As American women get an education and enter the workforce, they tend to delay marriage and motherhood.

An interesting article recently published in Business Insider tries to explain why if a woman has to choose between pursuing her career and starting a family rather than doing both at the same time, putting off having kids becomes more likely.

The progressive availability of the pill and other forms of birth control have definitely helped more women going that route, and some of the risks and benefits are coming into focus.

But “the drawbacks of waiting to start a family are relatively intuitive. Because a woman’s fertility begins to decrease at age 32 and decreases more sharply after age 37, though every woman will have a different experience.”

It is worth mentioning, as the article does, that “contrary to what it may seem, in vitro fertilization is not a cure-all for fertility decreasing with age. The percentage of IVF cycles that result in a baby declines from about 40% for women aged 32 and younger, to about 20% for 40-year-old women, to less than 5% for women 44 and older who use their own eggs.” [1]

The average age of first-time American mothers is increasing because more women are waiting until their 30s and 40s to start having kids and fewer women are having their first kids in their 20s. The majority of all births are still to women under 35 (about 85% of the total), but rates for all births, not just of a first child, to women over 35 have been rising over the past 20 years, while birth rates for younger women are stable or declining.

Young people will not enter a marriage without a stable income and they choose cohabitation for different reasons — though they still want children.

These trends are no small matter. They are already changing families, lives, and economies, and as having kids later becomes more common, those changes will become more widespread.

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In addition to decreasing fertility with age, the risks of older parenthood also include the parents having less energy and the grandparents having less involvement in the children’s lives.

On the other side and besides higher salaries, women who wait until they’re at least 35 to have kids generally have accrued experience and clout at work that helps them create what has been called a ‘shadow benefits system’ to supplement official benefits for parents. They may have lots of stored up vacation time or may be able to negotiate more flexible work schedules or the ability to work from home, when more junior colleagues might not. [2]

In other words, the absence of official benefits to make it easy for women to have a family while having a job has made putting off having kids become less like a preference and more like a necessity. For that reason, “if the world finds the new later motherhood solution problematic, then we, as a society, need to offer other good options for combining family and career.” [3].

Age-related decline in fertility and the increased likelihood of pregnancy complications with age also mean that waiting to have kids can put extra physical and psychological stress on the woman and her baby — something to be considered too.

In conclusion, marriage and parenthood are personal choices, but they always have effects on the children and on the whole of society. That is why the trend of older first-time parents is already reshaping our world in big ways (see figure 1).

The rise of cohabitation

But there is another very important pattern to take into account. As another article published on Fortune explains, young people will not enter a marriage without a stable income — even though they still want children. [4] A recent study published in the American Sociological Review states that “the greater the local level of income inequality, the less likely men and women are to marry before having a first child — an association that appears driven in part by the lack of middle-skilled jobs that pay above-poverty wages. These ‘middle-skilled’ jobs are those that don’t require a college degree, including electricians, manufacturing, and security guards.” [5]

One reason for this increased interest in cohabitation over marriage may not be the fear of the union itself, so much as a concern for the possibility of its collapse. In other words, it may be the looming prospect of divorce that’s driving more people to choose cohabitation over marriage.

This is why some have mentioned that another negative factor is the media’s constant repetition of the statistic that one out of two marriages is destined to fail, since this statistic is inaccurate: divorce rates have been declining over the last 20 years. “It seems that the contentious nature of how relationships are portrayed worry today’s young adults.” [6]. How the media may affect our perceptions of marriage has not been worked out, but given the fact that it’s the unhappy rather than the happy endings that are typically brought to our attention, it seems possible that this may have something to do with our changing beliefs about marriage itself.

Concerns about divorce are also reflected in who is likely to feel the potential cost of ending a marriage most. “Working-class people are twice as likely to raise concerns about marriage being difficult to extricate oneself from, and women are particularly apt to feel this way. They are also more likely to cite the legal and financial difficulties associated with divorce, rather than emotional or social, compared to middle-class people. Indeed it may be more difficult to extricate oneself from a marriage when one’s salary is lower, and this concern may be more likely for women.

Today it’s the middle-class and people with more education who are getting married more frequently — and staying married. That is a change, since highly educated women used to be less likely to be married than women with less than a college degree. The changing role of men in the workplace may contribute to their preference for cohabitation over marriage when it exists. For men, avoiding marriage may free them of some of the responsibilities and financial pressures that have historically come along with marriage.” [7]

What are the advantages of marriage?

The bottom line is that both sexes, and particularly people who are less financially stable, are more reluctant to get married than they were a few decades ago. There are very real hardships associated with divorce, and the current economic climate makes them scarier than they might be in easier times. [8]
However, is not educated Americans who have turned their backs on marriage. A recent publication of The Brookings Institution confirms that “the well-documented ‘marriage gap’ in the US is mostly due to a decline in marriage rates among the less educated. As a general rule, the more letters American women have after their names—and therefore the greater their economic independence—the more likely they are to be married.” [9] In other words, marriage used to be a classless phenomenon, but not anymore. Among women in their early 40s (between 40 and 45), a clear gap has emerged in recent decades.

Despite all these changes in family patterns, marriage still offers benefits to one’s physical and mental health. Many studies show that married people have better health and live longer than unmarried people. [10] And the research keeps coming in to support its benefits, particularly as we age. Since it doesn’t seem as though this will be acknowledged with our behavior soon, we have to wonder how to reconcile the fact that young people are declining to marry while older people are reaping its benefits.

Even people who remarry after being divorced or widowed have better physical and mental health than their counterparts who remain single, though it’s still not as good as those married for the long term. Divorce does seem to take a toll on people’s psychological and physical health, and the longer one is divorced, the greater the negative effects on health.

Like divorce, the loss of a spouse also affects overall mental and physical health. Widowers who remain single have more mental health problems than those who find a new mate. Several mental health issues—depression, anxiety, sleep problems, and ‘emotional blunting,’ in which a person experiences reduced emotional reactions—are all more pronounced in men who do not develop another intimate relationship after the death of their spouse, compared to men who do find a new partner. Therefore, staying married or remarrying after the end of a first marriage seems to offer physical and mental health benefits throughout one’s life. [11]

If being married is good for health, can we say the same of cohabitation? Unfortunately, the answer is no. Jamila Bookwala, a gerontologist who studies health, marriage, and aging, says that there’s a fundamental difference between marriage and cohabitation. The benefits of marriage don’t seem to translate to cohabitation, she says. People who cohabitate do not enjoy the same health benefits that come with marriage. [12] Of course, marriage is not a free pass to good health. The quality of a marriage has a lot to with the health benefits the relationship may bring.

It’s the negative traits in one’s spouse that really affect a person’s physical health. On the flip-side is mental health. A close marriage is great for mental health. [13] There are risks involved in taking any plunge in life. And there are clearly certain risks to marriage.

Benefits and costs of a delayed marriage

The age at which men and women marry is now at historic heights — 27 for women, and 29 for men — and is still climbing. The age at which women have children is also increasing, but not nearly as quickly as the delay in marriage.

Delayed marriage has elevated the socioeconomic status of women, especially more privileged women and their partners, allowed women to reach other life goals, and reduced the odds of divorce for couples now marrying in the US.

Although many men and women have been postponing marriage to their late twenties and beyond, they have not put off childbearing at the same pace. In fact, for women as a whole, the median age at first birth (25.7) now falls before the median age at first marriage (26.6). This is associated with dramatic changes in childbearing.

Twenty-somethings who are unmarried, especially singles, are significantly more likely to drink to excess, to be depressed, and to report lower levels of satisfaction with their lives, compared to married twenty-somethings.

Americans of all classes are postponing marriage to their late twenties and thirties for two main reasons, one economic and the other cultural. Young adults are taking longer to finish their education and stabilize their work lives. Culturally, young adults have increasingly come to see marriage as a ‘capstone’ rather than a ‘cornerstone’ — that is, something they do after they have all their other ducks in a row, rather than a foundation for launching into adulthood and parenthood.

But this capstone model is not working well for Middle Americans. One widely discussed reason for this is that Middle American men are having difficulty finding decent-paying, stable work capable of supporting a family. Another less understood reason is that the capstone model is silent about the connection between marriage and childbearing.

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

But the overwhelming evidence suggests that if it is a satisfying one, the pros generally outweigh the cons.

**Less births...**

The Great Recession had a clear effect of fertility — it has happened every time there is a financial crisis, so it came as no surprise. But more than five years after economists announced the end of the recession, fertility levels have still not recovered, showing that it was not the only cause. As shown in figure 2, more than 3.4 million fewer babies were born in the US between 2008 and 2015 than would have been expected if pre-recession fertility rates had been sustained. [14]

This decline in births is entirely due to reduced fertility rates. The number of women in their prime childbearing years (20 to 39) actually increased by 2.5 million (6%) between 2007 and 2016. With more women of childbearing age, the expectation would be for more babies. Yet the larger cohort of childbearing age women in 2015 produced fewer births than the smaller 2007 cohort did.

**... and more children without a stable family**

Also, of those who are born, fewer than half (46%) kids younger than 18 years of age are living in a home with two married parents in their first marriage. This is a marked change from 1960, when 73% of children fit this description, and 1980, when 61% did, according to a Pew Research Center analysis. [15] According to this analysis, today 15% of children are living with two parents who are in a remarriage. It is difficult to accurately identify stepchildren, so we don’t know for sure if these kids are from another union, or were born within the remarriage. However, data from another Census source indicates that 6% of all children are living with a stepparent.

One of the largest shifts in family structure is this: 34% of children today are living with an unmarried parent — up from just 9% in 1960, and 35% in 1980. In most cases, these unmarried parents are single. However, a small share of all children (4%) are living with two cohabiting parents. And the remaining 5% of children are not living with either parent. In most of these cases, they are living with a grandparent.

[9] Richard V. Reeves, Isabel V. Sawhill and Eleanor Krause, ‘The most educated women are the most likely to be married’ (Brookings, 19 August 2016). Available at: https://www.brookings.edu/blog/social-mobility-memos/2016/08/19/the-most-educated-women-are-the-most-likely-to-be-married/