

# The New York Times

## Late Marriage and Its Consequences

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On Wednesday I had the privilege of joining a Brookings Institution event organized around the new report “Knot Yet: The Benefits and Costs of Delayed Marriage,” which tries to tease out the social implications of the steadily rising age of first marriage — now at 27 for women and 29 for men, both historic highs. Not surprisingly, a lot of the discussion focused on the impact of this trend on children, because the story of late marriage is entangled with the story of rising out-of-wedlock births, thanks to what the authors call “the great crossover” — the fact that the age of first marriage, which was once about a year earlier than the average age at which the first child was born, now lags the average age of first birth by about a year. Hence the report’s most attention-grabbing statistic: That 48 percent of overall first births, and 58 percent of first births to what the report calls “Middle Americans” — women with a high school diploma and maybe some college, but no 4-year degree — now take place outside of marriage, a trend whose negative consequences for children probably don’t need to be rehearsed here.

One of the useful things about the “Knot Yet” report, though, is how much it tries to tell us about the impact of delayed marriage on the lives of adult men and women. The simplest way to interpret this impact is suggested by the write-up the study received from the Atlantic: Great for college-educated women, pretty good for the rest of the female population, bad for men and particularly bad for working class men. Upper-class women reap a large wage premium from delaying marriage — a college-educated woman who marries in her 30s earns over \$15,000 more annually than a woman who marries in her early 20s, and when you look at household income, the premium for marrying later rises to more than \$20,000. Women without 4-year degrees also enjoy a wage premium when they delay marriage, albeit a smaller one (and a very small one when you look at household income). Men, meanwhile, reap a wage premium from marrying earlier, so late marriage tends to hurt their economic prospects: For men without a 4-year degree, the earlier the marriage, the higher their income, and even college-educated men earn more if they marry in their 20s than in their 30s. (This is not the only way that the burdens of the new marital landscape seem to fall heaviest on males.)

But the “good for women, bad for men” story is complicated by various factors. The cost of children, for one: While well-educated women are generally delaying marriage and childbirth, less-educated American women who wait to marry are much more likely to have a child before wedlock, which raises the chances that they’ll end up raising them with an absent or unreliable father — and with it, the chances that their wage premium will be eaten up by the price of parenting. The risk of never marrying, for another: For both the well-educated and the less-educated, marriage delayed can mean marriage forgone, and in terms of household income it makes more of a financial difference whether you marry at all than whether you marry at 27 or 31.

And the economic element is further complicated by the emotional component of the story. There is a health-and-happiness premium for marriage even in the carefree twenties: Married late-twentysomethings, male and female, are less likely to describe themselves as depressed and more likely to describe themselves as satisfied with their lives (and also less likely to report recent drunkenness) than both singles and cohabitating couples. More striking still are the numbers for marital happiness over the life cycle: While the risk of divorce does generally go down the older you get married, the “Knot Yet” study cites a survey showing that women who married in their mid-20s (24-26) were much more likely to describe their marriages as “very happy” over the long run than those who married younger and those who married older. (Though of course causation runs in both directions: An emotionally stable person who doesn’t drink to excess is more likely to get married in the first place, the person who feels confident enough to tie the knot in their mid-20s may be less likely to look back and feel like they “settled” in order to have children, etc.)

Then, finally, as many material benefits as delaying marriage and childrearing offers to the best-educated Americans, the impact of late parenting on familial health and happiness is more uncertain. This was the subject of Judith Shulevitz’s fascinating and disturbing New Republic essay late last year (I wrote about it here), which discussed the stress of fertility treatments, the risk of genetic disorders, the disappointment of having fewer children than you

planned ... and then the distinctive burdens that come with becoming parents when your own parents are already entering their own declining years.

So instead of just looking for clear winners and losers from the new late-marrying landscape, it might be more plausible to say that 1) both the costs and the benefits of late marriage cross lines of gender and class, but 2) there do seem to be more sweet spots for the well-educated, and more land mines awaiting the working class. In upper class America, you may not want to marry too early or too late, but once you've graduated college there's a broad zone where financial and emotional interests seem more likely to align than not. The woman who meets her future spouse in college and gets married to him in her mid-20s, the male college graduate who waits till his late 20s to get hitched, and the career-minded woman who ties the knot at 31 are all striking a plausible balance (statistically speaking) between marital fulfillment, marital stability and potential earnings.

In working class America, though, it's much harder to figure out where the sweet spot lies, and how to bring the two sexes' interests into line. The path that offers the clearest financial benefits to men (relatively early marriage) is perilous for women, because the earnings that they lose by marrying early loom large if the marriage then falls apart, which earlier marriages are more likely to do. And wedlock isn't magic: Even if late marriage seems to hurt the

economic prospects of working class men, their economic prospects are poor for many other reasons as well, which makes them less marriageable, period. But for women, this dearth of marriageable men then cuts both ways: You don't want to rush into things, but you don't want to let a plausible mate slip away. Hence the appeal of cohabitation, as a trial run — but that trial run makes it easier to end up with semi-accidental, semi-planned out-of-wedlock childbearing, because after all you're almost married, and you're in prime childbearing years, and the rewards for putting career ahead of family aren't nearly as high as they are for the college-educated ...

Obviously people don't generally game out their romantic life in quite this way. But that's part of the point: The longer the road from sexual maturity to marriage, the more complicated the underlying cost-benefit calculus in any given relationship becomes, and the more difficult it becomes for people with fewer resources to figure out the wisest course to take. So while the new romantic landscape doesn't offer automatic benefits to the upper class and automatic costs to everyone else, it does create a situation where the people who need the least help figuring out the wisest life course have multiple clear paths to take, and the people who would most benefit from a simple map to responsible adulthood can easily end up in a maze instead.