

## **Family Formation in the 21<sup>st</sup> Century: No Longer Cornerstone, but Capstone**

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If you are married, remember the day you got married. Your life changed forever. Your marriage has shaped who you are and who your children are. How might things have been different if you were considerably older when you got married? Would you be the person you are today? What if everyone you knew was considerably older when they got married? What if many of them had children before getting married? Imagine not only how the lives of individuals would be different, consider also how society would be different. We are rapidly moving toward just such a society.

In this paper I will explore how marriage has come to be a capstone rather than a cornerstone. Emerging adulthood and cultural changes have dramatically changed family formation. These changes have profound implications which, I believe, are particularly significant for children, women who do not graduate from college, and perhaps surprisingly, men. Finally, I will consider the cultural and economic consequences of these societal changes.

### **Later Marriage**

In 1950 the average age of marriage was 20 for women and just under 23 for men. Today those numbers are about 27 for women and 29 for men. Marriage was once a cornerstone of adult development. Today marriage is more of a capstone—something to which most people aspire, but not until they have achieved other milestones of adulthood, such as completing their education through graduate school.

While people are putting off marriage, 93 to 96% of young men and women want to be married someday. These findings are consistent across several different surveys (Regnerus & Uecker, 2011, p.169). Young men and women today desire to establish careers and financial

success before marriage. They also believe it is important to have multiple romantic partners before marrying. As Arnett (2004) puts it, there is a concern that if they do not experience enough people before marriage, “they will eventually wonder what they are missing, to the detriment of their marriage (p. 73).” The current thinking is that years of romantic experimentation before marriage will improve marriage. This current thinking may well be incorrect. Having many romantic partners may be detrimental to marriage (Rhoades & Stanley, 2014).

### **Later Marriage and Women**

Marrying later has led to some positive changes for women. Notably, women are completing more education and working in higher-status professions than ever before. There is a clear historical connection between women getting married, having children, and foregoing additional education and having more limited career opportunities. The benefits to later marriage, however, accrue primarily to college-educated women. Women who do not graduate from college are less likely to reap the benefits of later marriage. For example, women who did not graduate from college have an average annual income of \$18,234 if they married before age 20, but just \$22,286 if they married after 30. Women who graduated from college, however, not only earn more money, but have a larger differential for delaying marriage with average annual salaries of \$32,263 for those who married before age 20 and \$50,415 for those who married after 30 (Hymowitz, Carroll, Wilcox, & Kaye, 2013). College educated women who delay marriage are more likely able to attend graduate school and spend more time on the career track, both of which lead to higher earnings.

Delaying marriage, however, has consequences beyond being more likely to attend graduate school. People are maturing sexually at the earliest ages in the history of

the human race. This creates a problem for family formation when people delay marriage to the oldest ages in history. Biology trumps traditional morality with increased sexual activity before marriage. It is increasingly common for people to believe that it is perfectly normal and desirable to have children before marriage. When considering first births in the United States, 48% are to unmarried women (Hymowitz, et al., 2013).

Hymowitz and colleagues at the National Marriage Project at the University of Virginia describe what they call “The Great Crossover.” This is the point, about 1990, when the average age of women at the time of their first marriage was older than the average age of women giving birth to their first child. While women of all demographic groups are delaying marriage, the belief that it is fine to have children before marriage is largely limited to women who are not college graduates. Women who graduate from college delay both marriage and parenthood. This may be due in part to a greater ability to delay gratification, plan and take fewer risks among women who graduate from college.

Thus, women who will not graduate from college not only have dimmer career prospects than college-educated women, they are also more likely to choose to bear children before marrying. Having a child outside of marriage makes future romantic relationships more difficult. Men typically do not want to take responsibility for another man’s child. Women who have lower standards for the father of their children than they do for husbands are decreasing their odds of having a lasting and satisfying marriage.

Marrying later does not mean that people want to delay the perceived benefits of marriage, such as sharing common household expenses and easier access to sex. Cohabitation rates are at an all-time high. Many people believe that cohabiting is good

preparation for marriage (Regnerus & Uecker, 2011). The research evidence shows, however, that cohabitation is not good preparation for marriage. Those who cohabit before marriage are not only more likely to divorce, they tend to have lower quality marriages than those who do not cohabit before marriage (Stanley, Rhoades, & Markman, 2006; Rhoades & Stanley, 2014).

Why might cohabitation and testing several partners prior to marriage result in less satisfying and less stable marriages? There are several key factors that each appear to be part of the explanation. Two are offered by Rhoades and Stanley (2014) in their white paper. First cohabiting as a test for marriage means that people are looking for reasons to not marry their partner. Furthermore, they are engaging in alternative monitoring, comparing their partner to other potential partners. People who engage in alternative monitoring have less satisfying relationships. A second factor is that having a series of relationships requires that people practice breaking up when things get tough. “Having had more relationship experiences prior to marriage also means more experience breaking up. A history of multiple breakups may make people take a more jaundiced view of love and relationships” (Rhoades & Stanley, 2014, p. 8).

Women who do not attend college are doing less well with the cultural shift to later marriage because they are increasingly likely to enter into a series of uncommitted romantic relationships. These relationships not only increase the probability of bearing children outside of wedlock, they negatively affect future marital relationships. Serial cohabitations also have implications for children who are born to cohabiting parents.

As cohabitation has become more common and more accepted, cohabiting relationships have become less stable and less likely to lead to marriage (Guzzo, 2014). It

is estimated that 40% of children will spend time in a cohabiting family before age 12 (Kennedy & Bumpass, 2008). Taken together these findings suggest that a large number of children will experience the instability of multiple cohabitation relationships of their parents.

### **Later Marriage and Children**

One of the most robust findings in all of social science is that children raised by two married parents who love each other fare best on every meaningful outcome that has been considered. Yet it is not polite to discuss this finding. As Charles Murray (2012) summarizes, “I know of no other set of important findings that are as broadly accepted by social scientists who follow the technical literature, liberal as well as conservative, and yet are so resolutely ignored by the network news programs, editorial writers for the major newspapers and politicians of both political parties (p. 158).” Few things destroy wealth and limit the ability to earn income like single-parent families. It is clear that family structure is related to income inequality. It is obligatory to note that there are many reasons for single-parent families and many people, usually mothers, do a heroic job making the best of a less than optimal situation. Yet if single and unmarried parenthood become desirable and normative because parenthood comes years before marriage, there are societal implications. My concern here is not with children being raised by single parents due to some unfortunate event. My concern is with the consequences for a society in which there is no longer an ordinal connection between marriage and bearing children.

Some commentators have argued that the relationship between married parents and desirable outcomes for children is spurious. The claim is that it is not marriage per se

but increased income and parenting skill that benefit children (Howard & Reeves, 2014). In response, to help single parents we should give them more money and parenting skills classes. This analysis, however, may be like arguing that hurricanes are not so harmful, it is the wind and the rain that are problems.

It is possible that children fare better with two married parents because two people can provide better parenting than one parent. Skilled parenting is more than knowing about parenting. Skilled parenting requires time and emotional energy. When there are two people rather than one, the odds that a parent will have the time and emotional energy to parent skillfully increases. Parent training cannot increase the time and energy that single parents have. There must be more to it than having two people available, though, because children of serial cohabiters who often have two-parent figures available do not fare as well as children of married parents either.

Marital researcher Scott Stanley (2014) has replied to Howard and Reeves' (2014) claims by considering the role of commitment. Stanley notes that when a couple marries before having children, they have indicated a commitment to parenting children together. This is true even for children whose birth was unplanned. The higher level of commitment from married parents likely results in the mother and father being more invested not only in their relationship as a couple, but also in their relationships with their children.

Perceived commitment is also essential for the foundational developmental task of attachment to parents. Securely attached children come to believe that the world is a basically safe and predictable place over which they have some control. Part of this sense of control is confidence that attachment figures (e.g. parents) will be of assistance if

things go wrong. Our first attachment figures are parents or others who regularly provide care. Securely attached children are able to use their parents as a secure base and can be more independent knowing that their parents will help out if needed (Ainsworth, Blehar, Waters, & Wall, 1978). For example, a securely attached teen can try studying in another state, or even another country knowing that if he falls flat on his face, his parents will get him home, let him dust himself off and move on to the next learning experience.

Insecurely attached children must be more cautious either because no help will be available or its availability is unpredictable.

This attachment foundation predicts the quality of future relationships (Main, Kaplan, & Cassidy, 1985). Those with insecure attachments may have difficulty getting close to potential romantic partners because their past experience suggests that those who are supposed to be closest to you will not be there for you when you need them. Another manifestation of insecure attachment is a clinginess that can feel suffocating to potential romantic partners. The clinginess is due to the belief that people who say they love you are sometimes there for you and sometimes not; thus, one must monitor others, always being alert for signs that commitment is flagging. The individual with secure attachment, however, is able to become close to romantic partners without jealous monitoring. It is possible to have a secure relationship with a romantic partner following insecure attachments to one's parents, but it is less likely.

Family formation patterns such as serial cohabitation, which is a consequence of delaying marriage, have profound implications for attachment security. It is well known that when a father and mother end their romantic relationship, the father's relationship with his children suffers. We can lament that this need not be the case, but it remains that

typically the father-child relationship suffers. When a new man comes into the mother's life, a new attachment relationship between the child and Mom's new boyfriend will be developed. But with serial cohabitation and the desire to experience many romantic partners, many of these new relationships do not last. Children are exposed to a series of temporary relationships. This makes secure attachment to the father, or a father figure, more difficult as the men in Mom's life keep changing. Children do not learn what love between a committed man and woman looks like. They learn that love is transitory. Children whose parents were serial cohabiters will have a more difficult time having a lasting and satisfying marriage.

The mental models that form the basis for attachment relationships affect non-romantic relationships as well. Can you trust your friends to stand by you? Can you trust your boss's word? For the insecurely attached no one can be trusted over the long haul. This makes commitment to others—romantic partners, friends, and employers—more difficult. Children born to serial cohabiters are not doomed, but they will face challenges that children of married parents are less likely to face. What would American society look like if ever-larger numbers of people had difficulty trusting others? Could business continue to be conducted? Might the very concept of rule of law be weakened?

### **Later Marriage, Emerging Adulthood and Men**

While women who do not graduate from college are faring less well due to later marriage, men may be the biggest losers due to a shifting concept of adulthood. We previously defined adolescence as the transition between childhood and adulthood. Jeffrey Arnett of the University of Maryland persuasively argues for a new phase of life, "emerging adulthood" (Arnett, 2000). Others, such as Christian Smith from Notre Dame, also recognize emerging



adulthood as a new developmental stage describing people from 18 to 25 with some not entering full adulthood until their late 20's (Smith, Christoffersen, Davidson, & Herzog, 2011).

Arnett (2004) writes that emerging adulthood is a time when people's lives can be understood through these five defining characteristics:

- 1) identity exploration;
- 2) instability;
- 3) self-focus;
- 4) feeling in-between . . . neither adolescent nor adult;
- 5) the age of possibilities (pg. 8).

Emerging adults are legally adults. They are postponing, however, many of the typical social expectations of adults such as settling on a career and family formation. Emerging adulthood is not an extended adolescence because emerging adults have far less parental supervision than adolescents. Neither is emerging adulthood young adulthood because emerging adults have not yet accepted full adult responsibility (Arnett, 2000). Indeed, accepting full responsibility for one's behavior is a defining feature of adulthood for 93% of Arnett's subjects (Arnett, 2004, p. 210). Yet many people in the 18-to-25-year age range do not believe they have met this criterion.

It used to be that social forces transformed teenage boys into men by their early 20s. The transitional years were largely the late teens. Today social forces promote the idea that full adulthood is to be resisted and delayed. "Yes, it is nice to have the freedom to run your own life, and it is satisfying to be able to handle adult responsibilities competently. But mixed with their pride in reaching adulthood is dread and reluctance" (Arnett, 2004, p. 218). Further, "to reach adulthood means the end of fun, the end of spontaneity, the end of personal growth" (Arnett, 2004, p. 219). Emerging adulthood is a

self-centered period of exploration, but the exploration is often more focused on the pursuit of pleasure than becoming fully adult.

For example, when Arnett (2004) asked his subjects about the defining criteria for adulthood, 81% responded that independently determining beliefs and values was a criterion for adulthood (pg. 210). But it has been found that emerging adults not only do a poor job justifying their beliefs, they demonstrate little understanding of how to do so (Smith et al., 2011). Smith and colleagues (2011) conclude, “It is not that emerging adults are a morally corrupt lot (although some of them are). They are simply lost. They do not know the moral landscape of the real world that they inhabit (pg. 69).” This lack of moral understanding has important implications for families. How can a marriage succeed without a common moral foundation? How can children be taught right from wrong if their parents cannot articulate moral arguments?

The five characteristics that define emerging adulthood apply to both men and women. I believe, however, that men suffer the most from a culture that promotes avoiding commitment for as long as possible. Indeed, on average, women are more interested in committed relationships, and experience more confusion and regret over brief, intimate, but non-committed relationships (Regnerus & Uecker, 2011; Smith et al., 2011).

An example of how a period of life characterized by self-focus and instability may affect men is provided by data from the Pew Research Center (Lopez & Gonzalez-Barrera, 2014). In 2012, 72% of women who recently completed high school were enrolled in college. For men the comparable number was 62%. Women graduate from college at higher rates than men as well (Goldin, Katz, & Kuziemko, 2006). While there

are certainly well paying jobs that do not require a college education, it appears that overall women have brighter job prospects than men.

There are many potential factors why men are less likely to attend and complete college than women. One distinct possibility is that with marriage about ten years away the typical 18 year old male faces fewer pressures to develop the skills needed to get a job that would allow him to make a significant contribution to supporting a family. One popular review of the literature sums it up this way: “For men, the data leave little room for doubt: Marriage itself makes men more successful. In fact, when it comes to earnings, for men, getting and keeping a wife may be as important as getting an education” (Waite & Gallagher, 2000, p. 99). We have social expectations for husbands that we do not have for boyfriends. Thinking of one’s self as a future husband moves men to be more productive. If being a husband is distant, and not particularly desirable, men have no incentive to act like husbands and may continue to act more like boys.

For example, Arnett (2014) provides the case of “Charles” who has a job with an advertising agency, but his long term goal is to make it big with his band. Thus, Charles “has an understanding with the agency that he can leave at any time, for short periods, or long, as opportunities come up for the band (pg. 37).” Perhaps the band will make it big someday. I do not mean to argue against pursuing one’s dreams, but it seems most likely that Charles will have his advertising skills atrophy and give up opportunities for promotion in pursuit of a dream that is not likely to pan out. Note that Charles is being offered as a case example, not an aberration. As a group, emerging adults want to be able to pull up their stakes at a moment’s notice to pursue potentially more fulfilling opportunities. Emerging adults believe that marriage means giving up the possibility of

pursuing potentially enriching opportunities. This is one of the reasons why they seek to delay marriage while hoping to be married in the future.

The qualities of emerging adulthood are not all bad and this may be an important new stage of life for people who need advanced education. For example, Arnett (2004) reports that relationships between emerging adults and parents are better than between parents and adolescents. Parents are able to provide some guidance and support while their children are required to begin navigating life more independently.

### **Conclusions**

This paper opened with rhetorical questions about the effects of marriage in our lives. Those of us who are in stable, satisfying marriages can attest to the benefits that marriage has brought us. Where might we be going if the trend toward later marriage continues?

### **A Possible World With Later Marriage**

A world in which it is normative for children to be born during their parents mid-twenties and for couples to not marry until their late twenties to early thirties will change the experience of being a child. More children will not know the emotional security that comes from being raised by two parents who are committed to each other and their children. The attachment-related issues that result have implications not only for children's later romantic relationships but for the trust required for the free enterprise system.

The self-focused nature of emerging adulthood and the expectation that one must experience a series of romantic partners will likely reduce the satisfaction and stability of marital relationships. If couples are not committed to one another until death parts them, we may have a society with far more lonely senior citizens. This would also result in greater demands for social services to assist senior citizens with tasks that are currently being done by family members.

Men in particular may suffer reduced lifetime earnings and accomplishment by delaying marriage. The advances that women have made in educational and occupational choices have been wonderful and too long in coming. Yet as a society we will lose out on the contributions of men who are not taking advantage of the opportunities that are available. We need to expect young men to use their time productively and not live in their parents' basements playing video games.

### **Why The Rush?**

When I talk about these issues in class, my students ask me why I am suggesting they rush into marriage. My reply is that I am not suggesting they rush into marriage. Rather, if they have found the person they are sure God wants them to marry, they are risking temptation that humans were not intended to bear by attempting to postpone marriage for several years while striving to maintain Christian moral standards. In no way do I want students to feel pressure to marry at all, let alone to settle by marrying early, if they are not confident that God has ordained the marriage. My claim is that waiting for the sake of individually achieving adult-milestones prior to marriage is not optimal.

Interestingly if we consider both marital stability and marital satisfaction, we find that marrying relatively early may have some advantages. While marrying before age 20 is linked to a greater likelihood of divorce, those who get married between 22 and 25 have marriages that are just as stable as those who marry later, but are more satisfying (Glenn, Uecker, & Love, 2010). It is concluded that spending extra time searching and experiencing as many partners as possible does not predict marital success, as many emerging adults believe. Indeed, having multiple sexual partners prior to marriage actually makes high levels of marital satisfaction less likely (Rhoades & Stanley, 2014). Note that Glenn and his colleagues are not claiming there is an

optimal time for marriage, only that there appears to be no reason to actively avoid marriage until one's late twenties.

When considering the findings that those who marry later have less satisfying marriages, it is concluded that some of the relationships between marrying early and greater satisfaction must be spurious. It may also be that, due to a smaller pool of potential mates, those who marry later are more likely to settle for a less than optimal spouse compared to those who married younger (Glenn et al., 2010). But perhaps there is something to building a life together, going through the lean years and coming out on top—a sense of corporate accomplishment that makes the marriages of those who marry relatively young richer and more satisfying. Those who wait until they have individually achieved the milestones of adulthood before marrying do not have the family story that can be told by those who married younger.

Stable and satisfying marriage is what is studied and promoted by social scientists. Indeed, that is what most people want, a lifelong marriage that brings us joy and the deepest of friendships. If we consider, however, the purposes marriage serves, theologian Gary Thomas (2000) presents an interesting perspective in his book *Sacred Marriage: What if God Designed Marriage to Make Us Holy More Than to Make Us Happy?* The claim is that God uses marriage to help us develop respect for others, an ability to forgive, an understanding of service and other character traits. Certainly marriage is not required to develop these traits and the unmarried can be people of high character. But if Thomas is right about how God uses marriage, and I believe he is, then postponing marriage solely to achieve milestones of adulthood on our own may stunt our growth.

## **Another Possible World**

I believe that we can have the best of emerging adulthood and marriage. I am not suggesting turning back the clock to an idealized world that may never have existed. Men and women will continue to need advanced education. Pursuing that advanced education means that people will not be achieving economic self-sufficiency at 22 years old. To have the best of marriage and emerging adulthood, we have to understand the benefits and misunderstandings of marriage.

Emerging adults view full adulthood and marriage as the end of an exciting and exploratory time. Yet there is no reason to believe that marriage requires couples to settle down for a boring life in suburbia. Historically we have the examples of pioneer families moving west together. As I write this, a couple I know with two young children is living in Africa helping to supply fresh water to villages. Marital commitments need not eliminate adventure from the lives of the adventurous. Perhaps parents need to be more supportive of their emerging adult children choosing to break from the social script that adult life must be boring.

Indeed, we need to challenge the social script about marriage in general. What most people, and emerging adults in particular, believe about marriage is more than simply wrong. Often what people think about marriage is the complete opposite of reality. Regnerus and Uecker (2011) write, “Thus while research suggests that adults who are married and in monogamous relationships report more global happiness, more physical satisfaction with sex, and more emotional satisfaction with sex, emerging adults just don’t believe it. Such claims just don’t feel true. And why should they? When’s the last time you watched a romantic film about a happily married 40-year old couple (pg. 181)?”

What if people knew the truth about marriage? Those who get married in their early twenties do, in fact, tend to have satisfying and stable marriages. When I summarize the research on the benefits of marriage for my students, I tell them that on average, married people are happier, healthier, wealthier, and have better sex. That sounds like something people would want to have in their lives. Lifelong marriage is something most people want. They need to know that marriage does not condemn them to boring, monotonous lives.

Another reason that emerging adults give for wanting to delay marriage is that their parents are against the idea of getting married in one's early twenties. Parents fear that their children will not achieve the level of education and occupational success they desire if they get married before achieving individual success. History suggests that this has, indeed, been the case for daughters, but not sons. History need not repeat itself.

Emerging adults often have some parental support while they pursue their educations. For undergraduate studies, students of families that are middle class and above often have the full financial support of their parents. Often there is some support for children who are pursuing graduate studies. One radical suggestion for getting the benefits of emerging adulthood and the benefits of marriage is that parents contribute to their children's education without regard to marital status. If parents would have helped a child pursue a master's degree, why not provide the same help if the child marries?

The future can be bright. We need not become a society in which there is no connection between bearing children and marriage with the likely problematic results. We need to tell the truth about marriage. Stable, satisfying marriages are achievable and yield benefits not only to society, and to children, but to the people who make up the couples as well. A time of emerging



adulthood where young people acquire the education and skills to be productive members of modern society need not be self-focused. The improving relationships between emerging adults and their parents can be used to ease the transition to full adulthood. This bright future will not be ushered in by government programs, but by people, parents and emerging adults, choosing to break free from the cultural script and live life to the fullest.

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