

The Reversal of the College Marriage Gap

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A Social & Demographic Trends Report

The Reversal of the College Marriage Gap

By Richard Fry, Pew Research Center

I. Overview

In a reversal of long-standing marital patterns, college-educated young adults are more likely than young adults lacking a bachelor's degree to have married by the age of 30.

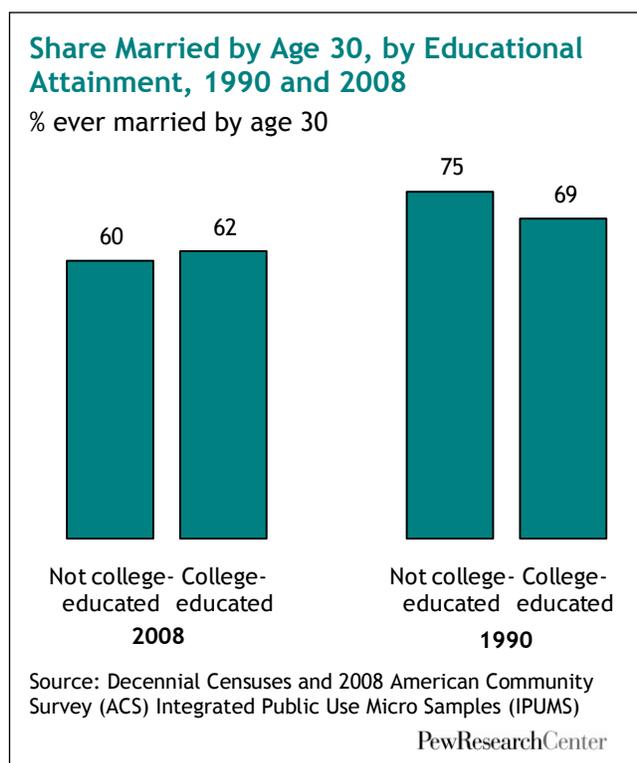
In 2008, 62% of college-educated 30-year-olds were married or had been married, compared with 60% of 30-year-olds who did not have a college degree.¹

Throughout the 20th century, college-educated adults in the United States had been less likely than their less-educated counterparts to be married by age 30. In 1990, for example, 75% of all 30-year-olds who did not have a college degree were married or had been married, compared with just 69% of those with a college degree.

As those numbers attest, marriage rates among adults in their 20s have declined sharply since 1990 for *both* the college-educated and those without a college degree. But the decline has been much steeper for young adults without a college education.

Young adults who do not have a college degree are delaying marriage to such an extent that the median age at first marriage in 2008 was, for the first time ever, the same for the college-educated and those who were not college-educated: 28. As recently as 2000, there had been a two-year gap, with the typical college-educated adult marrying for the first time at 28 and the typical adult lacking a college degree marrying for the first time at 26.

Among the possible explanations for this shift are the declining economic fortunes of young men without a college degree and their increasing tendency to cohabit with a partner rather than marry. From 1990 to 2008, the inflation-adjusted median annual earnings of college-educated men ages 25 to 34 rose by 5% (to \$55,000 in 2008 from \$52,300 in 1990), while the median annual earnings of those with only a high school diploma declined by 12% (to \$32,000 in 2008 from \$36,300 in 1990).² During this same time period, the number of



¹ Comparable marriage data for 2009 are available, but the U.S. Census Bureau is not scheduled to release 2009 marriage data that can be tallied by education until November 2010.

² These figures refer only to 25- to 34-year-old men with full-time, full-year jobs—and thus slightly *understate* the growing economic disparities among young men with different educational attainment levels. From 1990 to 2008, the labor force participation rates of young men

cohabitating households (that is, partners of the opposite sex living together without being married) more than doubled. About half of all cohabiters are under age 35, and more than 80% do not have a college degree (Census Bureau, 2004).

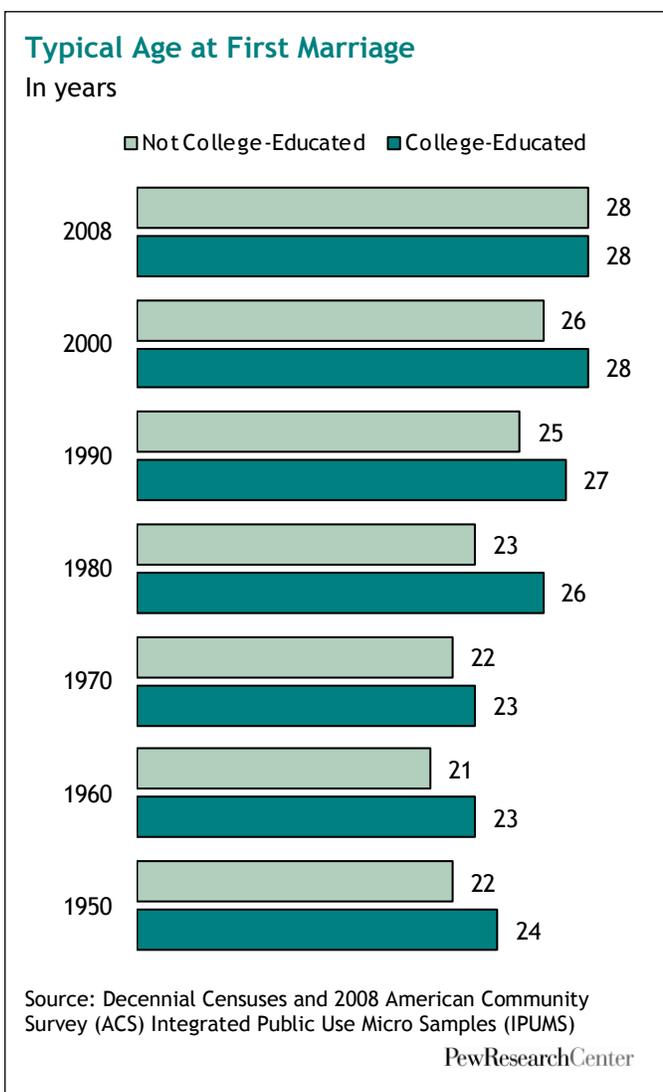
There are gender differences associated with the reversal in the college marriage gap. Young women with college degrees are now just as likely as less-educated women to marry, and the timing of their marriages are increasingly similar. This was not the case in 1990. Back then, less-educated women were more likely to marry than were better-educated women, and they tended to do so at a younger age.

Men, like women, are increasingly delaying their first marriages, but the probability of marriage by educational attainment levels has remained unchanged among men. Indeed, it has been the case for many decades that college-educated men are at least as likely to marry at a relatively young age as are men without bachelor's degrees. In 1960, for example, a college-educated man in his mid-30s was just as likely to have married as a less-educated counterpart.

There have also been shifts since 1990 in later-in-life marriage rates among adults with differing levels of educational attainment. In 2008, 91% of *both* college-educated adults and adults without a college degree had ever married by ages 55 to 59. In 1990, more adults lacking a bachelor's degree (96%) than college-educated adults (94%) had ever married by this stage of life. Farther back in time, the marital gap was much bigger. In 1950, 92% of 55- to 59-year-olds without a college education had ever married, compared with just 80% of their counterparts with a college degree.

Income

Married adults tend to be better off, economically, than unmarried adults, and the declining marriage propensities of young adults who are not college-educated have exacerbated their economic challenges. The adjusted annual median household income was about \$77,000 for married adults in 2008, compared with



without a college diploma fell by three percentage points (to 87.2% from 90.2%), while the rate among college graduates fell by less than one percentage point (to 94.8% from 95.2%).

\$54,000 for unmarried adults. Some of this difference reflects the fact that married adults typically reside in households with more earners. However, even when one compares married and unmarried adults in households with the same number of earners, married adults remain better off. The median adjusted household income of married adults in one-earner households in 2008 was about \$63,000, compared with \$53,000 for unmarried adults in one-earner households.³

The economic well-being associated with marriage is not confined to the college-educated. In 2008, married adults without a college education had a median household income that was 34% higher than the median income of unmarried adults lacking a college degree. This differential has been relatively stable for the past half century.

Divorce

There is also a correlation between educational attainment and the likelihood of divorce. Newly available Census Bureau data show, for example, that in 2008, 2.9% of all married adults ages 35-39 who lacked a college diploma saw their first marriage end in divorce in the prior year, compared with just 1.6% of a comparably aged group that had a college education. There were similar gaps in divorce rates in 2008 among adults in other age groups. Unlike with marriage data, however, divorce data have not been collected by the Census Bureau in a way that permits comparisons over time in the divorce rates of those with and without a college degree.

³ The median individual income of married adults was about \$30,000 in 2008, compared with less than \$15,000 for unmarried adults.

About this Report

This report examines changes in the likelihood, timing and stability of marriage among adults ages 25 to 59. The analysis utilizes the public use micro samples of the 1950 to 2000 Decennial Censuses and the companion 2008 American Community Survey (ACS). The 2008 ACS was the first Census Bureau enumeration to inquire if the respondent had divorced within the past year, facilitating detailed tallies of the likelihood of divorce among adults in first marriages. The 2008 ACS was also the first survey since the 1980 Census to inquire as to the number of times the respondent had married. The charts for this report were prepared by research assistant Daniel Dockterman. Paul Taylor, director of the Pew Research Center’s Social & Demographic Trends project, provided editorial guidance. D’Vera Cohn and Rakesh Kochhar provided valuable comments. Gabriel Velasco did the number checking, and Marcia Kramer copy-edited the report.

A Note on Terminology

“College-educated” refers to persons whose highest educational degree or level completed is at least a bachelor’s degree and includes persons who have completed a master’s degree, professional degree (for example, MD, JD, DDS, and DVM) or doctorate degree. Individuals who have completed some years of college credit or an associate’s degree, but not a bachelor’s degree, are not included with the “college-educated” in this analysis.

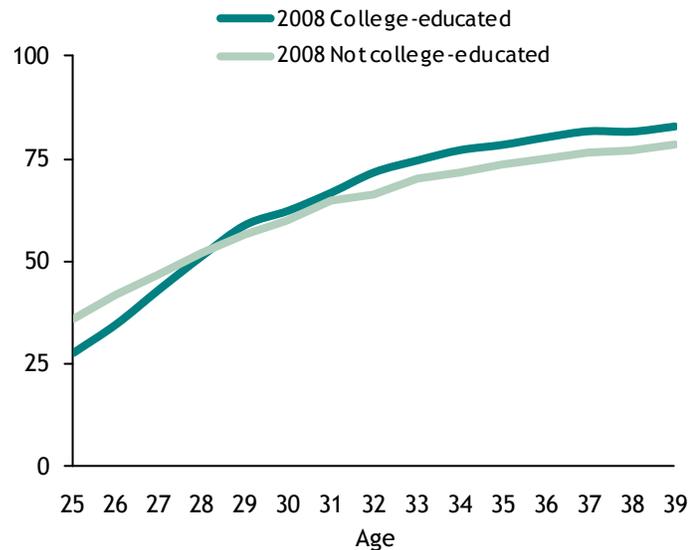
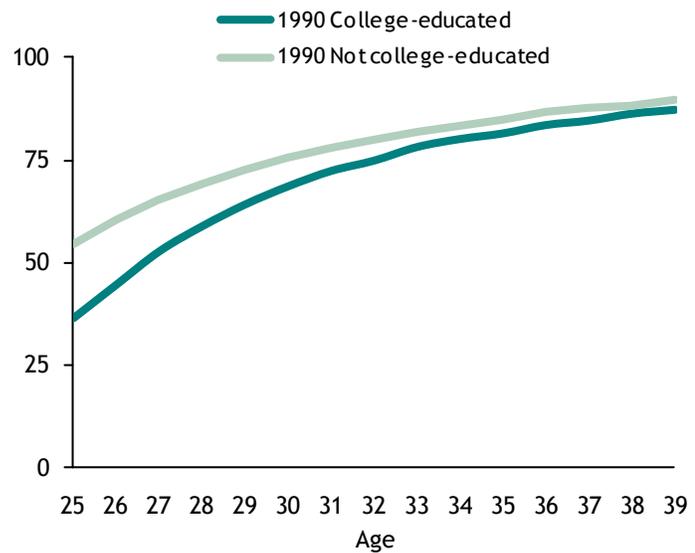
Due to the historical sweep of the analysis presented, adults of Hispanic origin cannot be separately identified in this report because full data on Hispanic identity were not collected until 1980. Adults of “white” and “black” racial origin therefore include the Hispanic and the non-Hispanic components of these populations.

II. The Reversal of the College Marriage Gap

In a reversal of long-standing marital patterns, in 2008 college-educated young adults were more likely than young adults lacking bachelor's degrees to have ever married (Figure 1). In their early and mid-20s, the college-educated remain less likely to have married than those with less education. Among 30-year-olds in 2008, however, the college-educated were more likely to have ever married.

Young Adult Marriage Rates by Age and Educational Attainment, 1990 and 2008 (Figure 1)

% ever married



Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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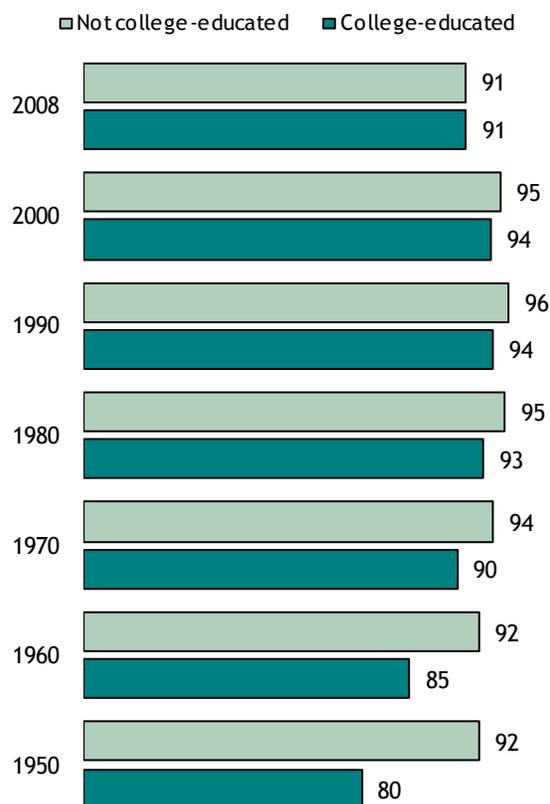
Throughout the last century, the college-educated not only married later in adulthood but were also less likely to have ever married or there was a “marital gap” between adults who were college-educated and those without a college diploma. As recently as 1990, 90% of 40-year-olds who did not have a college education had married, compared with 88% of college-educated 40-year-olds. Figure 2 reports ever-married rates for 55- to 59-year-olds. Until recently, those lacking a college education were more likely to have married, and at mid-20th century (1950), the marital gap was quite large. In 1950, 92% of 55-to-59 year-olds who had not completed a college degree had married, but only 80% of college-educated 55- to 59-year-olds had married.

Gender and Race

There are differences in marital trends by gender and race. The recent reversal in the college marriage gap largely reflects recent changes in the behavior of white women. There has been much less change in marital patterns by education among men and black women.

Marriage Rates by Educational Attainment, 1950-2008 (Figure 2)

% ever married by ages 55-59



Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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Men

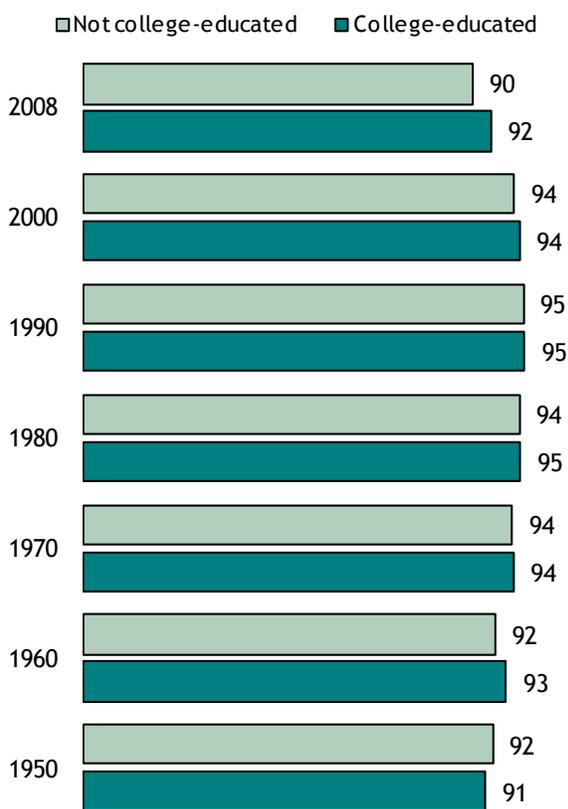
For decades, college-educated men have been at least as likely to enter into marriage as their less-educated counterparts (Figure 3). In 1950, there was a small gap in the likelihood of ever marrying in favor of men without a college diploma, but since 1960 college-educated men have been just as likely to get married as men lacking college credentials.

Women

White Women The recent marital reversal is being driven by changes in the marriage behavior of white women. Throughout the 20th century, college-educated white women were less likely than those lacking a college education to marry (Figure 4). Earlier in the last century, the marital success gap was quite large. In 1950, only 67% of college-educated white women had married by ages 55 to 59. Among their lesser educated peers, more than 93% had married. Marriage rates among college-educated white women steadily increased among recent birth cohorts, but even among white women ages 55 to 59, as of 2008, the college-educated were less likely to have married (91%) than those with less education (94%). The marital gap persists among older white women.

College-Educated Men Have Tended to Marry More than Men Without College Degrees (Figure 3)

% of men ever married by ages 55-59

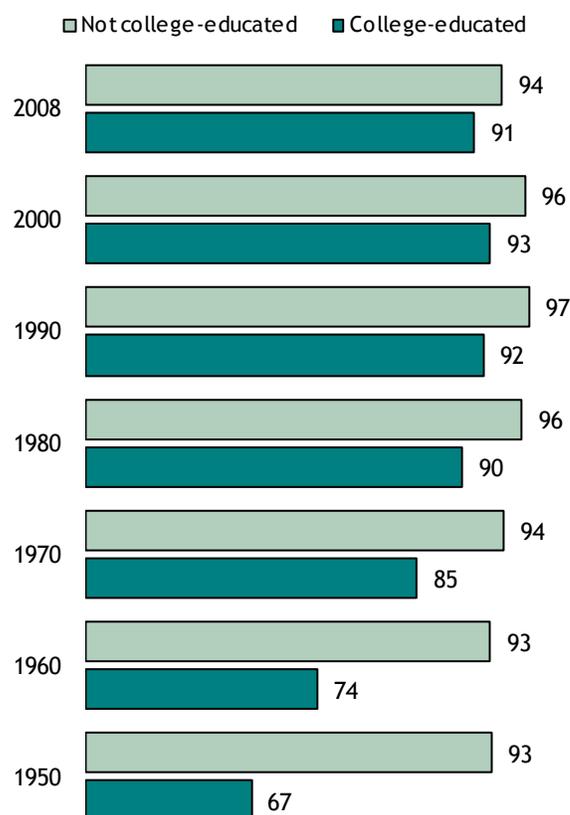


Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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White College-Educated Women Have Lagged behind Those Without College Credentials in Ever Marrying (Figure 4)

% of white women ever married by ages 55-59



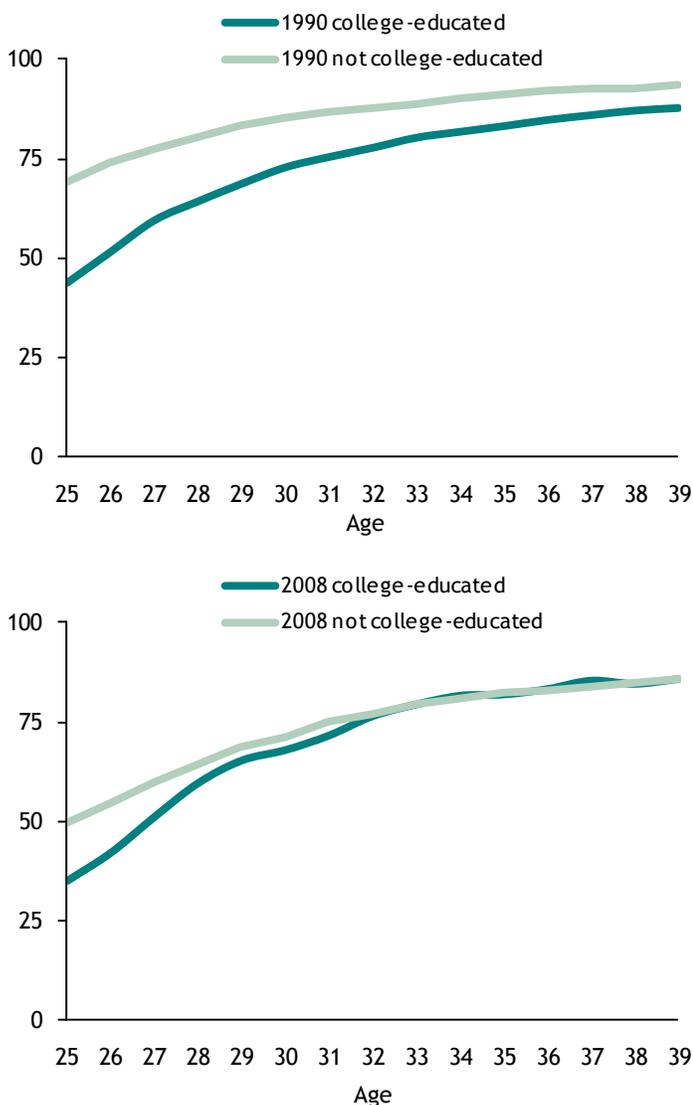
Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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Among white women under the age of 40, the marital gap has now vanished (Figure 5). In 2008, young college-educated white women were as likely as less-educated white women to marry. Specifically, in 2008, 84% of college-educated white 35- to 39-year-old women had married, matching the ever-married rate of white women of the same age lacking a college degree. White women born in the early 1970s are the first cohort on record in which the more educated are as likely to marry as the lesser-educated.⁴ Some demographers had forecast that an “educational crossover” would occur in which college-educated white women would be more likely to marry than their less-educated counterparts. Forecasts by Goldstein and Kenney (2001) indicated that among white women born in the late 1950s, the college-educated would be more likely to ever marry than those lacking a college education. The forecasted “crossover” has not occurred,⁵ but among white women born in the early 1970s there is now parity between the more and less educated in the likelihood of marriage. We may be on the cusp of the crossover.

The Longstanding College Marriage Gap Has Vanished for White Women in their Mid-30s (Figure 5)

% of white women ever married



Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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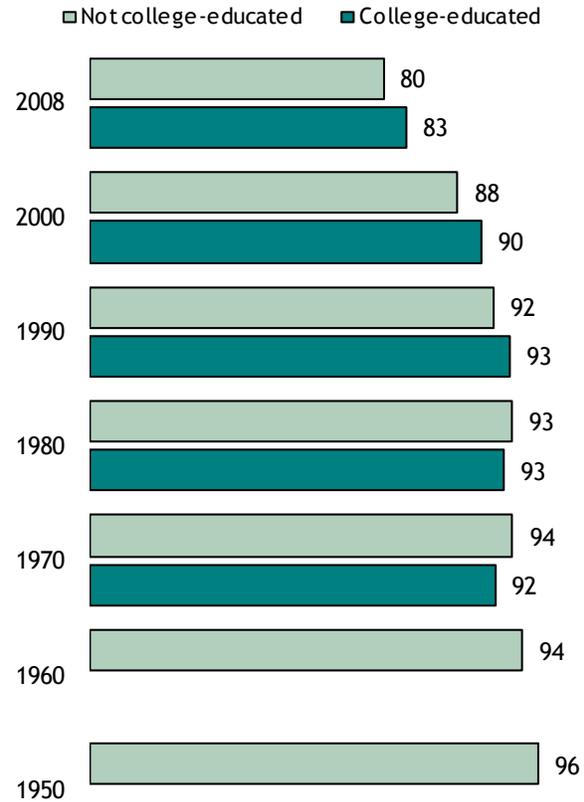
⁴ The 1940 Census was the first to ask about educational attainment. So, on the basis of Census Bureau data, one cannot estimate the marriage gap for cohorts born before the 1880s. The early 1970s birth cohort is the first in nearly 100 years in which college-educated white women have married at the same rate as their less-educated peers.

⁵ For example, in 2008, 90% of white females lacking a college degree and born in the early 1960s had married, while only 88% of their college-educated counterparts had married.

Black Women Similar to men, better educated black females have been more likely to marry than less-educated black females for quite some time (Figure 6). In 1970, black women without a college diploma were slightly more likely than black college-educated women to have ever married, but by 1990 the marriage gap among black women favored those with a college diploma. The marital reversal among black women occurred decades ago.

Black College-Educated Women Have Tended to Marry More than Black Women without College Degrees (Figure 6)

% of black females ever married by ages 55-59



Note: Ever-married rates for college-educated black women are not presented for 1950 and 1960 because those censuses are 1% samples and because of the small absolute numbers of college-educated black women in those early birth cohorts.

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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III. Marriage Delayed or Marriage Foregone?

Whether Americans are deemed to be retrenching from marriage depends partly on the age group examined, how far back the comparison is made, the education group and some judgment as to what constitutes a large decline in marriage. Setting aside the timing of marriage momentarily, as of 2008 more than 90% of persons in their late 50s (early baby boomers) had married. On the one hand, this continues the decline in marriage from the peak levels observed in 1990 when 95% of Americans in their late 50s had married. On the other hand, it remains the case that more than nine-in-ten adults marry sometime in their life. And, as has been true for much of the country's history, Americans marry at higher levels than do people in most other Western countries (Cherlin, 2009).

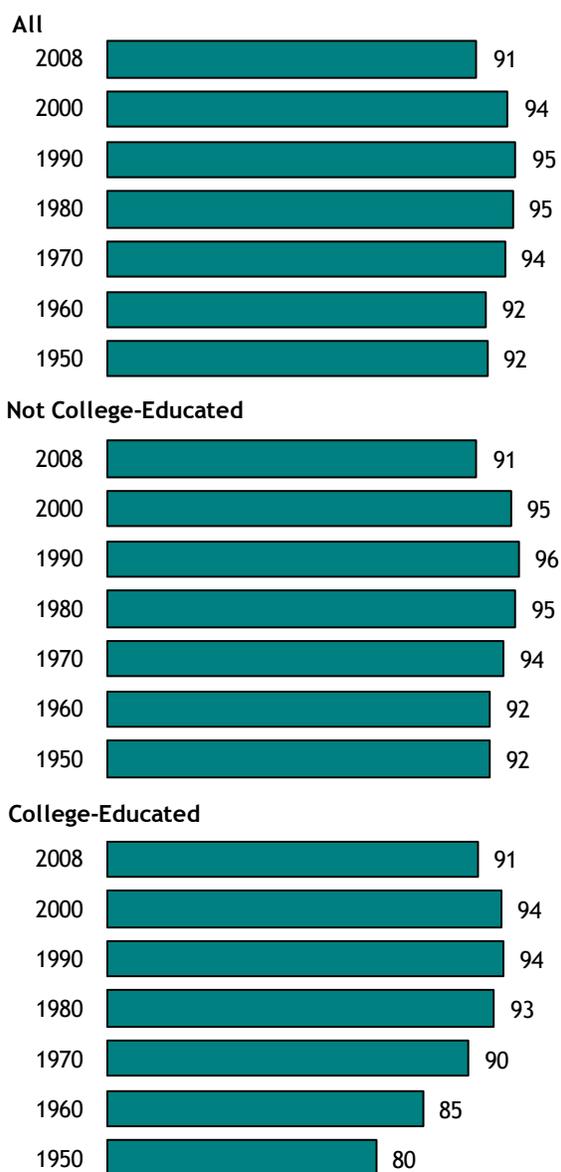
The parents of the baby boomers, or those born between 1920 and 1940, married young and at an exceptionally high level. About 95% of those born between 1920 and 1940 had married by ages 55 to 59. So, at 91%, it is true that the early baby boomers (2008's 55- to 59-year-olds) have not married at the rate their parents did. But the early baby boomers are marrying at nearly the rates their grandparents did. In 1950, 92% of 55- to 59-year-olds had married. So whether there has been a retreat from marriage partly depends on how far back we look.

As Figure 7 shows, adults lacking a college degree married at rates in excess of 90% throughout the past 60 years, and there has been a decline in marriage among the less educated if the comparison is made to the high marriage rates among the boomers' parents.

It is not clear that the college-educated are foregoing marriage entirely to a greater extent than earlier generations did. In 2008, about 91% of college-educated 55- to 59-year-olds (early baby boomers) had married. This is slightly lower than the marrying propensity of the college-educated among the parents of the baby-

Share of 55- to 59-Year-Olds Ever Married (Figure 7)

% ever married by ages 55-59



Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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boomers, but it is much higher than among the college-educated grandparents of the baby boomers. In 1950 only 80% of college-educated 55- to 59-year-olds had ever married.

It is less disputable that Americans are delaying marriage. Commencing with the baby boom generation and continuing to more recent birth cohorts, Americans are less and less likely to have married by age 30 (Figure 8). In 1970, nearly nine-in-ten 30-year-olds had married. By 2008, that was down to only six-in-ten. The decline in marriage among the college-educated has been well-documented (for example, Isen and Stevenson (2008)). Less appreciated is the fact that young adults lacking a college degree have been delaying marriage to an even greater extent than college-educated young adults. In 2008, 43% of college-educated 25- to 29-year-olds had married, a 33 percentage point decline from the 76% of 1970 college-educated 25- to 29-year-olds who had married. Among the less educated, 46% of 25- to 29-year-olds had married in 2008, a 40 percentage point decline from the 1970 level (86%).

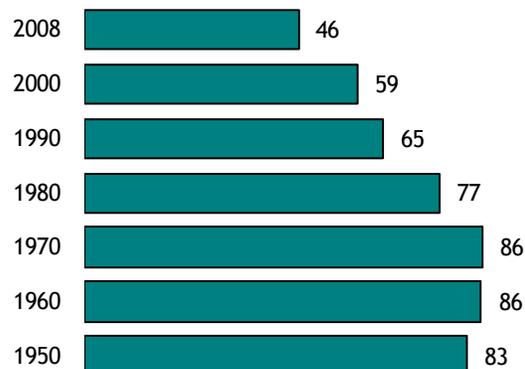
Young adults lacking a college degree are delaying marriage to such an extent that long-standing differences in marital timing between

the more and less educated no longer exist. A common benchmark of marital timing is the age at which half the population has married. As Figure 9 shows, less-educated adults have markedly delayed marriage since 1990 so that, by 2008, there is no difference in median age at first marriage between adults who are college-educated and those without college degrees. In 2008, half of college-educated 28-year-olds have married, the same age at which exactly half their counterparts lacking a college diploma have married.⁶ As recently as 2000, less-educated young adults crossed the 50% marriage threshold two years earlier than college-educated young adults (age 26 versus age 28). While entry into adulthood may be increasingly complex, varied and gradual (Settersen, Furstenberg, and Rumbaut, 2005), the age of a traditional marker of adulthood—marriage—displays growing uniformity among the more and less educated.

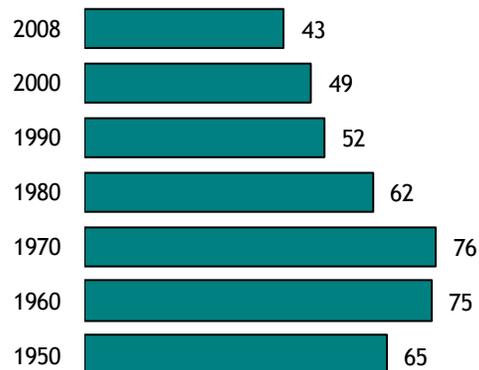
Share of 25- to 29-Year-Olds Ever Married (Figure 8)

% ever married by ages 25-29

Not College-Educated



College-Educated



Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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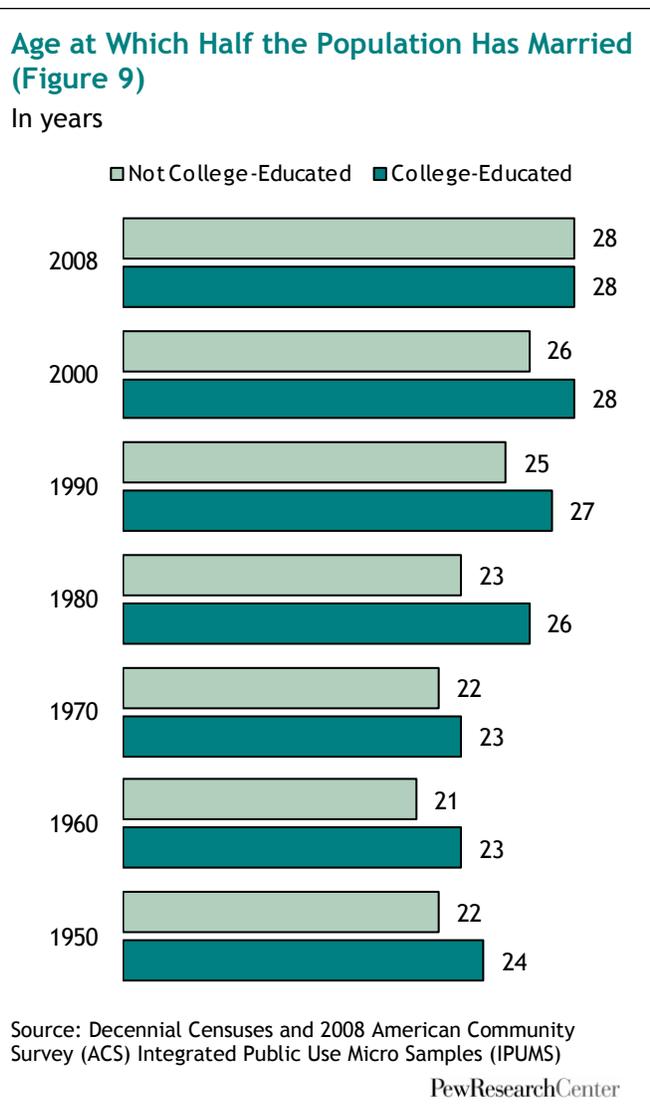
⁶ Looking at the lower panel of Figure 1, the crossover point occurs at age 28 and at the 50% ever-married level.

In sum, over the past several decades there has been a shift in the basic relationship between education and entry into marriage. The college-educated are just as likely as the less educated to marry. Furthermore, the differences in timing of first marriage are disappearing. At age 25, those lacking a college diploma are more likely to have married than their college-educated peers (Figure 1), but by age 28 this difference vanishes.

Fifteen years ago, sociologists examined lifetime marriage patterns and asked if the college-educated were foregoing marriage or simply delaying it. Today, the same question arises but in regard to the opposite group: young adults lacking a college degree. In 2008, only 46% of 25- to 29-year-olds who were not college-educated had married. How many of these lesser-educated young adults will ever marry over their lifetimes? We do not yet know.

Earlier cohorts of young adults without a college education tended to marry in their 20s, and there was not extensive additional marriage beyond age 30. For example, using Census Bureau data, we can track the marital behavior of late baby boomers. In 1990, about 65% of 25- to 29-year-olds who were not college-educated had married (Table 1). Looking at the same cohort nearly two decades later, in 2008, 85% of 45- to 49-year-olds who were not college-educated had married.⁷ If the lives of today's 25- to 29-year-olds who are not college-educated followed a similar trajectory, then perhaps only two-thirds of them will ever marry. But the most recent cohort has already demonstrated markedly different marriage behavior than previous cohorts, so the past may not be a good guide to future marriage behavior.

The apparent delay in entry into marriage among less-educated adults may be due to a variety of factors, including the increasing prevalence of cohabitation before marriage. In 2009, there were 6.7 million unmarried opposite-sex partner households, up from 2.9 million in 1996.⁸ Based on 2003 data, unmarried partners tend to be much younger than married partners (U.S. Census Bureau, 2004). About four-in-five married persons were



⁷ This slightly overstates the subsequent marriage of less-educated 25- to 29-year-olds in 1990. In 2008, this cohort is 43 to 47 years old, not 45 to 49 years old. In 2008, 83% of less-educated 43- to 47-year-olds had married.

⁸ Census Bureau historical table UC-1 on Unmarried-Couple Households, by Presence of Children: 1960 to Present, available at <http://www.census.gov/population/www/socdemo/hh-fam.html>.

35 or older, versus only roughly half of unmarried partners. Married adults tend to be better educated than cohabiting adults. About a third of married adults were college-educated, while only about one-fifth of cohabiting persons had a college education. And married men tend to earn more than cohabiting men. About 31% of husbands earned more than \$50,000 in 2002, compared with 14% among cohabiting men. These figures are only suggestive, because the married population includes a much larger share of older persons with more labor market experience, but cohabitation is more prevalent among less-educated adults.

The delay in marriage among young adults without a college degree has also occurred during a period in which less-educated young adults have fared relatively poorly in the labor market. From 1990 to 2008, the inflation-adjusted median annual earnings of college-educated men ages 25 to 34

modestly rose from \$52,700 in 1990 to \$55,000 in 2008. Among men ages 25 to 34 with only a high school diploma, median annual earnings declined from \$36,300 in 1990 to \$32,000 in 2008 (National Center for Education Statistics, 2010). Young people are taking longer to transition from school to work, and those who are less educated are less successful at the transition than are those who are more educated (Blanchflower and Freeman, 2000). However, while most observers agree that there has been substantial divergence in labor market opportunities across education groups and that the deteriorating economic position of young men could be a plausible explanation for delayed marriage, empirical studies reach different conclusions on how important changes in men's economic characteristics have been on marital behavior (Hill and Holzer, 2006; Oppenheimer, Kalmijn, and Lim, 1997).

Ever Married, by Age (Table 1)

%

	Ages 25-29	Ages 35-39	Ages 45-49	Ages 55-59
Not College-Educated				
2008	46	76	85	91
2000	59	82	90	95
1990	65	87	94	96
1980	77	93	95	95
1970	86	93	94	94
1960	86	93	93	92
1950	83	92	92	92
College-Educated				
2008	43	81	87	91
2000	49	82	90	94
1990	52	85	92	94
1980	62	90	93	93
1970	76	91	92	90
1960	75	90	89	85
1950	65	76	79	80

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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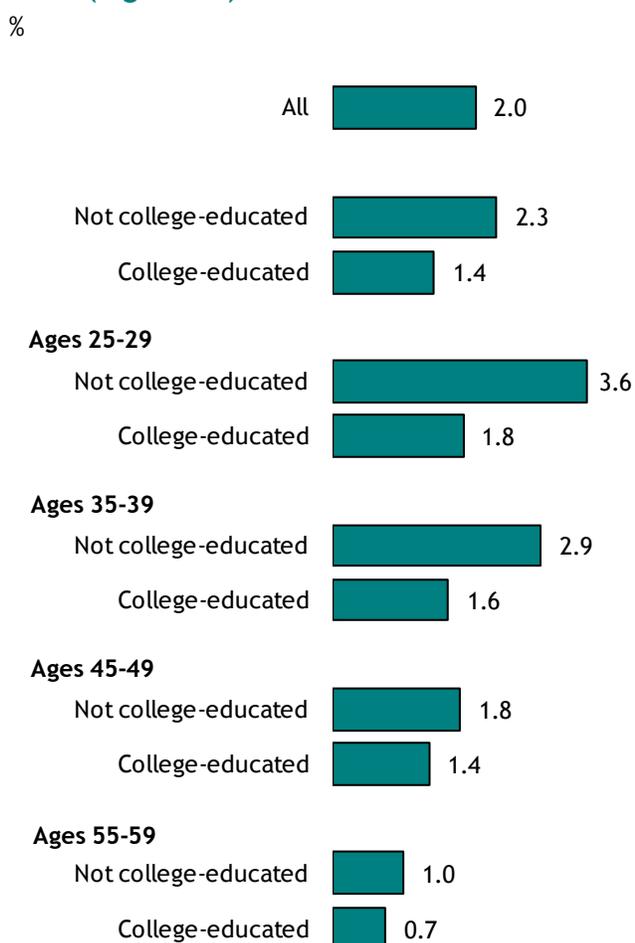
IV. College and Marital Stability

Marriage does not always last a lifetime, and a prominent fault line in marital stability is education. College-educated adults are less likely to experience divorce and multiple marriages than are less-educated adults (Bramlett and Mosher, 2002).

In 2008, the Census Bureau started to collect information on whether an individual had divorced in the past year. Among all 25- to 59-year-olds who had married once and were married within the past year, 2% report divorcing within the past year. College-educated individuals in first marriages were less likely to divorce (1.4%) than less-educated individuals (2.3%).

Since those obtaining college degrees used to delay marriage to a greater extent than less-educated individuals, it is possible that the college-educated in first marriages are older than the lesser educated in first marriages and thus less likely to divorce. Yet, even within narrow age groups, first marriages of college-educated individuals are less likely to have dissolved in the past year than the first marriages of less-educated individuals (Figure 10).

Likelihood of First Marriage Ending in Divorce in the Past Year for 25- to 59-Year-Olds, 2008 (Figure 10)



Source: 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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Similarly, the greater marital stability of the college-educated does not solely reflect basic demographic differences between college-educated adults and adults without a college diploma. Women's first marriages are more likely to dissolve than men's, and black adults have higher divorce rates than white adults. Table 2 reports first-marriage dissolution rates within gender and race groups, and the college-educated are less likely than the less educated to experience divorce.

In regard to marital length, longer first marriages are not necessarily more stable than shorter first marriages. The annual risk of divorce increases during the first five years of marriage and then smoothly declines (Kreider, 2005). Yet, the lower divorce probabilities of the college-educated are not solely due to the fact that they are in longer marriages. Table 2 reports the likelihood of marital dissolution by length of first-marriage intervals.⁹ For most age groups and marital intervals, the college-educated display lower risk of divorce than the less educated.

Likelihood of First Marriage Ending in Divorce in Past Year, 25- to 59-Year-Olds, 2008 (Table 2)

%

	Ages 25-29	Ages 35-39	Ages 45-49	Ages 55-59
White				
Not college-educated	3.6	2.8	1.7	0.8
College-educated	1.9	1.6	1.4	0.8
Black				
Not college-educated	3.9	4.3	2.8	2.5
College-educated	2.6	3.8	2.5	1.0
All Races—Male				
Not college-educated	3.3	2.9	1.9	1.1
College-educated	1.6	1.6	1.2	0.7
All Races—Female				
Not college-educated	3.8	3.0	1.7	0.9
College-educated	2.0	1.6	1.5	0.8
All Races—Married Less than 5 Years				
Not college-educated	3.7	3.4	3.0	3.2
College-educated	1.7	2.2	3.5	4.9
All Races—Married 5 to 10 Years				
Not college-educated	3.7	3.7	2.8	1.7
College-educated	2.2	1.7	2.2	0.5
All Races—Married 10 to 15 Years				
Not college-educated	1.9	2.8	2.2	1.6
College-educated	2.4	1.6	1.8	0.7
All Races—Married 15 or More Years				
Not college-educated	---	2.3	1.6	0.9
College-educated	---	1.3	1.2	0.7

Note: The rate shown equals (the number of first marriages that ended in divorce in the past year) / (those currently in their first marriage + the number of first marriages that ended in divorce in the past year)

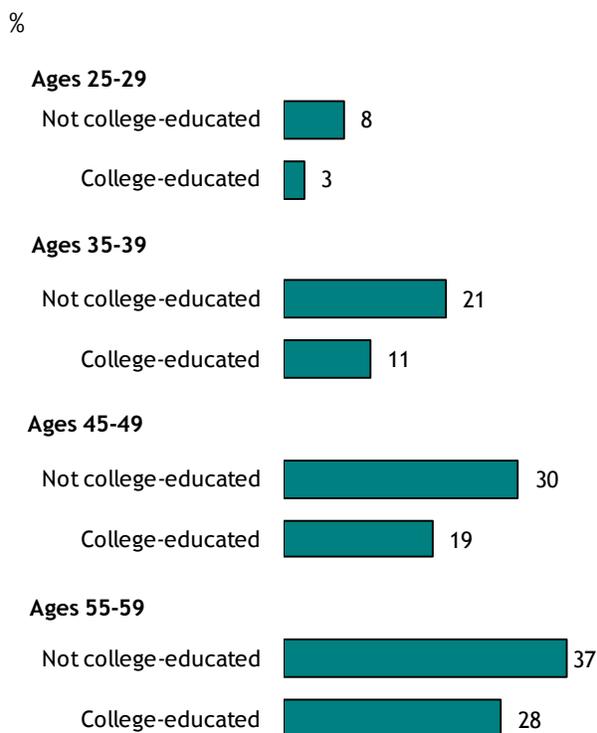
Source: 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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⁹ The 2008 American Community Survey does not have a direct question on length of marriage. It does, however, ascertain year of marriage, so for persons currently in their first marriage, one can infer marriage length. For the divorced and widowed, however, duration of marriage is not available. For those who divorced in the past year, I assumed that duration of marriage equals 2008 minus year of marriage minus 0.5 years.

A second crude indicator of marital instability is the rate of being married more than once. In 2008, among 25- to 59-year-olds who have ever married, about 23% have married more than once. The college-educated ever-married adults were less likely to have married at least twice (17%) than less-educated ever-married adults (26%). Because older adults are more likely than younger adults to have ever been divorced or widowed, the multiple marriage rate rises with age. In any age group in 2008, however, the college-educated ever-marrieds were less likely than their less-educated counterparts to have married more than once. For example, in 2008, among college-educated 55- to 59-year-old ever-marrieds, 28% had multiple marriages. In comparison, 37% of their less-educated counterparts had multiple marriages (Figure 11).

Share Married Two or More Times for 25- to 59-Year-Old Ever Married, 2008 (Figure 11)



Source: 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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The college-educated are less likely to be married multiple times in part because they are less likely to experience divorce. They are also less likely to experience the death of their spouse.¹⁰ Once divorced or widowed, it is not clear that the more educated are any more or less likely than the less educated to remarry. Some studies find no clear association between education and remarriage propensities (Bramlett and Mosher, 2002).

The college-educated have been less likely to be married multiple times for much of the 20th century. The 1990 and 2000 censuses did not ask respondents how many times they were married, but censuses up to 1980 also show that the multiple marriage rate is lower for college-educated adults (Table 3).

Multiple Marriage Rates among Those Ever Married, 1950-2008 (Table 3)

%

	Ages 25-29	Ages 35-39	Ages 45-49	Ages 55-59
2008				
Not college-educated	8	21	30	37
College-educated	3	11	19	28
1980				
Not college-educated	13	21	20	20
College-educated	5	12	14	15
1970				
Not college-educated	9	15	17	19
College-educated	2	7	10	13
1960				
Not college-educated	8	14	17	19
College-educated	2	6	11	14
1950				
Not college-educated	12	17	20	20
College-educated	7	12	15	15

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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¹⁰ But the likelihood of a first marriage ending in widowhood in the past year is pretty minute for any spouse, given that this analysis examines 25- to 59-year-olds.

V. Education and the Economic Benefits of Marriage

This report began with the observation that among adults in their 30s, the college-educated are now more likely to have married than the less educated. There are many motivations for marriage, and a full explanation for the changing patterns of marriage by education is beyond the scope of this report. However, solely from an economic standpoint, marriage brings clear benefits. Married adults have higher incomes than do unmarried adults—and this gap has widened over the past four decades, both among the college-educated and those without a college degree.

Table 4 presents median adjusted household income for adults by marital status. “Adjusted” household income refers to an adult’s household income adjusted for the size of the household. (Household members share the economic resources of the household and a given household income goes further in a smaller household.¹¹) The table shows that median adjusted household income of married adults exceeds that of unmarried adults. For example, in 2008 the typical married adult had an adjusted household income of \$76,652 versus \$54,470 for the typical unmarried adult.

Median Adjusted Household Income of Adults Ages 20 and Older (in 2009 \$)
(Table 4)

Year	All		Not College-Educated			College-Educated		
	Unmarried	Married	Unmarried	Married	% Difference	Unmarried	Married	% Difference
1970	\$40,703	\$50,240	\$38,077	\$47,814	26%	\$73,169	\$75,498	3%
1980	\$46,201	\$57,684	\$42,491	\$53,991	27%	\$71,586	\$82,082	15%
1990	\$51,139	\$65,090	\$45,360	\$58,061	28%	\$86,403	\$99,101	15%
2000	\$55,181	\$73,376	\$48,875	\$63,627	30%	\$89,744	\$110,411	23%
2008	\$54,470	\$76,652	\$48,145	\$64,504	34%	\$89,025	\$112,076	26%

Note: Income adjusted for household size and then scaled to reflect a three-person household.

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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The table also shows that the economic gains associated with marriage are similar for both lesser-educated adults and the college-educated. The typical married adult lacking a college degree has an adjusted household income of \$64,504, a 34% advantage over an unmarried adult lacking a college degree. The typical married adult with a college degree has a household income of \$112,076, a 26% advantage over the typical unmarried adult with a college degree.¹²

¹¹ See the appendix for further details on the calculation of “adjusted household income.”

¹² Because Table 4 refers to all adults ages 20 and over, perhaps it is not representative of the outcomes of young adults. Fry and Cohn (2010) present household income figures for 30- to 44-year-olds, and the lesser-educated get an economic boost associated with marriage on par with that of the college-educated.

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Appendix A: Additional Tables

Ever-Married Rates of Adults by Age, Birth Cohort and Education

%

	Ages 25-29	Ages 33-37	Ages 35-39	Ages 43-47	Ages 45-49	Ages 53-57	Ages 55-59
Not College-Educated							
1979-83	46%						
1971-75	59%	73%					
1961-65	65%		82%	83%			
1951-55	77%		87%		90%	90%	
1941-45	86%		93%		94%		95%
1931-35	86%		93%		95%		96%
1921-25	83%		93%		94%		95%
1911-15			92%		93%		94%
1901-05					92%		92%
1891-95							92%
College-Educated							
1979-83	43%						
1971-75	49%	79%					
1961-65	52%		82%	87%			
1951-55	62%		85%		90%	90%	
1941-45	76%		90%		92%		94%
1931-35	75%		91%		93%		94%
1921-25	65%		90%		92%		93%
1911-15			76%		89%		90%
1901-05					79%		85%
1891-95							80%

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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Ever-Married Rates of White Women by Age, Birth Cohort and Education

%

	Ages 25-29	Ages 33-37	Ages 35-39	Ages 43-47	Ages 45-49	Ages 53-57	Ages 55-59
Not College-Educated							
1979-83	59%						
1971-75	71%	82%					
1961-65	77%		89%	90%			
1951-55	85%		92%		94%	93%	
1941-45	91%		95%		96%		96%
1931-35	91%		95%		96%		97%
1921-25	88%		95%		95%		96%
1911-15			93%		94%		94%
1901-05					93%		93%
1891-95							93%
College-Educated							
1979-83	50%						
1971-75	56%	82%					
1961-65	58%		85%	88%			
1951-55	66%		86%		90%	91%	
1941-45	78%		89%		92%		93%
1931-35	79%		88%		91%		92%
1921-25	66%		87%		88%		90%
1911-15			66%		82%		85%
1901-05					68%		74%
1891-95							67%

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)

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Appendix B: Data and Methodology

The analysis uses the 1950 to 2000 Decennial Census and the 2008 American Community Survey (ACS) Integrated Public Use Micro Samples. Documentation is available at <http://usa.ipums.org/usa/index.shtml>. The 1950 to 1970 samples are 1% samples of the resident population. The 1980 to 2000 samples use the 5% data files. The 2008 ACS sample is a 1% sample. Most of the tabulations refer to 25- to 59-year-olds. The unweighted sample sizes of the 25- to 59-year-old resident population are as follows:

All the tabulations reported in the text are based on appropriate sample weights. Because the 1950 sample is only a 1% sample and a college education was relatively rare among older black female adults in 1950, the unweighted sample sizes for 1950 older college-educated black females are small and the results not published.

In 2000, the Census Bureau altered the racial response categories to enable respondents to report more than one racial identity. The racial categories in censuses before 2000 do not match the

2000 Census and 2008 ACS racial categories. In censuses before 2000, persons of multiracial identity chose one racial identity. Social science researchers have developed techniques to bridge the old and new racial categories. These bridging techniques entail assigning a single racial identity to persons in the 2000 Census and 2008 ACS who identified as being of two or more racial categories. This report bridges the old and new racial categories by using the IPUMS racial variable RACESING. Details are available at <http://usa.ipums.org/usa-action/variableDescription.do?mnemonic=RACESING>.

Before 1970, the census did not ask respondents about their Hispanic origin. Hence, one cannot identify persons of Hispanic origin (at least on the basis of self-reported responses to a Hispanic ethnicity question) before 1970. In this report, the “white” and “black” populations include the Hispanic components of these populations.

In 1990, the Census Bureau altered the response categories of the educational attainment question. Before 1990, “college educated” referred to adults who completed at least 16 years of schooling. In 1990 and thereafter, college-educated refers to those who have attained at least a bachelor’s degree. See the IPUMS documentation and Mare (1995) for more discussion of Census Bureau changes in the measurement of educational attainment.

Table 4 reports median adjusted household income. The income amounts were deflated using the Consumer Price Index Research Series (CPI-U-RS). The Census Bureau uses this price index to deflate household income (U.S. Census Bureau, 2010). “Adjusted” household income refers to an adult’s household income after adjusting for household size. Adults with equal household incomes may not be equally well-off if their households are

	Not College- Educated	College- Educated	Total
Year			
1950	791,029	14,379	805,408
1960	695,908	66,723	762,631
1970	707,547	99,884	807,431
1980	3,932,662	921,154	4,853,816
1990	4,484,363	1,302,308	5,786,671
2000	4,999,324	1,728,083	6,727,407
2008	967,158	443,602	1,410,760

Source: Decennial Censuses and 2008 American Community Survey (ACS) Integrated Public Use Micro Samples (IPUMS)
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different sizes. Resources are shared within the household, and a larger household presumably is less well-off than a smaller household with an identical income level.

This suggests that we might wish to examine household income per capita or household income divided by household size. This adjustment goes too far, however, in that it does not allow for “scale economies” or that two can live cheaper than one. An adult in a two-person household with a \$50,000 household income presumably is better off than an adult in a single person household with \$25,000 income. Both households have certain fixed expenses that do not increase with the size of the household, so the adult in the two-person household has greater economic resources than the single-person household.

This report follows the convention in the economics literature on measuring household economic well-being by calculating adjusted household income as follows:

$$\text{Adjusted Household Income} = \text{Household Income} \div (\text{Household Size})^{0.5}$$