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Knot Yet: Getting Married Later Can Have Economic Costs, Benefits

Americans are getting married at ever-older ages, and a new report says this trend may be partly responsible for the shrinking of the middle class.

On average, brides are 26.5 years old and grooms are 28.7 when they head to the altar, according to the authors of the report, “Knot Yet,” which was released Friday by the National Marriage Project at the University of Virginia and collaborators. Those ages represent historic highs.

For college-educated men and women, delaying marriage has paid off – literally. By enabling them to finish school and get their careers established, these younger adults are investing in themselves for the long haul.

The return on this investment is most significant for women: Those who finish college and get married after turning 30 earn \$18,152 more per year, on average, than women who marry in their 20s or teens. Even women who are high school graduates but don’t finish college earn \$4,052 more per year, on average, than women who marry when they’re younger.

Meanwhile, women who don’t delay marriage are still increasingly likely to become mothers before they become wives. The report found that the median age at which women had their first baby was 25.7, nearly a full year younger than the average age of marriage. Put another way, by the age of 25, only 38% of women are married but 44% are mothers.

This pattern of putting parenthood before marriage has long been observed in lower-income households, but “Knot Yet” notes – with some alarm – that the trend is now spreading to middle-income households.

Regardless of what you think about the morality of this, there are data that suggest children born to unmarried parents are at several disadvantages compared with their peers with married parents. Citing research in “The Marriage-Go-

Round” by Andrew J. Cherlin and a journal produced by Princeton and the Brookings Institution called “The Future of Children,” the report says that children suffer financial, academic and emotional consequences when their parents are not in stable relationships and romantic partners come and go.

“Marriage delayed, then, is the centerpiece of two scripts that help create two different outcomes and two different life chances for the next generation,” the study authors wrote. “For the college-educated third of our population, it has been a success. For the rest, not just the truly disadvantaged but large swaths of Middle America, not so much.”

Among the report’s other conclusions: Childless men and women who are still single in their 20s are less satisfied with their lives than their married counterparts. Men, in particular, are more likely to “drink too much.”

Single parents in their 20s have “high rates of depression and dissatisfaction,” though slightly less so if these parents are living together. Either way, they’re worse off than married parents in the same age group.

Delaying marriage has helped reduce the U.S. divorce rate, which peaked in the early 1980s. The older couples are when they get married, the more mature and financially secure they are, two factors that translate into a lower risk of divorce. Overall, an estimated 40% of marriages end up in divorce, down from 50% 30 years ago.

“Knot Yet” was produced in collaboration with the National Campaign to Prevent Teen and Unplanned Pregnancy and the RELATE Institute, a project of the Marriage Study Consortium at Brigham Young University. You can read it online here.