

Catherine Rampell: For millennials, love — then what?

By The Washington Post | noon Dec. 16, 2015 | Updated, 5 p.m. | Dec. 19, 2015

Why the cold feet, my fellow millennials?

More Americans than ever are eligible to marry the person of their choosing. Yet, for some reason, my generation is increasingly electing to forgo this right. In fact, Americans age 18 to 34 are less than half as likely to be married today as our counterparts were 50 years ago.

The reasons for this connubial decline are unclear.

Some point to fraying family values, the dissolution of the social contract, moral decay, etc. Others (including me) emphasize the economic barriers to marriage, arguing that many millennials don't believe they're financially ready to hitch their wagons to another human being.

A fascinating new survey suggests that both cultural and economic changes are helping drive down marriage rates, and that the two factors may be mutually reinforcing.

The American Family Survey, conducted by the Deseret News and Brigham Young University's Center for the Study of Elections and Democracy, found that young people still view marriage as an important social institution; just 17 percent of respondents under age 30 say marriage is "old-fashioned and out-of-date." A separate Gallup survey, from 2013, also reported that the vast majority of never-married millennials say they aspire to get married someday.

But rather than seeing marriage as the first marker of adulthood, as older generations have, millennials seem to view matrimony as a sort of capstone achievement possible only after having ticked off many other (increasingly elusive) life goals.

It turns out that a few more life stages need to be spliced into the nursery rhyme "first comes love, then comes marriage." According to large shares of young people, "love" is no longer enough to qualify a person for marriage; before would-be spouses walk down the aisle, they first need a stable job, less debt, a college degree, a successful period of cohabitation with their future spouse, several previous serious relationships and even a deed to a home.

Americans of all ages are actually in broad agreement about the necessity of ticking off those first two boxes (having a stable job, and accumulating savings or paying down debt), with more than 80 percent saying those milestones are at least somewhat important to achieve before getting married. In fact, the oldest Americans are slightly more likely to emphasize economic security as a precondition for marriage.

But on both financial measures, today's young are not doing as well as their forebears.

The share of young people who are employed in any job — let alone a "stable" one — has fallen over the past two decades.

Today's generation of young bachelors and bachelorettes is also mired in debt, particularly student loan debt, which has been shown to discourage marriage. One study looking at older cohorts of Americans estimated that borrowing an additional \$10,000 for education decreased the probability of marriage by 7 percentage points.

Norms surrounding marriage are changing too, of course.

In the American Family Survey, young people were substantially more likely than older respondents to say it's important to have had multiple serious relationships and to have lived with a future spouse before settling down. "Living in sin" may sound like it's a relatively easy milestone to accomplish, but perhaps not when you consider that the share of young people who can't afford to move out of their parents' basements has approached record highs.

Compared with their elders, millennials are also more likely to believe they should finish college before getting married. While college enrollment has indeed increased dramatically over recent decades — which helps explain this new premarital expectation — college completion remains challenging.

Out of the 2.9 million students who matriculated at two- and four-year schools in the fall of 2009, just more than half had graduated six years later, according to the National Student Clearinghouse.

Finally, about four in 10 young American Family Survey respondents say it's at least somewhat important to own a house before getting married — a prerequisite that also seems somewhat unrealistic for young Americans, given how far their homeownership rates have fallen.

In other words, compared with earlier generations, today's young people do have different expectations about when marriage is appropriate and what they ought to have achieved before exchanging rings. But many of those intermediate goals — including the marital prerequisites that were also important to previous generations — have drifted further out of reach, making marriage look like an increasingly unattainable aspiration.

No wonder, then, that domestic bliss has increasingly become the domain of the wealthy and well educated. Which perhaps will only further raise expectations about who deserves to get married, and under what conditions.

Rampell's email address is crampell@washpost.com. Follow her on Twitter, @crampell.

© Copyright 2016 The San Diego Union-Tribune. All rights reserved.