, marriage still means the merging of two financial fortunes. In the case of earlier marriage, those fortunes likely will be modest at best. Even though our data don't reveal large differences in marital problems due to finances, young married couples will need to accept a longer period of financial austerity in the early years of marriage. They will benefit from premarital education that includes wise financial management skills. Exotic and elaborate weddings are popular these days, but early-marrying couples will need more modest plans. The wedding industry that promotes and profits from over-the-top nuptial options needs to adapt to this choice rather than make weddings seem like they are only for the rich. (A little more on this later. Nearly 30% of lower income, unmarried U.S. adults report that "can't afford a wedding" is a reason why they are not married.<sup>70</sup>)

Moreover, financial prospects for couples marrying earlier would prosper if parents were not so set on cutting off financial support to their young adult children when they marry. We often hear about parents who threaten to do that, essentially bribing their children to postpone marriage until they have established themselves financially. A cornerstone model of marriage will be more workable when parents, when they have the means to do so, are open to the possibility of continued family support in the early years of marriage for education and other value-producing expenses—similar to what they would do if their child was still single. Unfortunately, disadvantaged young adults are unlikely to benefit as much from their parents' limited financial resources.

Ethnographic research has found that disadvantaged youth and young adults are more resilient—and develop more grit—when they latch onto an "identity project," a consuming, defining passion, often nurtured in institutional settings, that keeps them from "the street."<sup>71</sup> We wonder whether a passion for a romantic partner could be such an identity project? If a cornerstone model of marriage were more culturally prominent and acceptable, perhaps more disadvantaged youth could channel their early energies into a powerful commitment to be and stay together with their love rather than meander through a series of young adult romantic relationships until their financial prospects brighten.

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Financial constraints also may contribute to a desire to delay starting a family for several years. This may suggest another element of a workable cornerstone model: delaying childbearing for a few years so that both spouses can continue to pursue educational or work goals, reduce financial pressures, and further strengthen the foundations of their relationship. And unlike those who marry in their 30s, those who marry in their early- or mid-20s still are on the low-stress side of their fertility curves and can choose to wait a few years before becoming parents.

The financial constraints that young couples face—especially lower income couples—are real. So, we believe another important element of a workable twenty-first century cornerstone model is for others—in addition to parents—to help reduce the financial constraints. We likely underestimate the barrier of a strong culture of expensive weddings that give public legitimacy to modern marriages. The wedding industry could help. Many professions, such as the law, require practitioners to provide a certain amount of pro bono or low-cost services to those who cannot easily afford them, giving them needed access to important societal institutions. Couldn't wedding retailers adopt a similar professional ethic to help lower income couples who want to tie the knot? Wedding venues can be especially costly. Making them available for free one day a month for couples with limited resources would make respectable weddings possible for many more couples. Beautiful wedding dresses can also really set couples back. Philanthropists could purchase and donate a set of dresses (and tuxedos). Well-off married couples could un-mothball their gowns and donate them to a greater cause.

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And while they're at it, the wedding industry could encourage their clients to prepare more effectively for their marriages, not just spend money for the wedding. Retailers could provide discounts on services and products for engaged couples who invest in effective premarital education (as some in Utah do) or they could underwrite such educational services themselves. State legislators could lend a financially small but symbolically large hand, too. Research has shown that premarital education helps couples build stronger foundations for the early years of marriage.<sup>72</sup> To encourage greater participation, ten red, blue, and purple states offer marriage license discounts for couples who invest in premarital education.<sup>73</sup> All states should do this, although they need to give more attention to effective implementation of these policies for them to work well.<sup>74</sup>

Finally, another important element of a functional twenty-first century cornerstone model of marriage may be an emphasis on mutual growing together, beginning in the more formative, soft-clay years. In contrast, the eminent family sociologist Paul Amato and colleagues noted an increasing independence among contemporary spouses compared to a generation or two ago, what they termed "alone together."<sup>75</sup> The noted New York Times columnist, David Brooks, worries that, "In an individualistic culture, marriage is not fusion; it is alliance."<sup>76</sup> A cornerstone model may put greater emphasis on weaving together two young, forming lives, while capstone marriages necessarily emphasize functional mergers of distinct identities.

## Challenges for a Cornerstone Model

If the challenge of a capstone model of marriage is creating “we-ness” out of well-established individual lifestyles and identities, then the challenge of a cornerstone model of marriage may be finding the space to nurture individual identities within a prioritized context of “we-ness.”<sup>77</sup> But there are other challenges, too.

How do those who have never seen a working marriage and have experienced only family instability while growing up gain confidence in an institution like marriage to make it a cornerstone of their young adult lives? This is no small challenge. Of course, it would help to see some basic structural improvements in our society (e.g., better educational and economic opportunities) that will provide more solid footings for a stable marriage early in life. Better relationship literacy education for those who have seen few concrete examples of stable, healthy relationships can help, too.

We can do more to help adolescents and young adults understand what a healthy relationship is and what a good marriage looks like.

Also, we can help them understand and avoid the common pitfalls to forming a healthy relationship and an enduring marriage.<sup>78</sup> This is no closely guarded secret; we know a lot about how healthy relationships work and how healthy marriages are formed, and we know a lot about what goes wrong. (Although we could use greater focus on disadvantaged couples who have overcome the odds to build strong marriages.<sup>79</sup>) Federal policy for more than 15 years has supported getting healthy relationship education to more disadvantaged youth and young couples, with some small but encouraging early successes.<sup>80</sup>

How do those who have never seen a working marriage and have experienced only family instability while growing up gain confidence in an institution like marriage to make it a cornerstone of their young adult lives? This is no small challenge.

Some will question whether a cornerstone model of marriage is compatible with women’s personal advancement. College-educated women who delay marriage until their 30s make substantially higher incomes than those who marry early.<sup>81</sup> Of course, some of this difference is due to earlier-married women taking on parenting responsibilities. But as we discussed earlier in this essay, a contemporary cornerstone model does not require that marriage and motherhood be so proximate in time. Still, making career choices as an interdependent couple can be more complex than doing so as independent individuals. So, some sacrifices may need to occur. But a cornerstone model of marriage does not require that women be the only ones making such sacrifices. A cornerstone model of marriage does not make any assumptions about how men and women structure domestic responsibilities and childcare, or whose job prospects get higher priorities, and our analyses in this report did not surface concerns about this. Young couples may follow comfortable, traditional gender patterns, if they prefer, or forge progressive, creative—or simply pragmatic—paths.

Some may express legitimate concern that a cornerstone model would undermine the “success sequence” message that scholars and policy analysts have been sending over the past 20 years. That is, both conservative<sup>82</sup> and progressive<sup>83</sup> voices have noted that only a small fraction of children experience poverty if their parents delay childbearing until they have invested in their education and married; whereas, when men and women mix this sequence of young adult milestones, children are at much higher risk of experiencing poverty. Does a cornerstone model present a challenge to the success sequence of education, marriage, then parenthood? We don’t think so. The most crucial element in the sequence is that children are born after some work–life preparation and a strong,



public commitment to a future with a partner. Moreover, educational and vocational pursuits can be pursued as committed couples as well as unrestricted free-agent adults, even if there are added complexities to managing two educational and vocational careers. And as mentioned above, when marriage occurs earlier, the biological clock ticks softer, allowing couples to continue to invest in educational and vocational pursuits for a few years before becoming parents. Of course, the reality is that educational and vocational development is unlikely to be confined anymore to the early 20s, given the dynamic twenty-first century's technological disruptions and changes to work. To advise that family pursuits be delayed until education has been completed and stable employment garnered risks placing the aspiration for marriage at the mercies of a volatile and sometimes unfair economic system beyond full personal control.

Finally, a general concern arises from surveys suggesting that Millennials are a questioning bunch and are leery of societal institutions.<sup>84</sup> A Canadian general survey reports that 48% of partnered but unmarried men and 39% of women give "don't believe in the institution of marriage" as their main reason for not being married.<sup>85</sup> How can we help young adults sense that wedding oneself to a societal institution like marriage isn't an outdated idea? (Early-marrieds and later-marrieds both struggle with this concern.) We suspect the best response may be to do a better job of showing young adults the real stories of real people who have adopted a contemporary cornerstone model and have found strength and happiness in that path, even with its particular challenges. Our data suggest that there are plenty of these stories to be told. But they may not get told in the media or shared publicly in other ways.

How can we help young adults sense that wedding oneself to a societal institution like marriage isn't an outdated idea?

A cornerstone model of marriage is not without its potential challenges and complexities. Still, those problems are hardly so daunting that they prevent some young adults from making an earlier commitment to marriage. In fact, as we have shown in the analyses of this report, there is a nontrivial minority of young adults who buck the cultural tide and marry in their early and mid-20s, forming high quality marriages that look a lot like the marriages of those who delay.

## Counter-Cultural Couples

Some of these counter-cultural couples are boldly blogging about their doubts about the capstone model and their personal experiences with earlier marriage. In an essay for Newsweek, Megan McArdle wrote:

Marriage used to be the event that marked your passage into adulthood—the cornerstone of an adult life. Now it's the capstone, the last thing you do after all the other foundations are in place. ... While we certainly shouldn't go back to the era when men and especially women had no choice but to marry young, maybe it's time to revisit the notion that marriage should wait until all the other parts of your life are figured out. If people started looking around for a spouse in their early 20s instead of five or 10 years later, fewer educated women might find themselves on the wrong side of the fertility curve—and women without college diplomas might find it easier to hold off on having children until they were in a long-term, stable relationship.<sup>86</sup>

Blogging for Slate, Julia Shaw expressed her frustration with the capstone model and extolled the personal benefits of her marriage at age 23:

Marriage these days signals that you've figured out how to be a grown-up. You've played the field, backpacked Europe, and held a bartending gig to supplement an unpaid internship. You've "arrived,"

having finished school, settled into a career path, bought a condo, figured out who you are, and found your soul mate. The fairytale wedding is your gateway into adult life. But in my experience, this idea about marriage as the end of the road is pretty misguided and means couples are missing out on a lot of the fun. ... Marriage wasn't something [my husband and I] did after we'd grown up—it was how we have grown up and grown together. ... The stability, companionship, and intimacy of marriage enabled us to overcome our challenges and develop as individuals and a couple. ... Sometimes people delay marriage because they are searching for the perfect soul mate. But that view has it backward. Your spouse becomes your soul mate after you've made those vows to each other in front of God and the people who matter to you. You don't marry someone because he's your soul mate; he becomes your soul mate because you married him.<sup>87</sup>

Elizabeth Bruenig set off a social media firestorm when she said in *The New York Times* that she was not sorry she married early and became a mother at 24.<sup>88</sup> Speaking of both early marriage and early parenthood, she argued:

Being young, or young enough still not to know yourself entirely, and then feeling the foundation of your nascent selfhood shift beneath you—perhaps that's exactly the sort of momentous change that makes the whole enterprise so daunting. Yet there I've given up the game: With the exception of—perhaps—a few immutable characteristics, you are not something you discover one day through trial and error and interior spelunking; you are something that is constantly in the process of becoming, the invention of endless revolutions. You never know who you are, because who you are is always changing.

The Blaze blogger Matt Walsh too has found some flaws in the capstone model and some gems in the cornerstone model:

There's a very basic and very lethal flaw in the "I'll get married once everything is perfect in my life" philosophy. Actually, two. First, nothing will ever be perfect. Sorry. Second, a big advantage to marriage is that it gives you the wonderful opportunity to traverse the peaks and valleys of life with your husband or wife beside you. ... [Millennials are] young. We're risk takers. Thrill seekers. We're bold and ambitious. We're the strivers, the dreamers, the fighters, the revolutionaries. So if you really want to do something bold and beautiful with your youth—love someone, commit to them, have kids, forge a place in this world for you and your family.<sup>89</sup>

While the capstone model of marriage is currently the most popular, many young adults may be more open to earlier marriage than we suppose. Perhaps the capstone model's hegemony is beginning to wane; there is room for those who see young adult life differently, who want to make marriage the developmental adventure of their young lives rather than a settling down from youthful escapades. Perhaps some young adults see behind the curtain of workism and want to forge a different kind of life path.<sup>90</sup> Or maybe an earlier marriage will help some young men "man up" and embrace adult responsibilities rather than languish in extended adolescence. The way these bloggers write, it even sounds a bit trendy—retro chic—to make the adventurous but uncertain journey through the young adult years with a best friend-spouse than to go it alone.

Perhaps the capstone model's hegemony is beginning to wane; there is room for those who see young adult life differently, who want to make marriage the developmental adventure of their young lives rather than a settling down from youthful escapades.

Building more social permission and support for young adults to marry at different (and younger) ages makes sense. Individual lives are vastly different; people are not stamped out in social factories. And we can value the ethnic and cultural differences that will continue to shape the family choices people make, not to mention the individual preferences everyone brings to the table. Why would we think that one set of blueprints for building a successful marriage should work for all? Millennials say that the defining ingredient of a good marriage is good communication that allows couples to construct a unique relationship around their peculiar needs and wants and to be fully authentic with each other.<sup>91</sup> Perhaps good communication skills, rather than age, should be the defining criterion for marriage readiness.

The eminent scholar Phyllis Moen, writing about the changing nature of later life and retirement, argues that life stages now are less tied to specific ages, and this is so for both early and late adulthood.<sup>92</sup> Some older adults will continue to work part time or full time into their 80s, perhaps in second or third careers. Can some young adults launch themselves into work and family life in their early 20s? Admittedly, some young adults are not even close to being ready for marriage in their early 20s; the cornerstone approach won't work for them. But others, if they are ready and willing for the commitment to marriage, could benefit from this bold choice. Telling them they should wait until they have checked off a predetermined, uniform list of individual accomplishments and 20-something adventures is strangely conformist.

Let's be clear, however: Many capstone marriages become strong cornerstones of adult life, weaving two souls into one regardless of their ages. And undoubtedly some couples who marry early do so ill-prepared and for reasons other than building a shared life. Age is not the potent indicator of marital success that many believe it is. Yet in our current culture, many use age as a primary way to determine if a marriage is a good decision.

So, rather than expressing disappointment and distrust with their decision, let's celebrate and support young adults when they make a well-thought-out choice to make marriage a cornerstone of their young adult lives. After all, the number one reason that unmarried people give for not being married is a pragmatic one: "it's hard to find the right person to marry."<sup>93</sup> Let's cheer when they surmount this challenge, regardless of age. Marriage doesn't have to be a crowning capstone that signals a status of successful young adult achievement, a status that too many will find difficult to attain. For many young adults, marriage can be the early foundation on which to frame together the walls and windows and rooms of a meaningful life for themselves and their children.

Building more social permission and support for young adults to marry at different (and younger) ages makes sense. Rather than expressing disappointment and distrust with their decision, let's celebrate and support young adults when they make a well-thought-out choice to make marriage a cornerstone of their young adult lives.

# Appendix

## Marital Outcome Differences Between Early-Marrieds (20–24) and Later-Marrieds (25+) from Three Datasets with Nationally Representative Samples

### NOTES:

blank cell = not tested

ns = no statistically significant difference

+ = statistically significant difference favors early-marrieds

- = statistically significant difference favors later-marrieds

^ = no longer significant when controlling for length of marriage

OUTCOME	SPOUSE	DATASET		
		CREATE* (COUPLES)	SMART**	DDMAK <sup>†</sup>
Satisfaction/Happiness	Wife	+ (d = .13)		
	Husband	+ (d = .32)		
	Spouse		ns	+ (d = .04)
Commitment	W	+ (d = .15)		
	H	+ (d = .15)		
	S			
Relationship Hope/Confidence	W			
	H			
	S			ns
Marital Regrets	W			
	H			
	S		- (d = .13) ^	
Relationship Instability	W	ns		
	H	ns		
	S		ns	
Divorce Ideation	W	ns		
	H	ns		
	S		- (d = .12) ^	ns
Trust	W	ns		
	H	+ (d = .15)		
	S			
Attachment Security	W			
	H			
	S		ns	

# Appendix cont.

OUTCOME	SPOUSE	DATASET		
		CREATE* (COUPLES)	SMART**	DDMAK†
<b>Teamwork</b>	W	ns		
	H	+ ( <i>d</i> = .21)		
	S			
<b>Forgiveness–Benevolence</b>	W	ns		
	H	ns		
	S			
<b>Gratitude</b>	W	ns		
	H	ns		
	S			
<b>Admiration</b>	W	ns		
	H	+ ( <i>d</i> = .28)		
	S			
<b>Responsiveness/Engagement</b>	W	ns		
	H	- ( <i>d</i> = .18)		
	S			
<b>Relational Aggression</b>	W	ns		
	H	ns		
	S			
<b>Communication–About Partner</b>	W	ns		
	H	+ ( <i>d</i> = .22)		
	S			
<b>Communication–About Self</b>	W	+ ( <i>d</i> = .12)		
	H	+ ( <i>d</i> = .20)		
	S			
<b>Conflict Resolution</b>	W	ns		
	H	+ ( <i>d</i> = .22)		
	S			
<b>Conflict Satisfaction</b>	W	ns		
	H	ns		
	S			
<b>Marital Problems</b>	W	- ( <i>d</i> = .21)		
	H	ns		
	S			

# Appendix cont.

OUTCOME	SPOUSE	DATASET		
		CREATE* (COUPLES)	SMART**	DDMAK†
<b>Marital Power Dynamics</b>	W	ns		
	H	+ ( <i>d</i> = .22)		
	S			
<b>Division of Domestic Labor</b>	W	ns		
	H	ns		
	S			
<b>Sexual Satisfaction</b>	W	+ ( <i>d</i> = .23)		
	H	+ ( <i>d</i> = .37)		
	S		ns	
<b>Sexual Passion-Harmony</b>	W	+ ( <i>d</i> = .20)		
	H	+ ( <i>d</i> = .34)		
	S			
<b>Sexual Passion-Inhibition</b>	W	ns		
	H	ns		
	S			
<b>Sexual Mindfulness</b>	W	ns		
	H	+ ( <i>d</i> = .32)		
	S			
<b>Financial Satisfaction</b>	W	ns		
	H	ns		
	S			
<b>Financial Management</b>	W	- ( <i>d</i> = .21)		
	H	- ( <i>d</i> = .23)		
	S			
<b>Financial Worries</b>	W	ns		
	H	ns		
	S			
<b>Financial Distress</b>	W	ns		
	H	ns		
	S	ns		
<b>Importance-Marriage</b>	W			
	H			
	S		ns	

# Appendix cont.

OUTCOME	SPOUSE	DATASET		
		CREATE* (COUPLES)	SMART**	DDMAK†
<b>Importance-Parenting</b>	W			
	H			
	S		+ (d = .28) ^	
<b>Importance-Career</b>	W			
	H			
	S		ns	
<b>Importance-Leisure</b>	W			
	H			
	S		ns	
<b>Age Felt Like an Adult</b>	W			
	H			
	S		+ (d = .44)	
<b>Age Felt Ready to Marry</b>	W			
	H			
	S		+ (d = 1.32)	
<b>Sexual Relationship Initiation</b>	W			
	H			
	S		+ (d = .17) ^	
<b>Premarital Pregnancy</b>	W		+ [22% vs. 28%]	
	H		+ [17% vs. 33%]	
	S			
<b>Attachment Security</b>	W			
	H			
	S		ns	

\* Couple Relationships and Transition Experiences

\*\* Study of Successful Marital and Adult Role Transitions

†Divorce Decision-making

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# Social Indicators of Marital Health and Well-Being

Compiled and annotated by Spencer L. James

This report summarizes current and historical patterns in American family life. In what follows, we discuss marriage and divorce; unmarried cohabitation; fertility; fragile families and children’s role in society; and teenage attitudes toward marriage and family. Readers interested in additional information regarding American family trends may consult the National Center for Family and Marriage Research at Bowling Green University (<https://www.bgsu.edu/ncfmr/>) or, for global trends, the Global Families project at Brigham Young University ([globalfamilies.byu.edu](http://globalfamilies.byu.edu)).

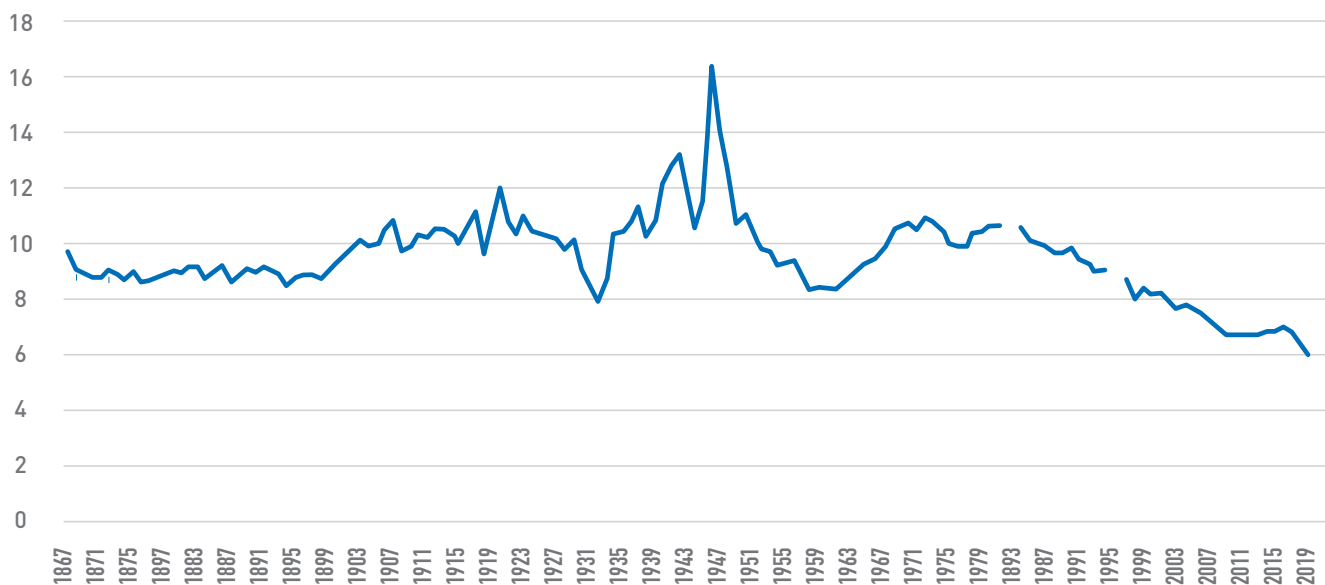
## Marriage (Figures 1, 2, 3A, 3B, 4, 5)

### KEY FINDING:

Marriage trends indicate that contemporary Americans, compared to historical trends, are less likely to marry. A greater proportion of white and Asian men and women marry when compared to Hispanic and Black men and women, suggesting important variability across racial and ethnic lines. Of those who do marry, the percentage of couples who consider their marriage to be “very happy” has experienced only minor declines, suggesting that marital quality has been stable.

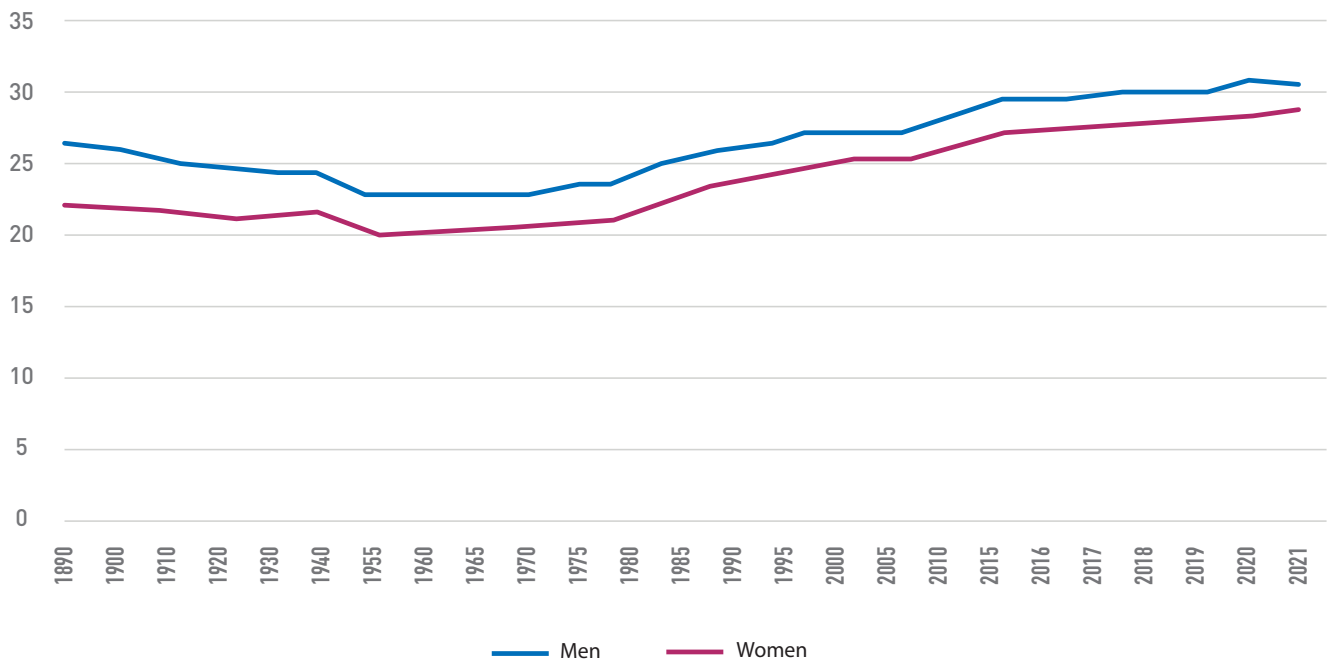
Compared to its historical peak at the end of World War II, the marriage rate has declined dramatically from about 16 marriages per 1,000 people in 1946 to about 6 in 2019 (Figure 1). Continual declines over the past 50 years have resulted in marriage rates below even those observed at the nadir of the Great Depression, despite a stabilization that lasted through most of the 2010s.

**FIGURE 1. MARRIAGES PER 1,000 POPULATION**  
1867-2019, UNITED STATES



Much of this decline is due to delays in the age at marriage (**Figure 2**). At the turn of the 20th century, median age at first marriage was 26 for men and 22 for women. By the mid 1950s, these numbers had declined to about 22.5 (men) and 20 (women). Despite frequent references to the 1950s as the quintessential ideal for many American families, from this vantage point we can see that the 1950s were actually something of an aberration in terms of age at first marriage for both men and women, constituting the lowest ages at which people married since official estimates have been kept in 1890. Since that time, age at marriage has steadily increased from the early 20s in the middle of the 20th century. Today, men are typically 30.5 when they marry, while women tend to be about two years younger. Other key factors explaining declining marriage rates are the growth of unmarried cohabitation, which we discuss later, as well as shifting economic fortunes among those with less than a college degree, along with some increase in lifelong singlehood.

**FIGURE 2. ESTIMATED MEDIAN AGE AT FIRST MARRIAGE  
1890-2021, UNITED STATES**



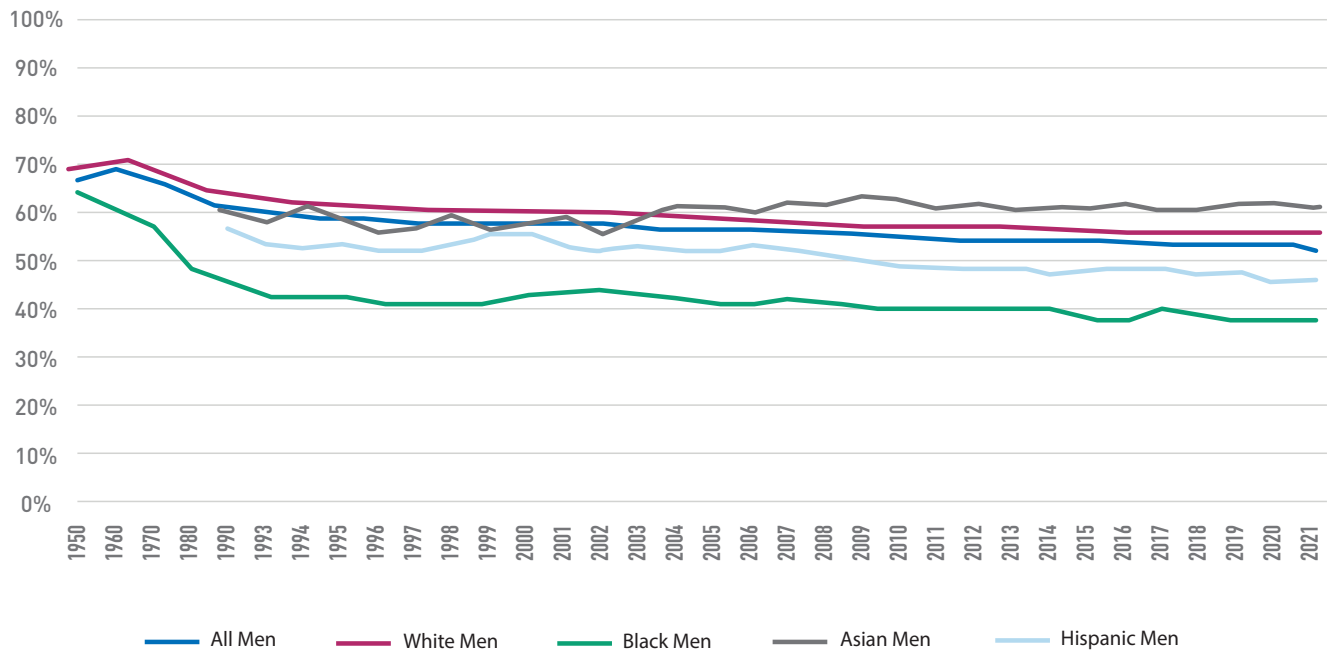
These changes in the marriage rate are also reflected in the decline in the percent of men and women who are currently married (**Figures 3A and 3B**). Since 1950, the percent of currently married persons age 15 and older in the population has declined by 15%. This overall number masks significant racial-ethnic variation. The percent of currently married Black men and women, for instance, has declined by 28% and 30%, respectively, by far the largest decline observed. Among white men and women, the decline has been by 13% and 14%. Since 1990, the first year census data are available for Asian and Hispanic adults, the percent of Asian adults 15 years and older who are currently married has remained unchanged whereas Hispanic adults have experienced about a 10% drop.

**FIGURE 3A. PERCENTAGE OF ALL WOMEN AGE 15 AND OLDER WHO WERE MARRIED, BY SEX AND RACE**  
1950–2021 UNITED STATES



To partially account for declining marriage rates due to delaying marriage to later ages, we examined changes in the percentage of persons age 35 through 44 who were married (**Figure 4**). We examined this age range because most people who are going to marry in their lifetimes have done so by these ages. Since 1960, there has been a pronounced drop, most precipitously in the 1970s and 1980s, in the percentage of persons 35–44 who were married. These patterns do not differ by sex and suggest that low marriage rates are likely the new norm for American family life.

**FIGURE 3B. PERCENTAGE OF ALL MEN AGE 15 AND OLDER WHO WERE MARRIED, BY SEX AND RACE**  
1950–2021 UNITED STATES

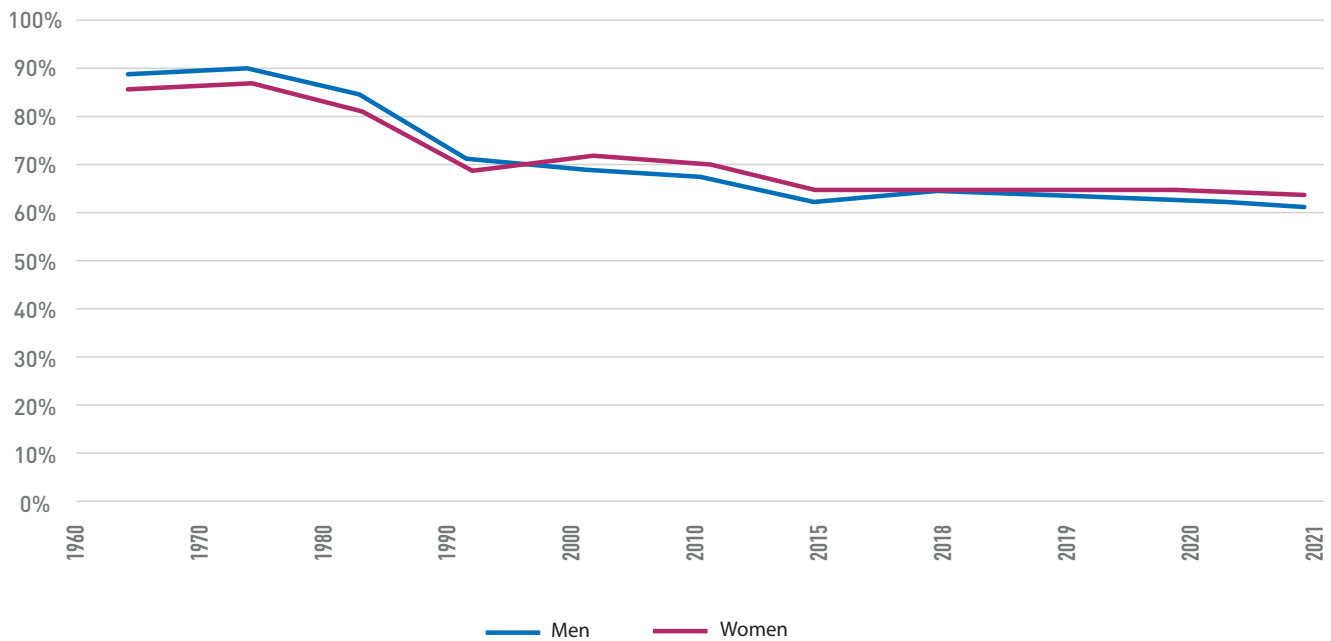




These declines among adults aged 35-44 are also suggestive of potential increases in lifelong singlehood. In every time period for which we have records, the large majority of all persons who marry during their lifetimes have done so by age 45. Whereas historical data indicate that more than 90% of women have eventually married, today those numbers are lower; nearly 1/3 of American adults are single today, up from less than a quarter in 1950 (Miller, 2020), suggesting that an increasing number of people may never marry during their lifetimes (Martin, Astone, & Peters, 2014).

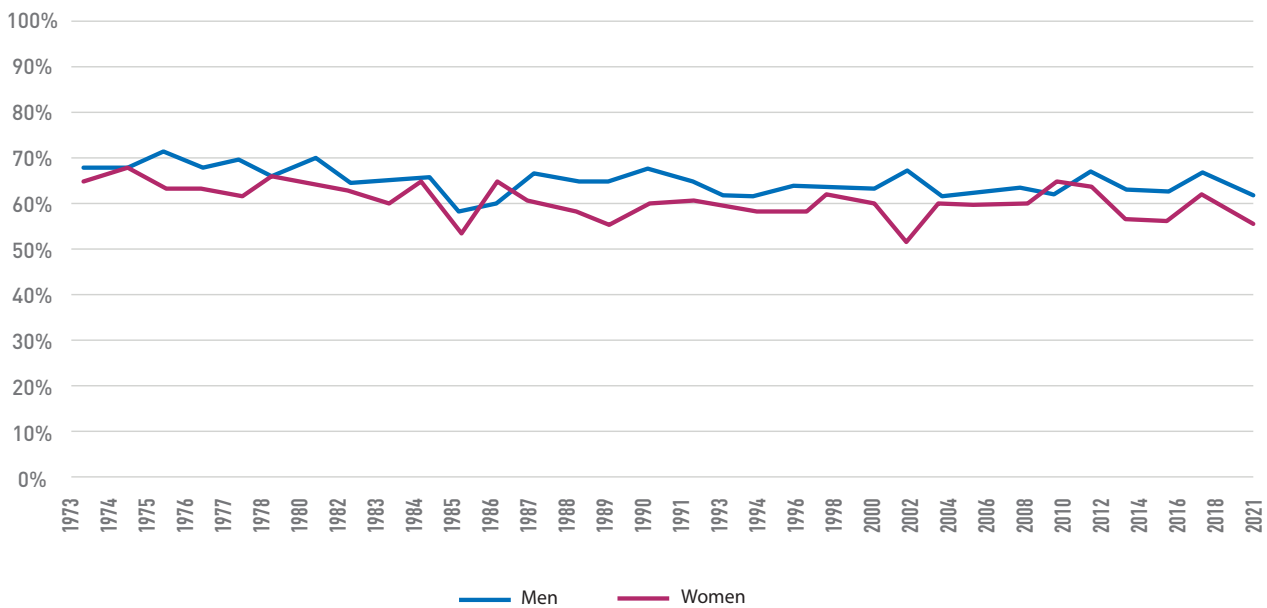
Of course, diminishing marriage rates do not mean people are foregoing romantic unions altogether. Rather, rapid increases in cohabitation mean marriage is yielding ground to unwed unions. Most first marriages today are preceded by cohabitation and an even higher percentage of people in second or third marriages lived together before marrying. An increasing number of people live together with no intention of getting married. Thus, although singlehood, if defined as never marrying, is increasing in the United States, this does not mean people are forsaking long-term romantic relationships; often people are simply cutting marriage out of their long-term plans in favor of cohabitation.

**FIGURE 4. PERCENTAGE OF PERSONS AGE 35-44 WHO WERE MARRIED BY SEX  
1960-2021 UNITED STATES**



One commonly held belief about marriage is that today's marriages are higher quality. After all, if divorce removes poor marriages from the proverbial marital "pool" and cohabitation ensures some bad marriages never happen, then the remaining marriages ought to be happier, at least on average. On the other hand, if we place more and more pressure on our marriages, expecting them to fulfill roles and expectations not previously asked of marriage, as some scholars have argued (Finkel, 2017), marriages might be less happy than they used to be. The best data we have on long-term trends in marital happiness (**Figure 5**) suggest these countervailing influences may be cancelling each other out, as marital happiness has remained largely steady over the past 50 years. Since 1973, the General Social Survey has asked representative samples of Americans to rate their marriages as "very happy," "pretty happy," or "not too happy." The percentage of both men and women who said their marriages were "very happy" has only modestly declined since the 1970s and remained essentially unchanged since the turn of the twenty-first century. Women continue to be slightly less likely than men to report being very happy but the difference is quite small. It therefore remains possible that only the most committed, happiest people marry today, but the goalposts for marital happiness have moved, making happy, fulfilling marriages difficult but attainable.

**FIGURE 5. PERCENTAGE OF MARRIED PERSONS AGE 18 AND OLDER WHO SAID THEIR MARRIAGES WERE "VERY HAPPY" 1973-2021 UNITED STATES**

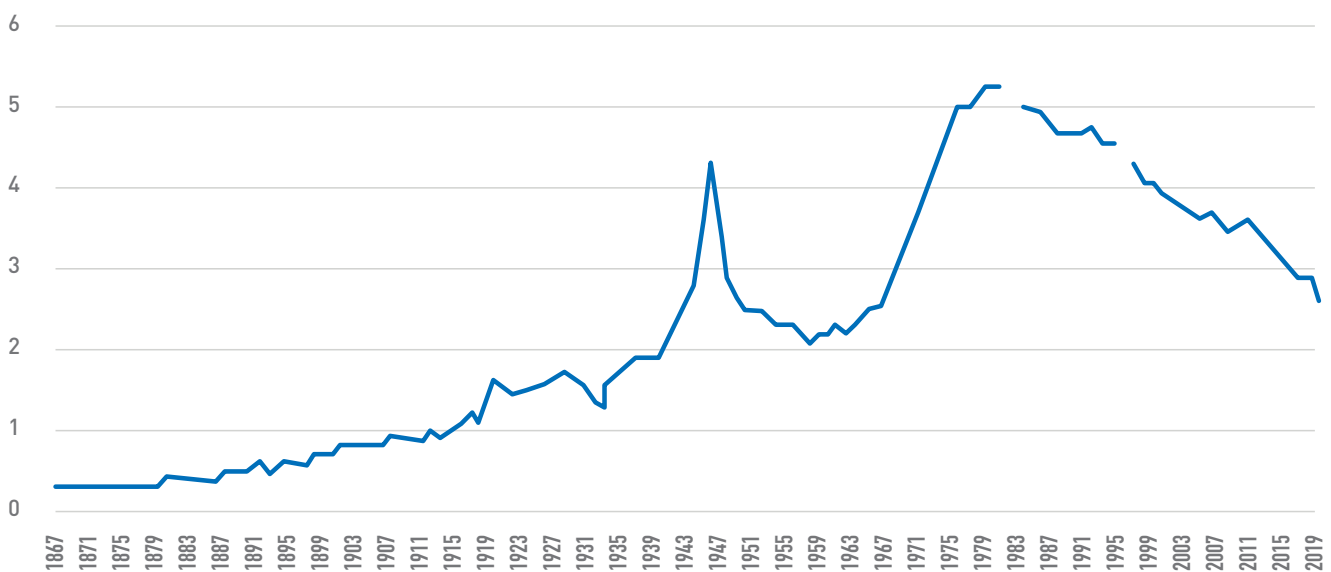


## Divorce (Figures 6, 7A, 7B, 8, 9)

### KEY FINDING:

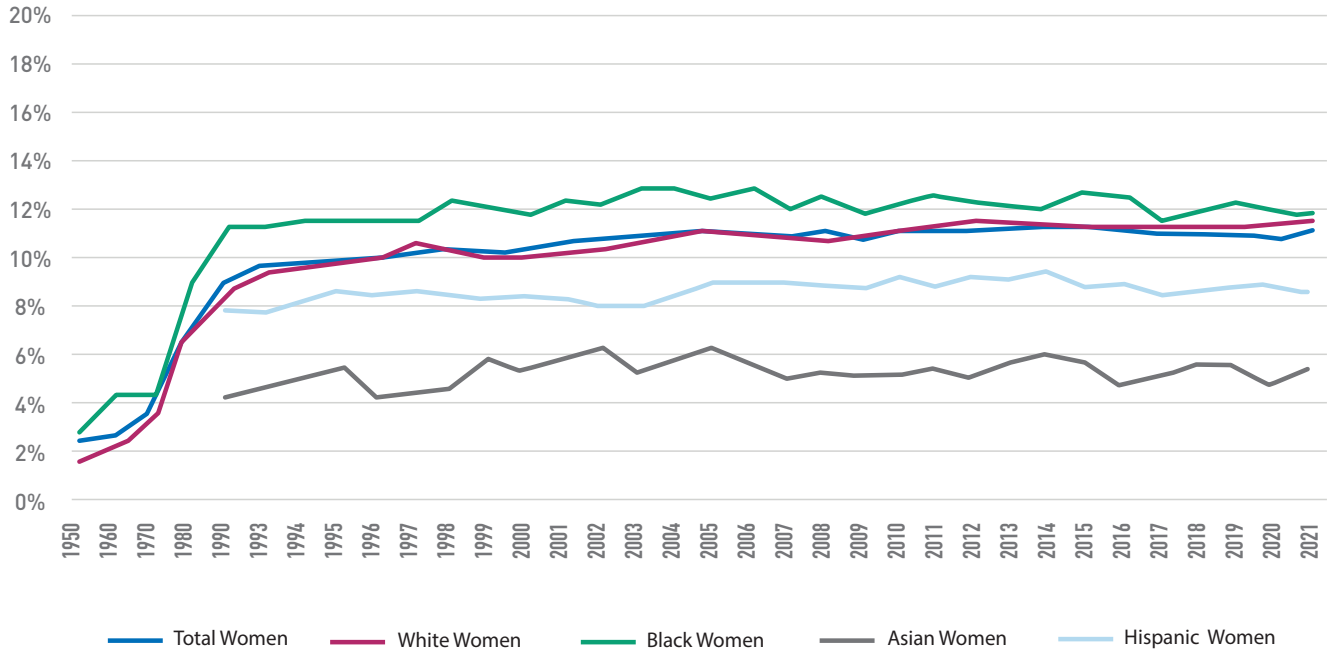
The American divorce rate is about where it was in the late 1960s and has been continually declining since its peak in the early 1980s. Societal acceptance of divorce continues to climb, with nearly 80% of Americans agreeing that divorce is morally acceptable, up from less than 60% at the turn of the twenty-first century. Accompanying this trend, fewer Americans than ever before believe that getting a divorce should be more difficult. For the average couple marrying for the first time, the lifetime probability of divorce is probably around 40%. Racial-ethnic variation in divorce is significant. Roughly equal proportions of white and Black adults have experienced a divorce and lower levels among Hispanic and Asian adults.

**FIGURE 6. NUMBER OF DIVORCES PER 1,000 POPULATION**  
1867-2019 UNITED STATES

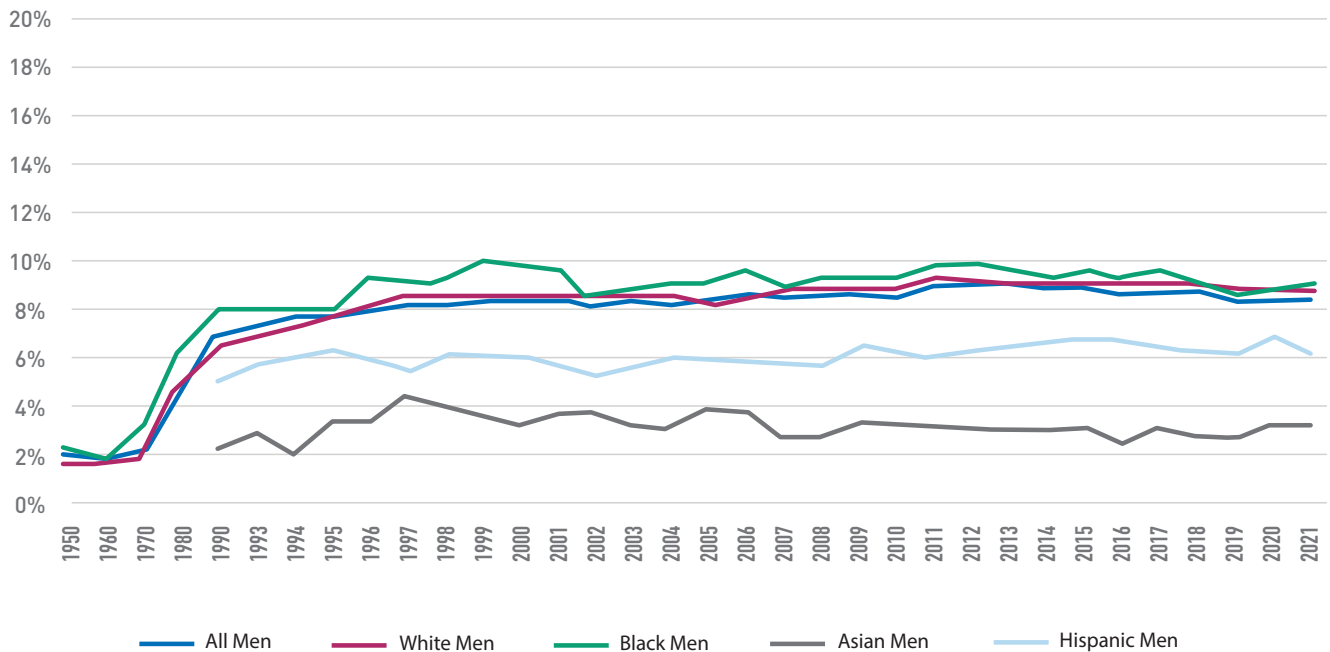


Divorce has experienced a massive increase since 1867, the first year that data are available, when the United States had just 0.3 divorces per 1,000 people in the population (**Figure 6**). While continuously climbing since the days of Reconstruction, there have been two major peaks, one at the end of World War II, with 4.3 divorces per 1,000 population, followed by relative stability from the mid 1940s to the mid 1960s, and another around 1980, with about 5 divorces per 1,000 people, the culmination of a decade and a half spike in divorce. Since that time, however, divorce has been on the decline. In 2019, the divorce rate stood at 2.7 per 1,000 population. Demographers have suggested two reasons for this: increasing age at marriage and an educational gradient in marital stability. Both increasing age at marriage, due to increased maturity, and increasing marriage rates among the college educated (where it is nearly universal, albeit at later ages) mean that marrying individuals have often settled themselves personally, financially, and socially before marriage and thereby are less likely to get divorced.

**FIGURE 7A. PERCENTAGE OF ALL WOMEN AGE 15 AND OLDER WHO WERE DIVORCED, BY SEX AND RACE**  
1950–2021 UNITED STATES



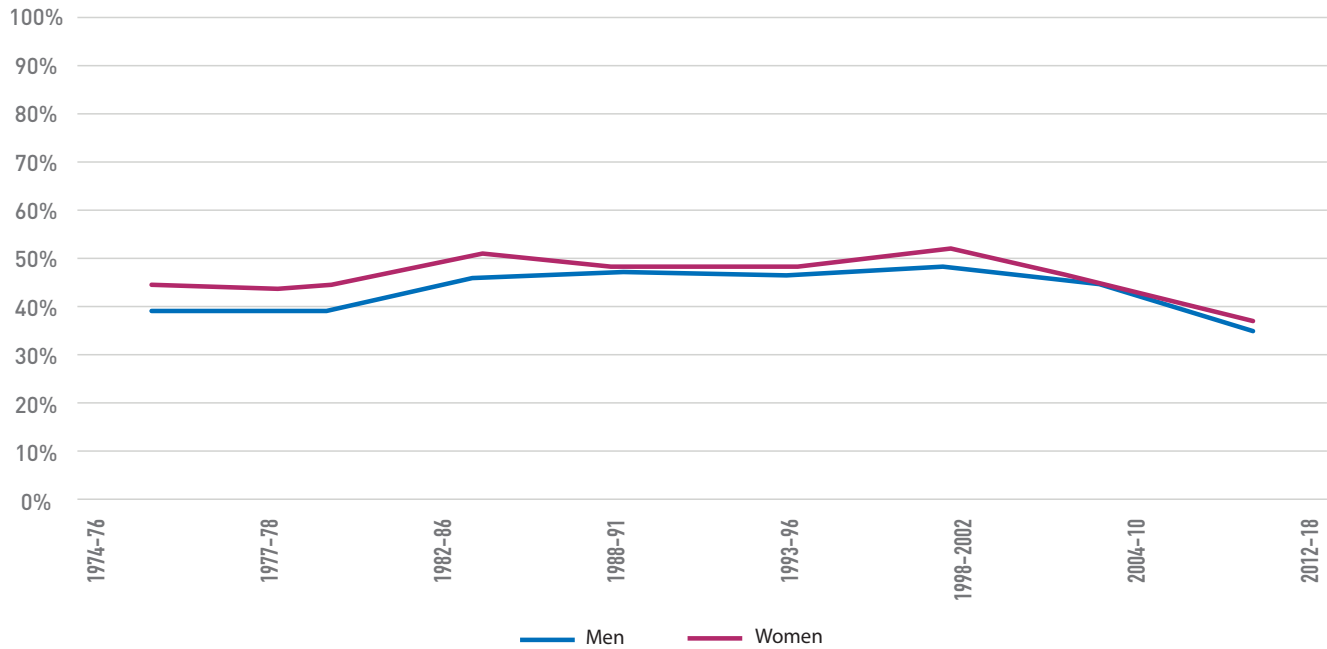
**FIGURE 7B. PERCENTAGE OF ALL MEN AGE 15 AND OLDER WHO WERE DIVORCED, BY SEX AND RACE**  
1950–2021 UNITED STATES



Even though most divorced persons eventually remarry, the growth of divorce has led to an increase in the number of women and men who are divorced (**Figures 7A and 7B**). In 1950, less than 3% of women and 2% of men were divorced, with very little difference between white and Black men and women. These numbers have increased several times since then, with 11% and 8%<sup>1</sup> of women and men in 2021 currently divorced. Recent years have seen a convergence in the percentage of white and black adults who are divorced, with lower levels among Hispanic adults and much lower levels among Asian adults.

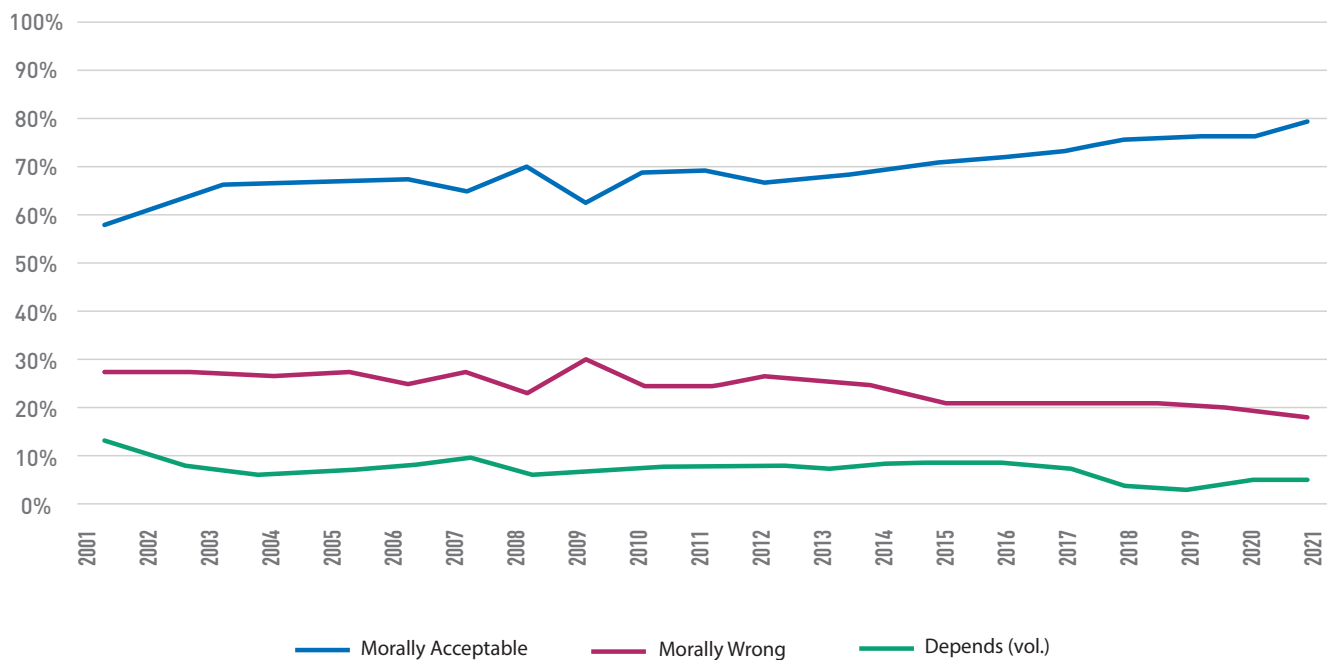
<sup>1</sup> The gender difference is because divorced men are both more likely to remarry and to remarry sooner than divorced women.

**FIGURE 8. PERCENTAGE OF INDIVIDUALS AGE 18-45 WHO SAID THAT DIVORCE LAWS SHOULD BE CHANGED TO MAKE GETTING A DIVORCE “MORE DIFFICULT,” BY PERIOD, UNITED STATES**



Have increasing divorce rates been accompanied by greater acceptance of divorce? Recent poll data suggests the public has become more tolerant of divorce. Americans today are more likely to oppose changing divorce laws (Figure 8). Only 36% of American adults support changing the law to making divorce more difficult to obtain, down from 50% 20 years ago. Americans are also more likely to believe that divorce is morally acceptable (Figure 9). Belief that divorce is morally acceptable has increased from 59% in 2001 to 79% in 2021, meaning 1% of the adult population shifted into this view, on average, every year for the past 2 decades.

**FIGURE 9. PERCENTAGE OF INDIVIDUALS 18 AND OVER WHO BELIEVE DIVORCE IS MORALLY ACCEPTABLE, MORALLY WRONG, OR IT DEPENDS 2001-2021 UNITED STATES**

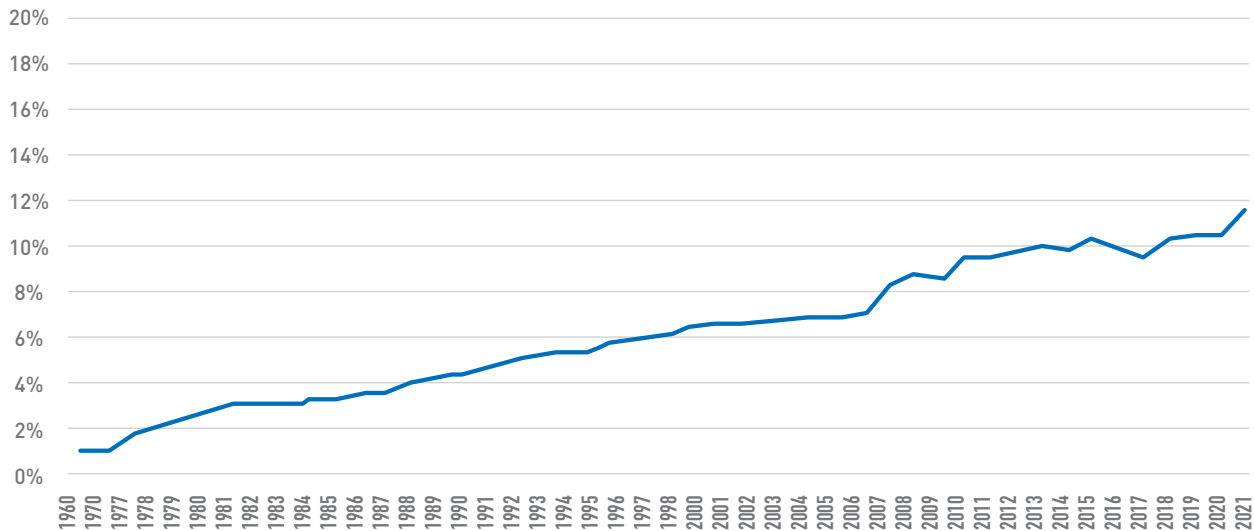


## Unmarried Cohabitation (Figures 10,11)

### KEY FINDING:

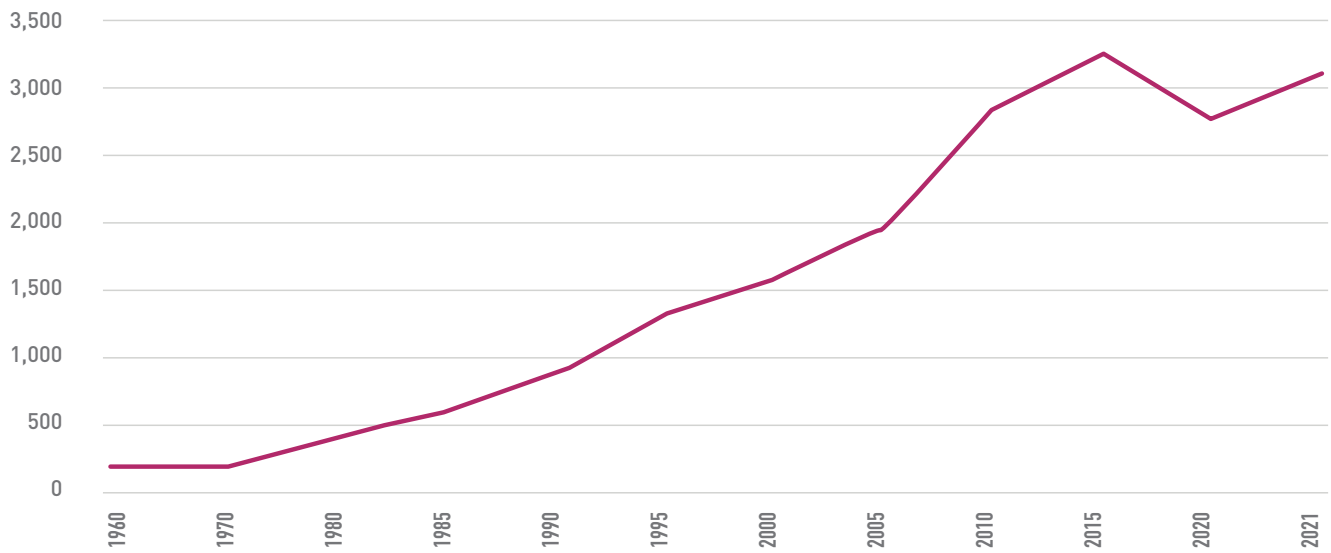
Cohabitation has become a common feature of the American domestic landscape, with the number of unmarried couples increasing dramatically over the past five decades. Consequently, cohabiting households now constitute nearly one in eight family households in the United States, up from less than 1 in 100 fifty years ago.

**FIGURE 10. COHABITING, UNMARRIED, ADULT COUPLES OF THE OPPOSITE SEX AS A PERCENT OF FAMILY HOUSEHOLDS 1960-2021 UNITED STATES**



Between 1970 and 2021, the percent of cohabiting, unmarried opposite-sex couples (**Figure 10**) that were cohabiting increased more than tenfold. In 1970, these couples made up just under 1% of all family households and increased their share of family households continuously to about 6% until the mid 2000s, when their share increased more dramatically so that today over 11.5%, nearly 1 in 8, family households comprise cohabiting opposite-sex couples.

**FIGURE 11. NUMBER (IN THOUSANDS) OF COHABITING, UNMARRIED, ADULT COUPLES OF THE OPPOSITE SEX LIVING WITH ONE OR MORE CHILDREN 1960-2021, UNITED STATES**



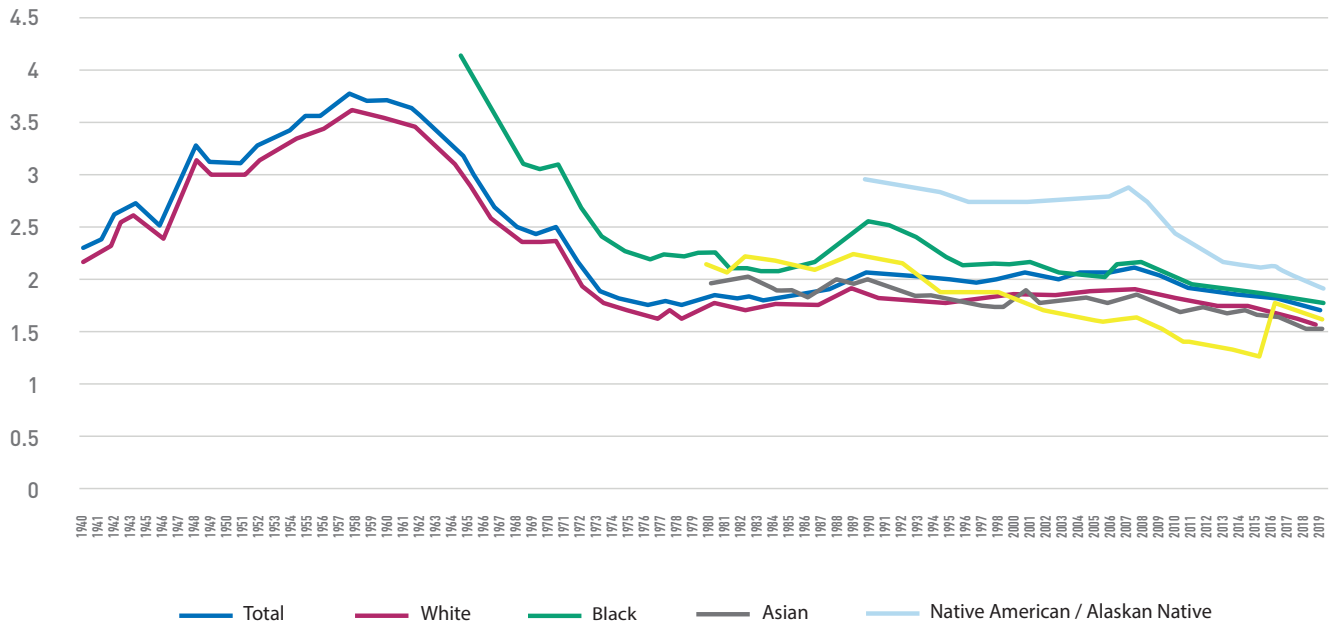
Consequently, there are more children living with cohabiting, unmarried opposite-sex couples than ever before. **Figure 11** shows this dramatic increase. Because more cohabiting couples are having children—or bringing them into their newly formed cohabiting relationship—there has been more than a fifteen-fold increase in the number of cohabiting couples who live with children since 1960. In 1960, there were 196,000 cohabiting couples living with at least one child. This number remained flat through the 1960s but quickly grew to 431,000 in 1980. Between 1990 and 1995, the number of cohabiting couples living with children reached 1 million for the first time. The ensuing period has seen the tripling of that to over 3 million in 2021. Importantly, nearly half of all children are expected to spend some time living with cohabiting parents before age 18 (Brown, Stykes, & Manning, 2016).

## Fertility and Children (Figures 12, 13)

### KEY FINDING:

The presence of children in American society has declined significantly since World War II, as seen in declining fertility rates and the percentage of households with children. Fertility rates are now below replacement levels for all major ethnic groups and only 40% of American households contain children under 18, reflecting both the declining presence of children in American society but also population aging, as American parents live longer after children leave home.

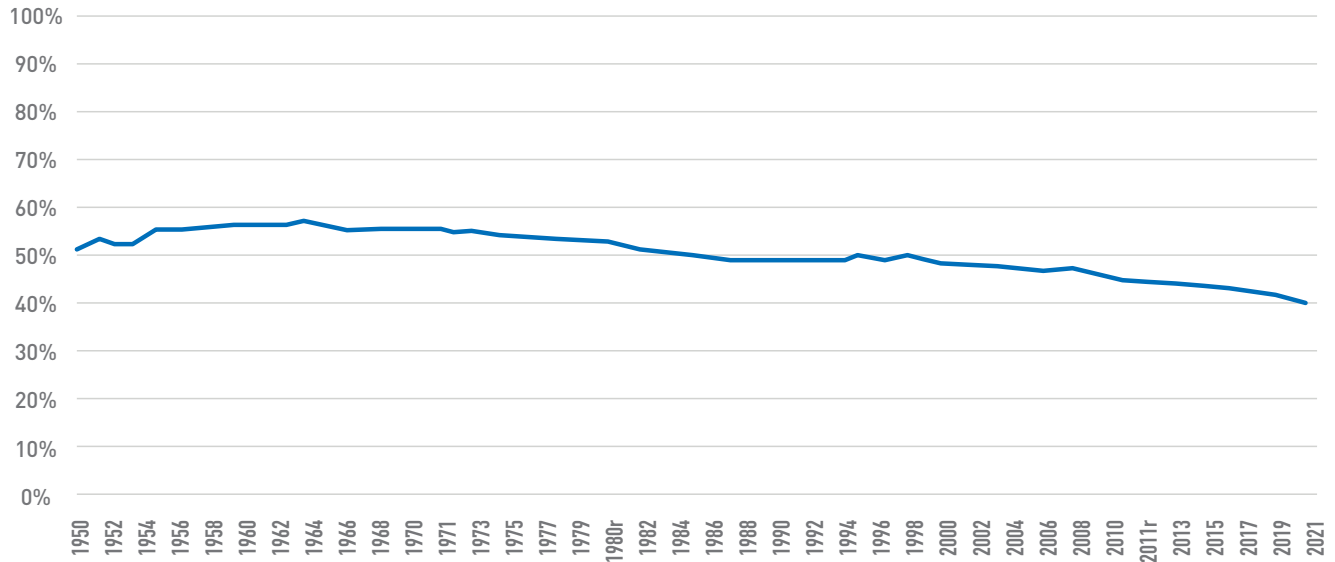
**FIGURE 12. FERTILITY RATES OF WOMEN AGE 15-44, BY RACE**  
1941-2019 UNITED STATES



Throughout most human history, marriage has been geared around the bearing and raising of children and the organization of sexuality, both male and female. Yet recent trends suggest children play an increasingly diminished role in American family life.



**FIGURE 13. PERCENTAGE OF FAMILIES WITH ONE OR MORE CHILDREN UNDER AGE 18  
1950–2021 UNITED STATES**



American have fewer children today than at any point in history. **Figure 12** shows that fertility rates have dropped dramatically from their peak in the 1950s and 1960s. Fertility has been gradually declining throughout American history, bottoming out during the Great Depression of the 1930s before accelerating during the postwar Baby Boom of the 1940s through early 1960s. By 1960, the birth rate had returned to where it was in 1920 and the average woman was expected to have about three and a half children during her lifetime. Since 1960, however, the birth rate has declined sharply, with the greatest declines occurring between 1960 and 1980. Since then, the birth rate has slowly decreased each year. In 2020, the total fertility rate (TFR) was 1.64, less than half the 3.5 children per woman in 1960. In 2019, the latest year for which we have data by race, Hispanic women had the highest TFR at 1.94 and Asian women the lowest at 1.5. While this places the United States at the higher end of fertility rates among wealthy, developed countries, where many European and Asian nations have TFRs below 1.5, the United States remains well below the “replacement level” of 2.1, the average number of children each woman needs to have over her lifetime to maintain or “replace” the population at its current level solely via births. The United States’ relatively high fertility rate is due largely to the high rates of its growing Hispanic population despite Hispanic fertility experiencing the largest decline of any group over the past 20 years, driven by immigrant time spent in the United States and increases in education and English language proficiency (Cuellar, 2020).

This long-term decline in births is directly reflected in the composition of U.S. households. Our analysis<sup>2</sup> shows that 90.7% of American households contained children in 1850. A century later (**Figure 13**), the percentage of families with one or more children was at 52%. While rising throughout the Baby Boom period of the fifties and sixties, it began a steep decline thereafter. In the 1980s, for the first time in American history, less than half of all households contained one or more children. In 2021, just 40% of American families have children living with them, indicating a sizeable majority of American households now contain no children under age 18. This means that fewer adults live with children, that neighborhoods are less likely to contain them, and that children are, for many adults, less a part of their day-to-day life. This reflects not only declining fertility rates but is also a natural consequence of a rapidly aging US society, wherein the number of Americans aged 65 and older is expected to double to nearly 98 million over the next forty years and rising from 15% to nearly a quarter of the overall population (Mather, Jacobsen, & Pollard, 2015).

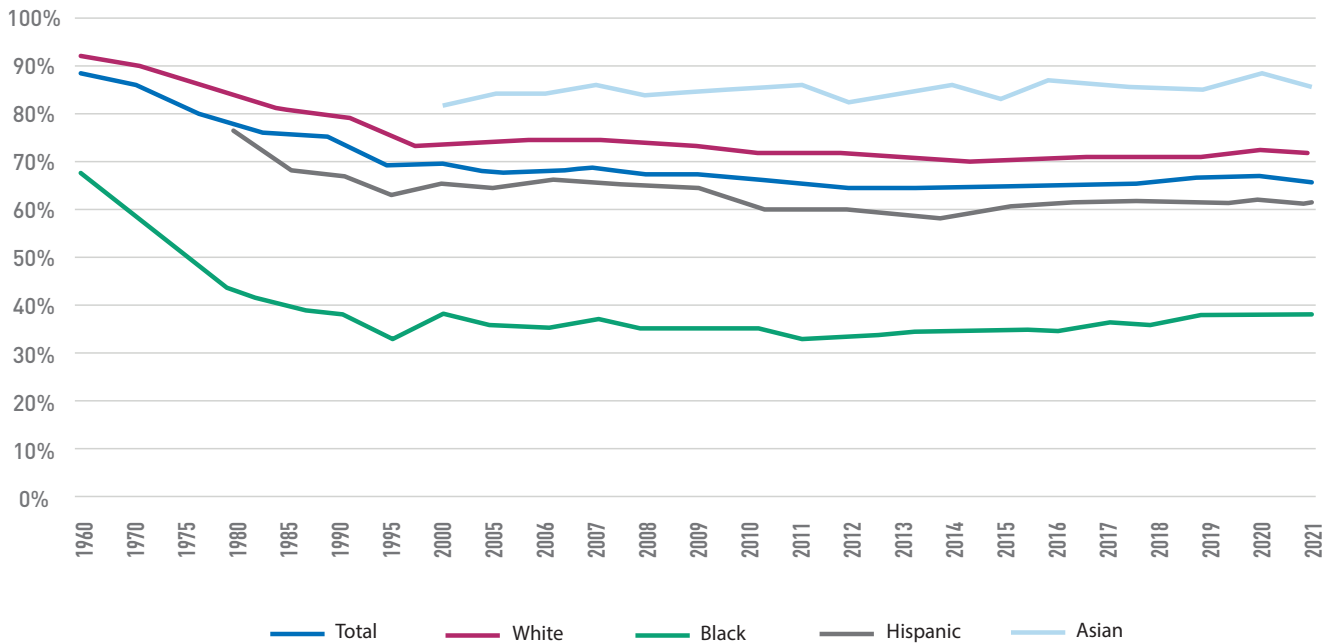
<sup>2</sup> Author estimation based on IPUMS 1850 Census 1 percent sample data. Does not include group quarters or similar.

## Fragile Families with Children (Figures 14, 15, 16, 17, 18)

### KEY FINDING:

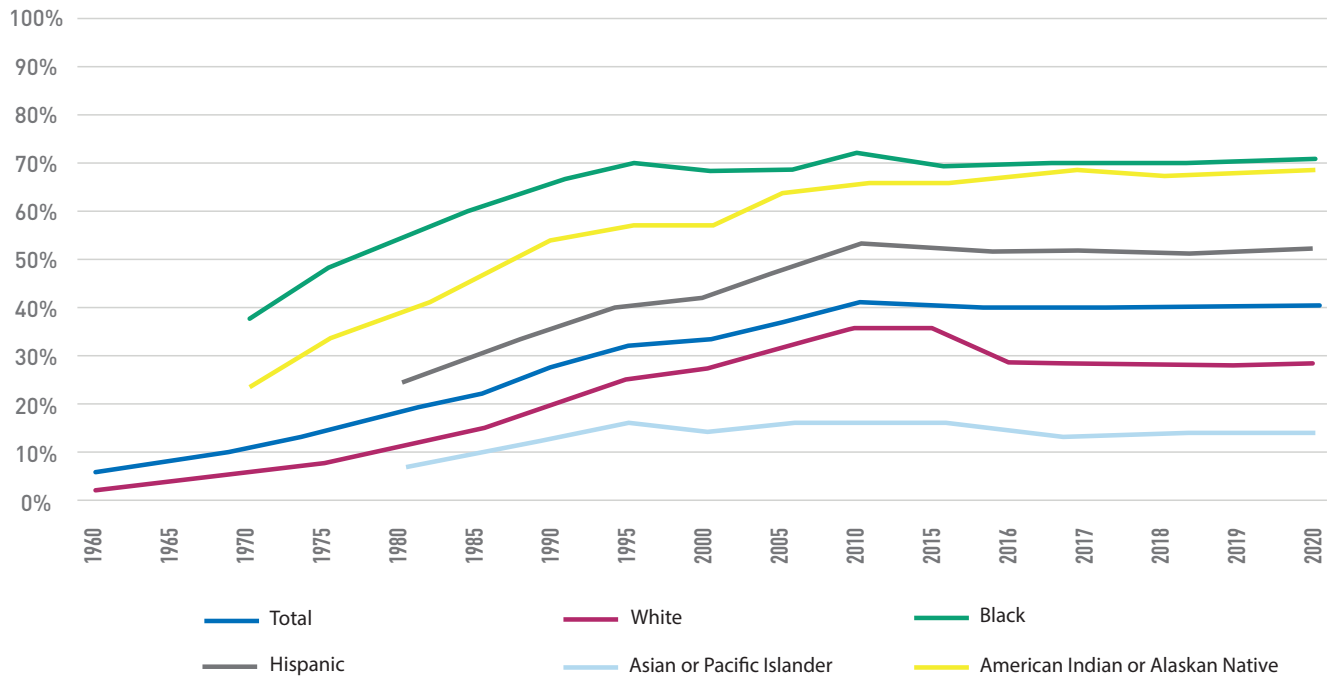
The percentage of children growing up in fragile—typically fatherless—families has continued to grow over the past several decades, although trends suggest a leveling off over the past 10 years. Racial and ethnic variation persists, with Black children, only about 40% of whom live with both married parents, much more likely to live in a single-parent home than any other group. In contrast, 85% of Asian children today live with both parents. Nonmarital fertility appears to have plateaued over the past decade, albeit at high levels, with nearly 40% of all births to unmarried, often cohabiting, parents. Consequently, the number of children living in fragile families is at historically high, though perhaps stable, levels. Income, education, and religion continue to be primary drivers behind childhood living arrangements.

**FIGURE 14. . PERCENTAGE OF CHILDREN UNDER AGE 18 LIVING WITH TWO MARRIED PARENTS, BY RACE**  
1960–2021 UNITED STATES



The social science literature is clear—stable and happy relationships, most often marriages, form a crucial part of well-being for adults. Such relationships are even more important for the socialization and well-being of children. A central—perhaps the single most important—feature of the institution of marriage is to maximize the chances that both parents remain invested and involved in the welfare of children from birth to adulthood and beyond.

**FIGURE 15. PERCENTAGE OF LIVE BIRTHS THAT WERE TO UNMARRIED WOMEN  
1960-2020 UNITED STATES**

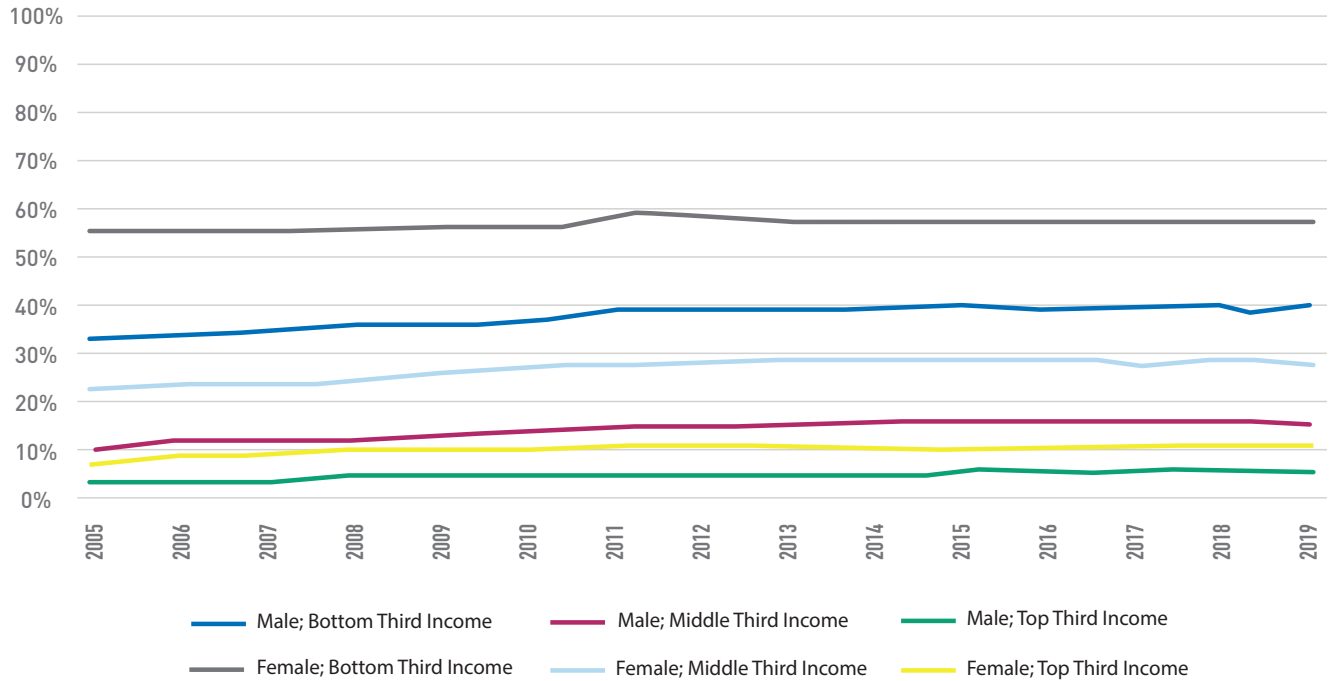


Societal trends, however, suggest that many American families struggle to provide children with a stable, two-parent family. Shifts in the percentage of children under 18 who live with their married parents (**Figure 14**) suggest the next generation of children may be less likely to experience the same level of well-being as their predecessors, as children in these families have negative life experiences at two to three times the rate of children in married, two-parent families (McLanahan, 2004; McLanahan & Sanderfur, 1994). Compared to 1960, far fewer children today live with both married parents. In 1960, almost 90% of American children lived with their married parents, whereas today 1 out of 3 children do not. Among African American children, less than 2 out of 5 children live with their married parents.

These dramatic shifts in children’s living arrangements are primarily driven by three trends: divorce, nonmarital births, and cohabitation. As seen earlier, divorce rose dramatically between 1960-1980. Consequently, the number of children less than 18 who found themselves with divorced parents each year grew from less than 500,000 in 1960 to over a million by 1975. After peaking around 1980, the number has leveled off and remains close to a million new children each year, mostly because decreasing numbers of children per family are offsetting the effects of population growth, so each divorce today affects a smaller number of children.

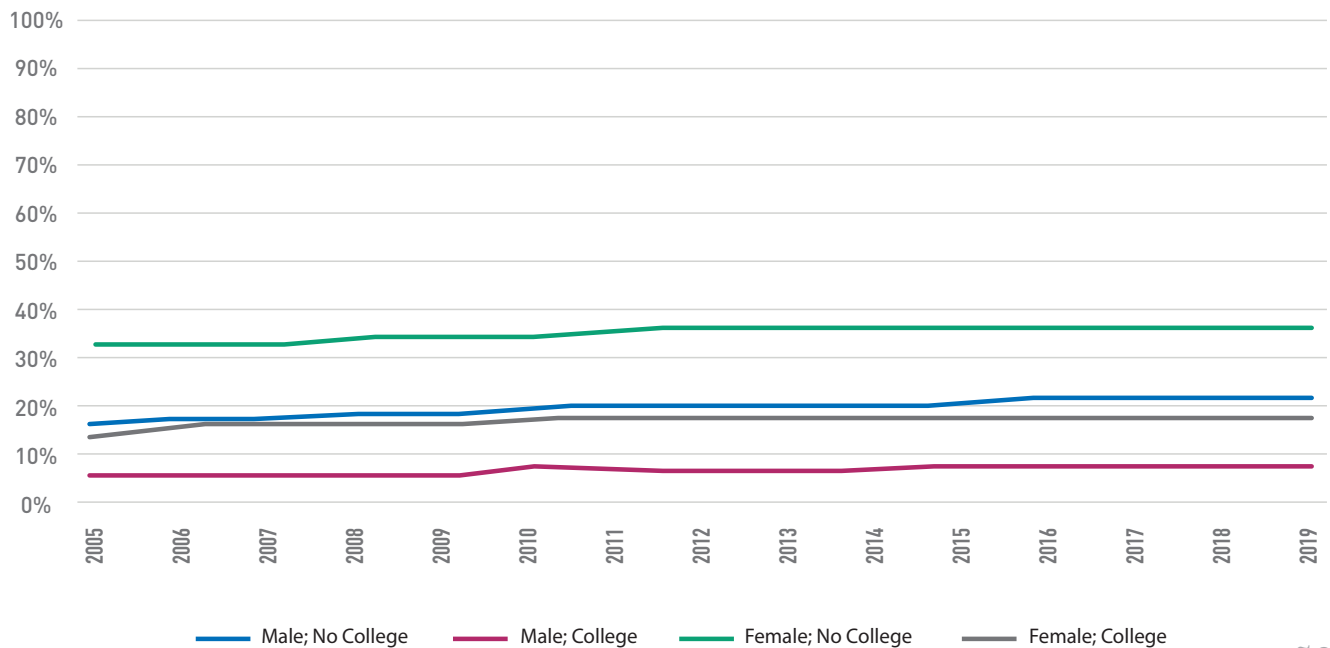
The second reason for this shift in children’s living arrangements is the rapid increase in the percentage of children born to unwed mothers (**Figure 15**), which took off in the 1970s. Since 1960, the percentage of all live births that were to unmarried women has skyrocketed from around 5% to 40.8% today. Fortunately, these numbers seem to have levelled off in the wake of the Great Recession. But the large majority, nearly 70%, of births to Black and American Indian/Alaska Native women were nonmarital, compared to 29% among white women, 53% among Hispanic women, and just 14% among Asian women.

**FIGURE 16. PERCENTAGE OF HOUSEHOLDS WITH CHILDREN WHOSE PARENTS ARE SEPARATED, DIVORCED OR SINGLE, BY PARENTAL GENDER AND INCOME**  
2005-2019 UNITED STATES



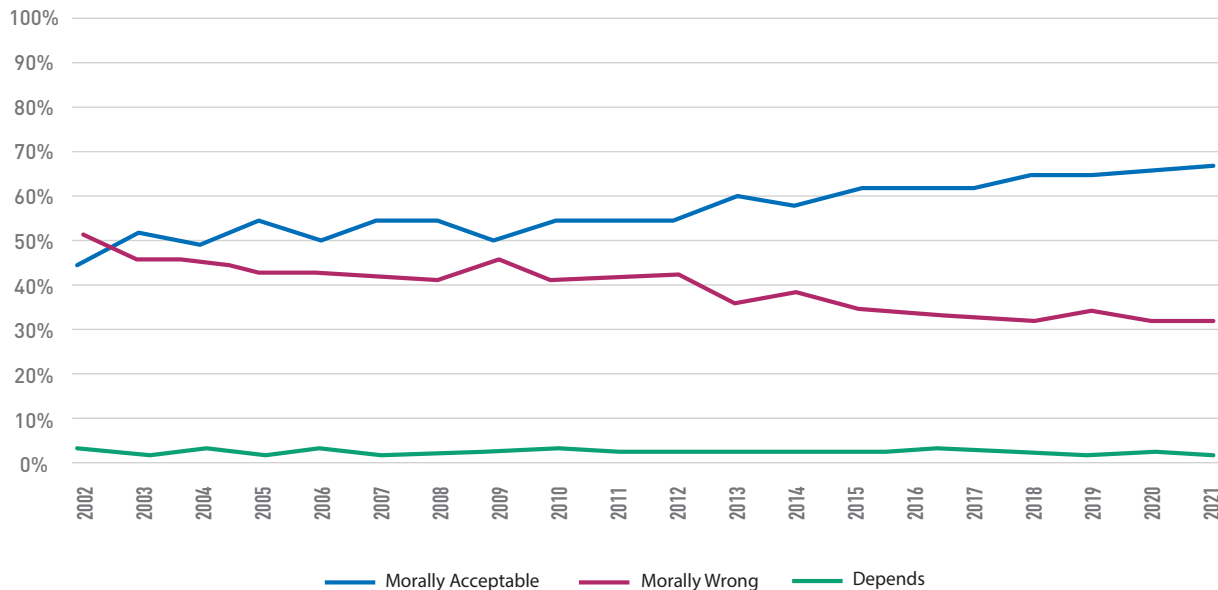
A third, previously mentioned, trend driving changes in children’s living arrangements is the widespread occurrence of parents giving birth and bringing children into cohabiting relationships (**Figure 11**). In 1960, there were less than 200,000 cohabiting opposite-sex couples living with one or more children. While remaining flat throughout the 1960s, this number began to grow rapidly in the 1970s through 2015, when the number of cohabiting couples living with children experienced a particularly steep spike. Since peaking in 2015 at about 3.2 million cohabiting couples living with children, this number has since come down to about 3 million couples today.

**FIGURE 17. PERCENTAGE OF HOUSEHOLDS WITH CHILDREN WHOSE PARENTS ARE SEPARATED, DIVORCED OR SINGLE, BY PARENTAL GENDER AND COLLEGE DEGREE**  
2005-2019 UNITED STATES



To partially explore what may undergird these trends, we examined differences in the percentage of households with children whose parents are separated, divorced, or single (SDS) by parental gender and income (Figure 16) and education (Figure 17). The trends were clear and showed that mothers tend to be worse off than fathers, whether separated, divorced, or single, and that income and education are primary drivers of family patterns. Between 2005 and 2019, the latest year data are available, the percentage of households with children whose parents are SDS rose only slightly from 55% to 58% among mothers in the bottom third of the income distribution. These are very high levels, meaning that many children experience these outcomes. We see a similar pattern when separating by education, specifically by whether one has a college degree. Among fathers with a college degree, only 8% of households with children are living with fathers who are SDS. In contrast, among mothers without a college degree, the comparable number is 37%. We have not seen dramatic increases in these numbers over the past 15 years, suggesting that rising inequality is likely partially responsible for the complex interplay between children’s living arrangements, race-ethnicity, education, income, and parental gender.

**FIGURE 18. PERCENTAGE OF U.S. ADULTS WHO SAID HAVING A CHILD WITHOUT BEING MARRIED IS MORALLY ACCEPTABLE**  
2002–2021 UNITED STATES



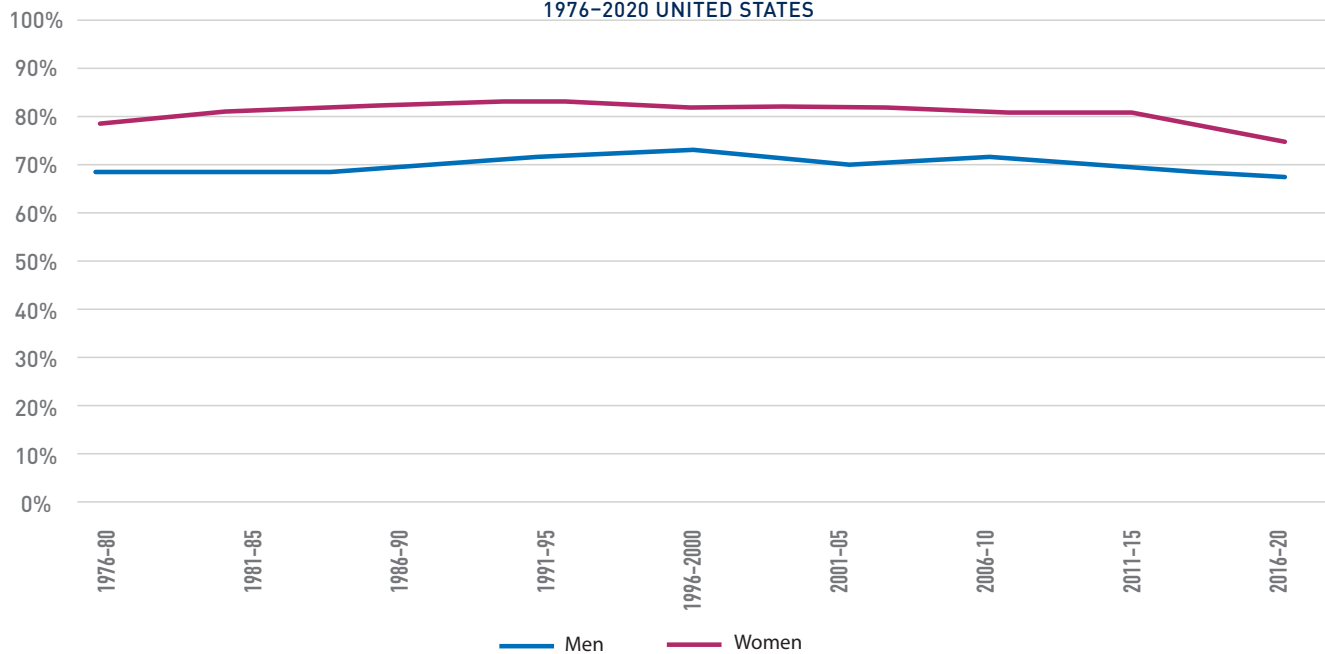
Another explanation for the diversification of American family life has to do with attitudes toward the moral acceptability of nonmarital fertility (Figure 18). When American adults were asked whether having a child without being married is “morally acceptable,” “morally wrong,” or “depends,” increasing numbers of them have stated it is acceptable nearly every year since 2002. In 2002, more adults believed it was morally wrong (50%) than believed it was morally acceptable (45%). Since 2002, however, those who believe nonmarital births are acceptable have overtaken those who believe it to be morally wrong by a wide margin. In 2021, nearly 70% of American adults expressed that having a nonmarital birth was morally acceptable compared to 32% who believed it was morally wrong.

## Teen Attitudes about Marriage and Family (Figures 19, 20, 21, 22)

### KEY FINDING:

Future trends in family are reflected in the opinion of teenagers, where both sexes have consistently desired “a good marriage and family life” for several decades now, although boys want this less than girls. Recent trends, however, suggest a convergence between boys and girls on this, driven by declining desire for marriage and family life among girls. Teenage boys are also a little less optimistic than girls about the prospect of lifelong marriage, although declining optimism among girls is closing the gap. Contemporary teenagers are less likely than their peers from previous generations to believe that marriage leads to fuller, happier lives and more likely to agree that living together prior to marriage is a good idea.

**FIGURE 19. PERCENTAGE OF HIGH SCHOOL SENIORS WHO SAID HAVING A GOOD MARRIAGE AND FAMILY LIFE IS “EXTREMELY IMPORTANT,” BY PERIOD**  
1976–2020 UNITED STATES

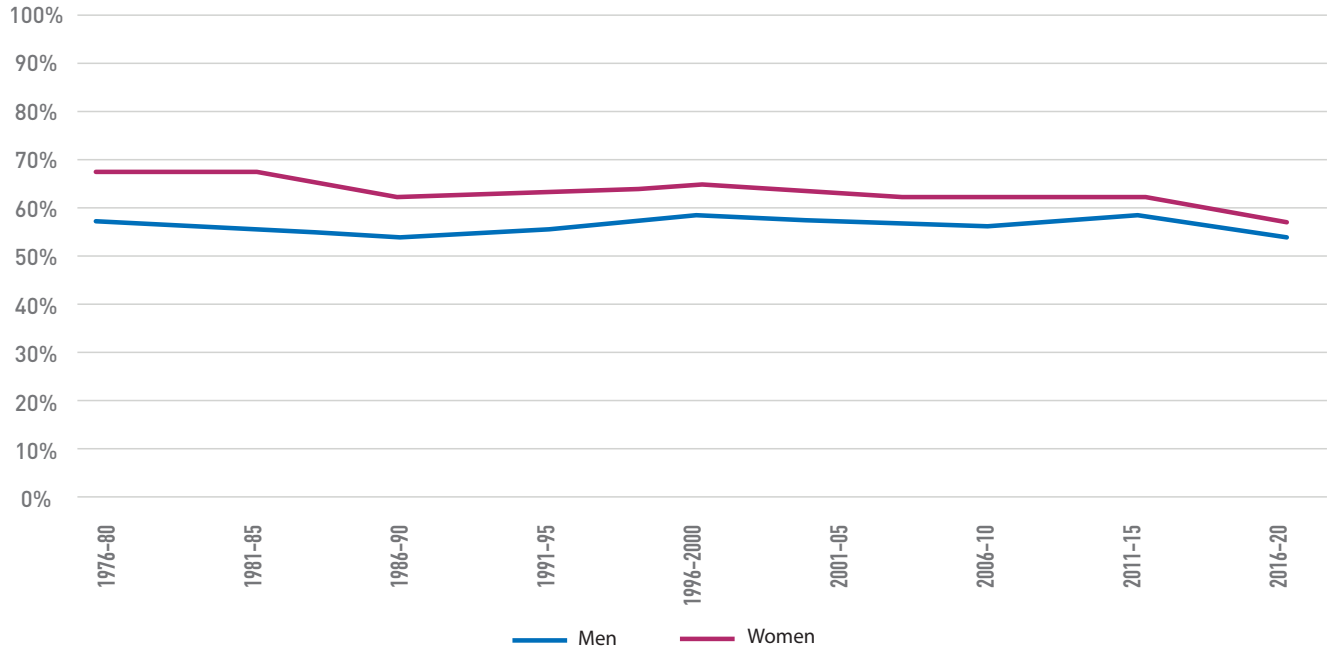


If we wish to peek into the future, one may discern possible future trends by asking what our nation’s youth think and say about future marriage and family life. Will prevailing trends continue or will today’s youth make changes that better accommodate their desires?

To find out, we use the annual “Monitoring the Future” survey of high school seniors. Among teenagers of both sexes, the desire for a “good marriage and family life” (Figure 19) has remained high and unchanged for several decades. About 75% of female and 70% of male high school seniors believe it to be “extremely important.”<sup>3</sup>

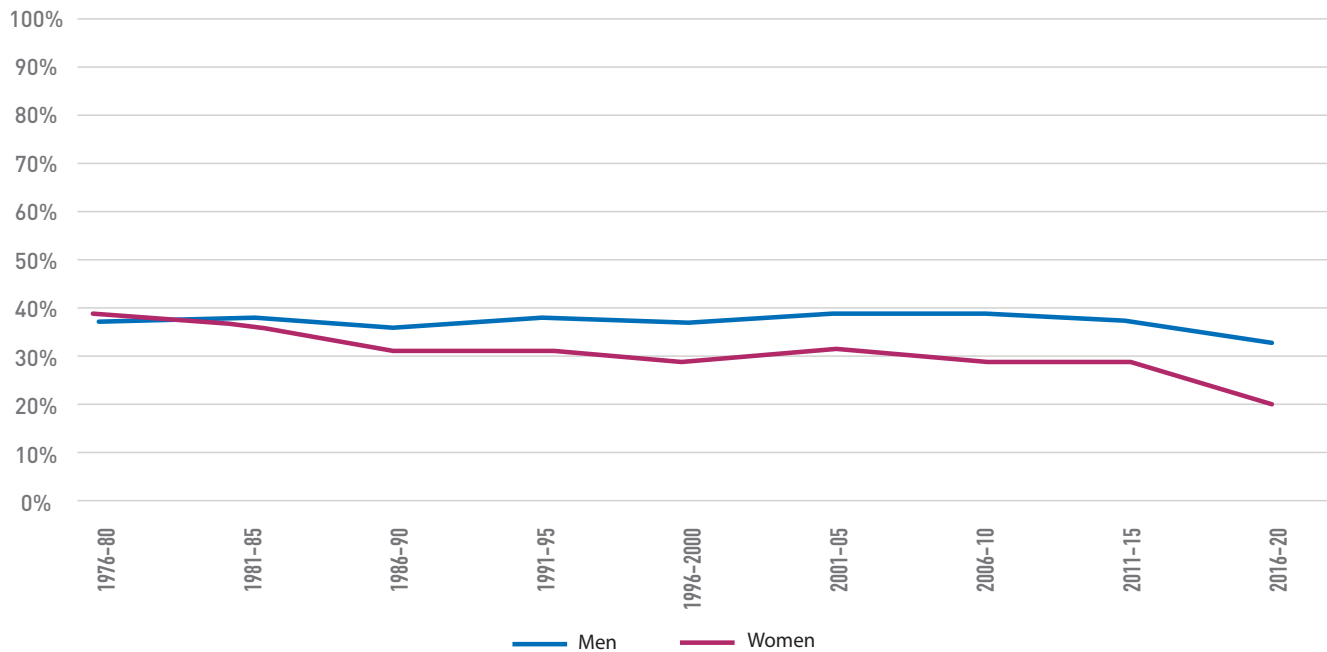
<sup>3</sup> The survey asked respondents whether marriage and family life were not/somewhat/quite/extremely important. Nearly all of the decline observed is due to high school seniors saying marriage and family life are “quite” instead of “extremely” important.

**FIGURE 20. PERCENTAGE OF HIGH SCHOOL SENIORS WHO SAID IT IS VERY LIKELY THEY WILL STAY MARRIED TO THE SAME PERSON FOR LIFE, BY PERIOD**  
1976-2020 UNITED STATES



Other data from Monitoring the Future survey show that beliefs about lifelong marriage are also high, although these numbers have declined somewhat since the late 1970s. Today, 57% of senior girls and 55% of senior boys believe they'll stay married to the same person for life, compared to 68% and 57% of senior girls and boys in the late 1970s (Figure 20).

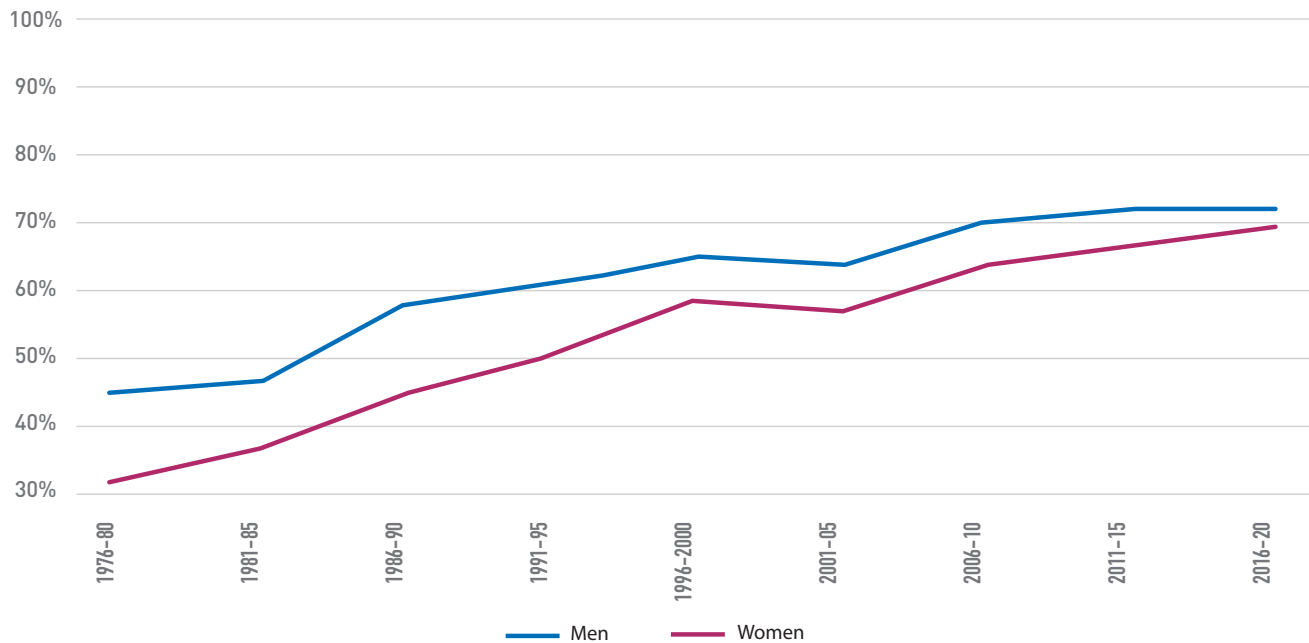
**FIGURE 21. PERCENTAGE OF HIGH SCHOOL SENIORS WHO AGREED OR MOSTLY AGREED THAT MOST PEOPLE WILL HAVE FULLER AND HAPPIER LIVES IF THEY CHOOSE LEGAL MARRIAGE RATHER THAN STAYING SINGLE OR JUST LIVING WITH SOMEONE, BY PERIOD**  
1976-2020 UNITED STATES



At the same time, the belief that marriage, compared to staying single or cohabiting, will lead to a fuller and happier life, has declined since the 1970s, particularly among girls (Figure 21). Whereas roughly 40% of senior boys and girls in the late 1970s agreed that most people who marry lead fuller and happier lives, less than 33% of senior boys and just 21% of senior girls believe so today. Young women’s faith in marriage’s ability to deliver happiness has fallen markedly over the past several decades, despite an abundance of empirical evidence that married individuals and parents are happier and healthier than those who choose to remain single or cohabit continuously (Herbst & Ifcher, 2016; Hymowitz, Carroll, Wilcox, & Kaye, 2013).

We find similar patterns when looking at the percentage of high school seniors who agreed or mostly agreed that premarital cohabitation is usually a good idea (Figure 22). In the late 1970s, when acceptance of cohabitation was not yet normative, just under half (45%) of men and less than a third (32%) of women agreed that is usually a good idea for a couple to live together before getting married to find out whether they get along, a wide gap between men and women. Along with rapid increases in the acceptance of premarital cohabitation, this gender gap has shrunk. Seventy percent of women and 72% of men agreed with that statement in the latest period of 2016-2020, indicating that acceptance of premarital cohabitation as a “test run” for marriage has become normative and that the gap between men and women on the issue has all but disappeared.

**FIGURE 22. PERCENTAGE OF HIGH SCHOOL SENIORS WHO AGREED OR MOSTLY AGREED WITH THE STATEMENT, “IT IS USUALLY A GOOD IDEA FOR A COUPLE TO LIVE TOGETHER BEFORE GETTING MARRIED IN ORDER TO FIND OUT WHETHER THEY REALLY GET ALONG,” BY PERIOD 1976-2020 UNITED STATES**



In summary, while marriage and family life remain important goals and priorities among today’s teenagers, they are also increasingly accepting of a range of alternative nonmarital lifestyles that may impede these goals. There is little evidence of a cultural shift toward a more marriage- and child-centric approach to family life in the next generation; instead, it appears the nation’s retreat from marriage is likely to continue with marriage playing a less central role in the landscape of contemporary American family life, although it will remain personally important to many.



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- Figure 3B U.S. Census Bureau, Current Population Reports, "America's Families and Living Arrangements." Table MS-1.
- Figure 4 U.S. Census Bureau, Current Population Reports, "America's Families and Living Arrangements." Table UC3
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- Figure 14 U.S. Census Bureau, Current Population Reports, "America's Families and Living Arrangements." Table C3.
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- Figure 20 "Monitoring the Future Survey," conducted by the Survey Research Center at the University of Michigan.
- Figure 21 "Monitoring the Future Survey," conducted by the Survey Research Center at the University of Michigan.
- Figure 22 "Monitoring the Future Survey," conducted by the Survey Research Center at the University of Michigan.