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## The New Unmarried Moms

*We've Reduced Teen Pregnancy, but Now Childbearing Outside Wedlock is Exploding Among 20-Somethings*

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For many Americans, the phrase “young single mother” conjures up a picture of a teenage high-school dropout. But that image is out of date. Teen pregnancy rates have been declining for two decades now. Today’s typical unmarried mother is a high-school graduate in her early 20s who may very well be living with her child’s father.

Despite her apparent advantages, however, she faces many of the same problems that we used to associate with her younger sisters. If 30 is the new 20, today’s unmarried 20-somethings are the new teen moms. And the tragic consequences are much the same: children raised in homes that often put them at an enormous disadvantage from the very start of life.

Childbearing outside wedlock is rising among 20-somethings as teen pregnancy has dropped.

Thanks in part to TV shows like “Girls” and predecessors like “Friends,” we tend to think of today’s 20-something years as a kind of postadolescent transitional period: Young adults move in and out of jobs and careers, hang out at cafes and bars with friends, test drive romantic partners and just try to figure themselves out. This pop-cultural depiction is accurate enough for the third or so of Americans who have a four-year college degree, but it’s a long way from the reality of most 20-somethings. By the time they turn 30, about two-thirds of American women have had their first child, usually outside of marriage.

Indeed, 20-somethings are driving America’s all-time high level of nonmarital childbearing, which is now at 41% of all births, according to vital-statistics data from the Centers for Disease Control and Prevention. Sixty percent of those births are to women in their 20s, while teens account for only one-fifth of nonmarital births. Between 1990 and 2008, the teen pregnancy rate has dropped by 42%, while the rate of nonmarital childbearing among 20-something women has risen by 27%.

The shift of unmarried parenthood from teens to 20-somethings is in part an unexpected consequence of delaying marriage. Over four decades, the age for tying the knot has risen steadily to a new high of nearly 27 for women and 29 for men, according to Census figures.

The good news is that later marriage has given many young people the chance to finish their educations and stabilize careers, finances and youthful passions before starting a family. One big upside is that college-educated women who wait until 30 to marry have higher incomes—about \$10,000 more annually—than those who tie the knot in their mid-20s. Later marriage has also helped cut the divorce rate, which has been falling slowly but steadily since 1980.

But if later marriage has been a boon for the college educated, the same cannot be said for Middle Americans—the more than 50% of young adults who have a high-school diploma and maybe some college, but not a bachelor’s degree.

In fact, a key part of the explanation for the struggles of today’s working and lower middle classes in the U.S. is delayed marriage. When the trend toward later marriage first took off in the 1970s, most of these young men and women delayed having children, much as they had in the past. But by 2000, there was a cultural shift. They still put off their weddings, but their childbearing—not so much. Fifty-eight percent of first births among this group are now to unmarried women.

Among college grads today, only 12% of first births are outside marriage. For high-school dropouts, who tend to be the poorest population, 83% of first births are outside marriage, the CDC data show.

Kay Hymowitz of the Manhattan Institute asserts that women in their 20’s should seek stability in marriage before childbirth. WSJ’s Wendy Bounds asks why.

If postadolescent mothers and fathers were simply marrying each other a year or two after the arrival of their bundle of joy and remaining together, these trends might not be so troubling. But that’s not what’s happening. Many unmarried mothers in their 20s are living with their baby’s father when they give birth. But about two-fifths of those couples break up before their child’s fifth birthday; that’s three times the rate for married couples of their age.

These parents often go on to have another child (or children) with another partner (or partners), creating a family maze of step parents, siblings, grandparents and homes. As a great deal of research has shown, such instability is one of

the greatest risks to children's well-being. It greatly increases the likelihood that they will experience academic, social and emotional problems like poor grades, drug abuse and (perpetuating the cycle) unmarried childbearing.

All of this raises two questions: Why are young people marrying so much later? And why is that trend so often causing problems for Middle American men and women but not for their college-educated peers?

The answers involve a mutually reinforcing set of economic and cultural forces. The knowledge economy and greater professional expectations have made higher education essential for middle-class life and integral to a personal sense of achievement for many women and men. This has meant changing not just the timing but the meaning of marriage. Once marriage was the foundation for adult identity, finances and family; now it has become a crowning achievement that only happens after a young adult is vocationally, psychologically and financially set.

But this model of marriage has left many less-educated, less well-off Americans without a viable life script. With manufacturing jobs and median male wages on the decline, less-skilled men are finding it ever harder to become financially "set." Under these circumstances, it is no surprise that growing numbers of Middle Americans are postponing marriage or forgoing it altogether.

Meanwhile, many whose jobs do not give them membership in the professional class turn to a traditional source of young adult identity—parenthood—for meaning and satisfaction. Although nearly all unmarried young adults say it's important to them to avoid pregnancy at the present moment, a third also say they would be at least a little happy if they did find themselves pregnant. And so young women often drift "unintentionally" into parenthood with men whom they believe are not good enough to marry or not ready for it.

The sad irony is that the unmarried 20-something parent is often both responding to and helping to produce the economic and social troubles now enveloping much of the country. Children born to stable, married parents are more likely to graduate from high school and from college, well-equipped to thrive in a knowledge economy and, in turn, more likely to marry and start their own families on a stable footing. The converse is true for children from homes marked by instability. Without a stable family, their chances of moving up the education and income ladder are stunted, which—in turn—reduces their odds of getting married as adults.

Clearly, there are exceptions. Some married-parent families struggle, just as some families headed by cohabiting or single mothers thrive. Still, for the sake of 20-somethings and especially their children, childbearing and marriage need to be brought back into sync.

There are a number of steps that could help, from eliminating the marriage penalties in many of our means-tested policies to strengthening apprenticeship programs that can improve the job prospects and economic fortunes of young adults who aren't college bound. More broadly, we should encourage today's 20-somethings to weave together their long-term plans for parenthood, marriage and work.

But to truly move forward, educators, employers, policy makers, parents, entertainment leaders and young adults themselves need to join together in launching a national conversation about bringing down the childbearing rate of unmarried women and men in their 20s. Such campaigns aren't just talk. They worked for dealing with teen pregnancy, and they can work again.