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Research Brief

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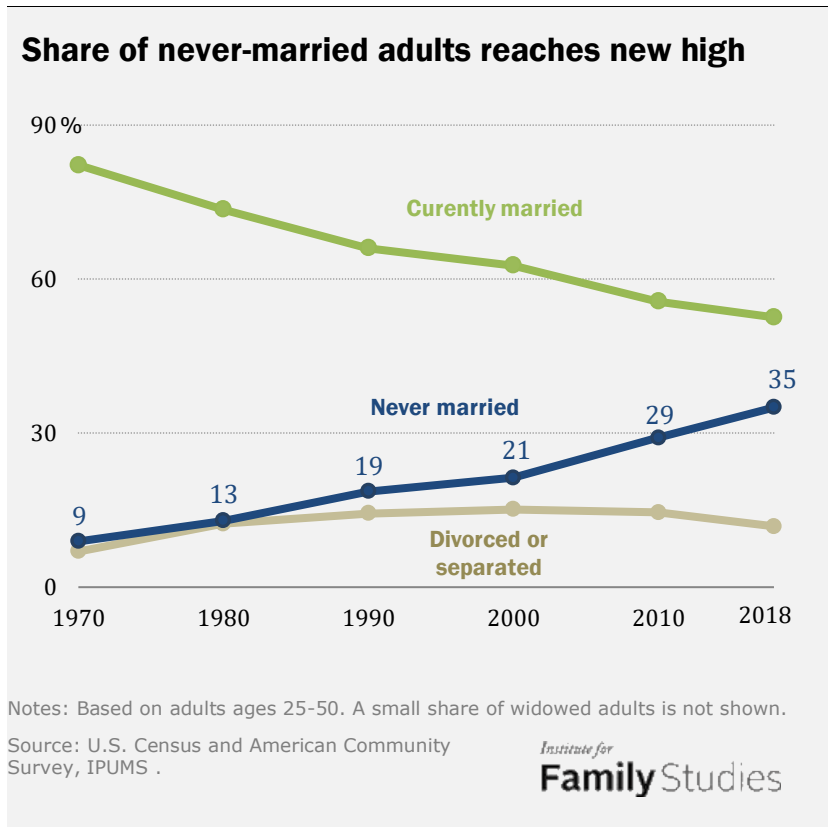
More Than One-third of Prime-age Americans Have Never Married

By: Wendy Wang

America is the middle of two simultaneous trends related to marriage. Marriages today are more stable, thanks to the steady decline of divorce rates since the 1980s. At the same time, however, a declining share of Americans marry. In 2018, a record 35% of Americans ages 25 to 50, or 39 million, had never been married, according to a new Institute for Family Studies (IFS) analysis of U.S. Census data. The share was only 9% in 1970.

Previous research [suggests](#) that marriage rates tend to fall during a recession. With the Covid-19 stay-at-home order, and the financial fallout from the pandemic, we are most likely to see the share of never-married adults break new records in the near future.

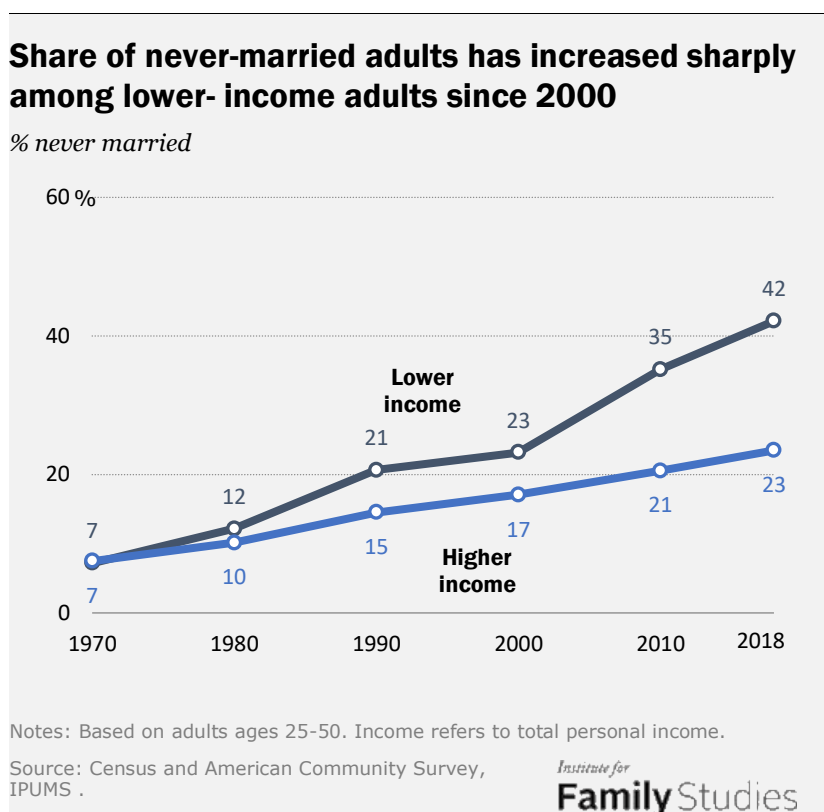
Many factors are related to the rise of never-marrieds. Young adults have taken their time to enter marriage. The median age for first-time marriages today is [28 for women](#) and 30 for men. Back in 1970, Americans typically got married in their early 20s. Also, young adults today often live with their partner before getting married. Cohabitation is seen as an alternative living arrangement for couples, even if they do not plan to get married.



Even though marriage delayed does not necessarily equal marriage forgone, with more people delaying marriage, a rising share of Americans may end up not getting married at all. An earlier Pew Research Center [report](#) projected that 1 in 4 of today's young adults may never marry, if the current marriage trends continue.

It is important to note that the share of never-married Americans has increased at a much steeper rate since 2000. In less than 20 years, the proportion of never-married Americans has risen from 21% to 35%, a 14-percentage point increase. During the same period, we see a widening marriage gap among Americans of different income or education levels.

Lower-income Americans are much less likely to marry than those with more economic resources today. More than 4 in 10 prime-age Americans in the bottom third income bracket (42%) have never been married, compared with 23% of Americans in the top third income bracket. This marriage gap by income did not exist in earlier years. In 1970, when 7% of Americans ages 25-50 were single, working-class and poor Americans were just as likely to enter marriage as more affluent Americans. The gap that started in the 1990s has exacerbated since 2000.



Instead of family income, total personal income from the previous year is used for the income distribution calculation in this report. This helps to level the field, given that married adults tend to have higher family incomes than single adults. Meanwhile, for married stay-at-home parents, or someone with a spouse who earns much more money, using personal income may underestimate the association between income and marriage. Separate analyses show that the marriage gap by income is much wider if family income is used.¹

The marriage divide also cuts along educational lines, although the pattern has been reversed in recent decades. As late as 2000, college-educated Americans ages 25 to 50 were more likely than their peers who did not have a college degree to be in the never-married camp. However, the table has turned since then. Nowadays, Americans with a college degree are more likely to enter marriage than those without a college education.

¹ All income calculation was based on adults ages 25-50. When family income was used for income distribution calculation, in 2018, 20% of adults with higher income had never been married, and the share among lower-income adults was 52%. In 1970, the share of never-married adults was 14% for lower-income adults and 7% for higher-income adults.

What could have contributed to the sharp rise of unmarried adults among less advantaged Americans in recent decades, especially since 2000? And how might the COVID-19 pandemic affect marriage formation in the upcoming years?

Using data primarily from the U.S. Census Bureau, this research brief focuses on the roles that income, work, and education play in marriage formation. Views from singles regarding the reasons they are not yet married and about their ideal spouse are also incorporated from a recent IFS survey in California. The California survey provides the most updated data on the topic, and findings from the survey are largely consistent with previous findings in the national survey.

Given the gender differences in mate selection, this research brief also looks at how a lack of stable jobs may particularly affect single men in the marriage market. Additional information regarding the link between political ideology, religion, and marriage are also presented.

Key findings:

- The decline of employment rates among lower-income Americans likely contributed to the widening marriage gap by class in the past two decades. Between 2000 and 2018, the share of employed adults ages 25 to 50 in the lower third income bracket dropped from 51% to 46%, while the employment rate among same-age Americans in the top third income bracket increased from 95% to 98%.
- Lower-income men experienced a much sharper fall in employment since 2000 than their female counterparts, which could hurt their marriage prospects. The share of employed lower-income men dropped from 60% in 2000 to 48% in 2018. During the same period, lower-income women's employment rate dropped from 48% to 44%.
- A stable job is important in marriage formation, especially for men. According to single men in the recent IFS California survey, not having a stable job is one of the most important reasons why they are not married. In 2018, more than half of prime-age men without a full-time job (55%) were single. The share is much lower among men who work full time (32%).
- Even though women have made strides in education and professional work, a traditional gender pattern in mate preferences remains at large. A majority of never-married women (72%) say that it is very important for their future spouse to have a stable job, according to the California survey. The share among single men is much lower (46%). This preference for finding someone with a stable job remains strong even among single women who work full time themselves (74%). And it doesn't vary much by education and income levels. Single men and women agree on most of the other qualities in an ideal spouse, such as being kind, caring, and responsible.

- Politics and religion are a big part of American life, including family formation. Americans who hold conservative views are more likely than liberals to be married and less likely to be single. Likewise, Americans who regularly attend church or religious services are less likely than those who occasionally or never attend religious services to be single. Gaps in both groups have grown in recent years. In 2018, a quarter of conservatives ages 25 to 50 were single, compared with 36% of liberals of the same age. And the same gap is found between religious Americans and those who rarely or never attend religious services.

About the Data

Findings in this report are mainly based on two sources: Data from the Census and American Community Survey (ACS) and a recent Institute for Family Studies survey. When relevant, data from the General Social Survey are also analyzed. All analyses are based on adults ages 25 to 50, the prime-age adults.

Census data: All marriage trends are based on Decennial Census (1970,1980,1990,2000) and the American Community Survey (2010,2018) datasets were generated from IPUMS-USA database (www.ipums.org)*.

ACS is an ongoing household survey by the U.S. Census Bureau; it reaches a sample of about 3.5 million addresses in the U.S annually.

*Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas and Matthew Sobek. IPUMS USA: Version 10.0 [dataset]. Minneapolis, MN: IPUMS, 2020.

Public Option Survey data: The Institute for Family Studies California Family Survey was conducted by YouGov between Sep. 6 and Oct. 11, 2019, with a representative sample of 2,200 adults ages 18 to 50 living in the state of California, including 1,062 respondents who have never been married. A total of 2,262 online interviews were completed and then matched down to a sample of 2,200 to produce the final dataset.

The respondents were matched to a sampling frame on gender, age, race, and education. The characteristics of the final weighted sample mirror those of the general population ages 18-50 in California. The overall margin of error for the survey is $\pm 2.9\%$.

Terminology

In this report, “never-married” is used interchangeably with “single,” even though people who have never married but live with a partner may not consider themselves “single.”

Total personal income is used for the calculation of income distribution among adults ages 25 to 50. Each income bracket represents 1/3 of the income distribution. In 2018, among adults 25 to 50, the threshold for lower income was \$20,000 per year (including \$20,000), middle income was between \$20,000 and \$50,000, and higher income was more than \$50,000.

“Employed” refers to adults who worked for pay at a job (or business) or did any work for pay (at least one hour) in the previous week. “Full-time employed” refers to adults who were employed and worked usually at least 50 weeks a year and at least 35 hours a week.

Section I. How income, work, and education are linked to marriage

As late as 1980, American adults of all income levels entered marriage at about the same rate. Some 10% of Americans ages 25 to 50 in the top third income bracket had never been married, and the share among lower-income adults was 12%. But the gap grew in the 1990s and widened sharply in the 2000s. By 2018, more than 40% of prime-age adults in the lower-third income bracket had never been married, almost double the share among those in the top-third income bracket.

This stark contrast in marriage formation across income lines may further widen the income gap and affect [income mobility](#).

Marriage is about love and commitment, but it also offers economic benefits to couples. When couples live under one roof and pool incomes, this can be a

significant saving in living expenses.² Married couples are generally better off than unmarried adults. For example, in 2018, the median family income for married adults ages 25-50 was about \$96,000, almost double the amount for their peers who had never been married (\$48,100). After adjusting for family size, family income for never-married adults ages 25-50 was still 67% of those who are married, according to an analysis based on Census data.

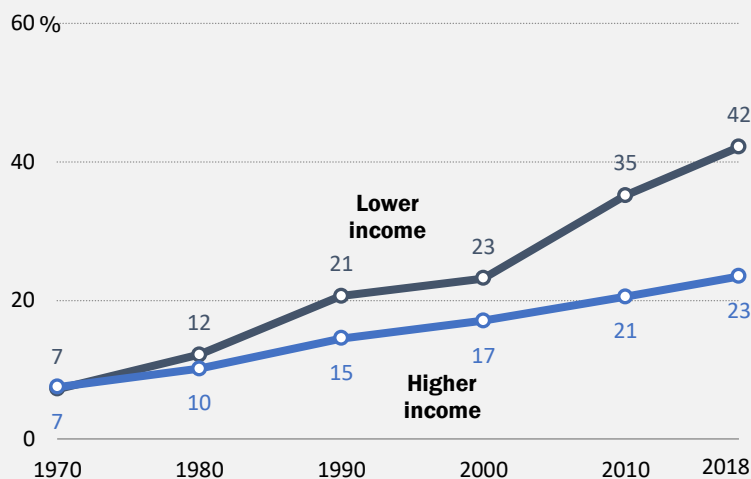
What contributed to this income divide in marriage in the past two decades? One culprit is likely employment. Since 2000, the employment rate among lower-income Americans has fallen, but more Americans in the top income bracket are working. In 2000, about half of prime-age Americans in the lower third of the income bracket were employed, but the share dropped to 37% in 2010 after the Great Recession. It went up to 46% in 2018 but has not reached the same level as in 2000. In contrast, employment rates among top-income bracket Americans have gone up during this period, reaching almost 100% by 2018.³

² Cohabiting couples also may pool incomes, but research shows that cohabiting couples are [more likely](#) than married couples to keep their income separately. Overall, cohabiting relationship is less committed and [less stable](#) than marriage, and married couples also report [higher relationship quality](#) than cohabiting couples.

³ Employment rate refers to the employment-to-population ratio, which is calculated as the ratio of all currently employed to the total population of adults ages 25 to 50. This measure does not include those who are currently unemployed and seeking jobs or those who are not in the labor force (e.g., stay-at-home parents or full-time students).

Share of never-married adults has increased sharply among lower-income adults since 2000

% never married



Notes: Based on adults ages 25-50. Income refers to total personal income.

Source: Census and American Community Survey, IPUMS.

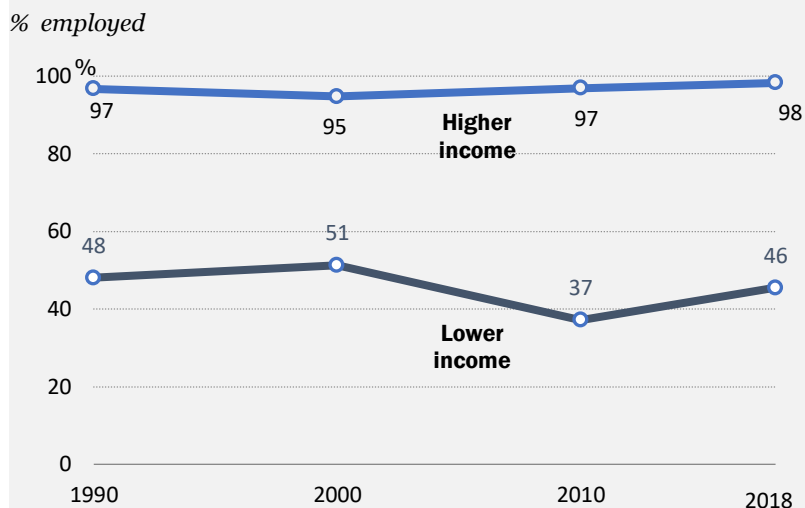
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The share of unemployed lower-income Americans is much higher than among those with higher income. In 2018, 8% of lower-income Americans were unemployed and looking for work, compared to only 1.6% of middle-income Americans and 0.6% of those with higher income. The gap in 2010 was even bigger: 16% of lower-income Americans were unemployed, and the share among higher-income Americans was only 1.7%. In 1970, the share of unemployed adults ages 25 to 50 was similar among adults of all income levels.

Work not only provides economic resources, but also brings structure and meaning to a person's life. A stable job is especially important for men on the "marriage market" and looking for a spouse. According to a recent survey in California, a majority of single women are looking for a future spouse who has a stable job. And for single men, not having a stable job is a major reason why they are not married (*see more details in the next section*).

Driven by the 2008 recession, the share of employed lower-income men dropped nearly 20 percentage points between 2000 and 2010—from 60% to 39%. The employment rate for these men rebounded somewhat by 2018 but was still much lower than the 2000 level. Meanwhile, employment among lower-income women also dropped during the same period but on a smaller scale. By 2018, 44% of women in this income bracket were employed, close to the level in 2000 (48%). This is not surprising given that the Great Recession was often

Share of employed lower-income Americans has declined since 2000

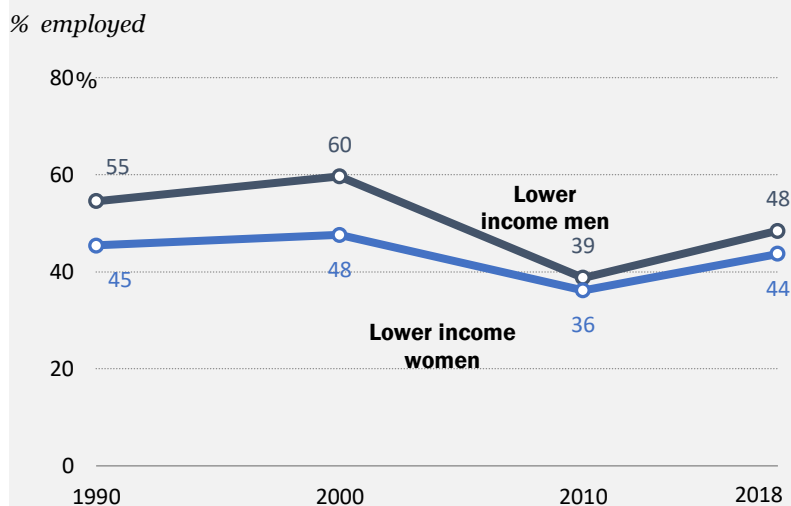


Notes: Based on adults ages 25-50. Employed including working full time or part time.

Source: Census and American Community Survey, IPUMS.

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Employment of lower-income men has declined more sharply since 2000



Notes: Based on adults ages 25-50.

Source: Census and American Community Survey, IPUMS.

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categorized as a “[Mancecession](#),” because men suffered much more job loss than women at the time. This was especially true for men with less education, who are more likely to be concentrated in manufacturing and construction, the industries with the largest job loss during the Great Recession.

In contrast, the employment rate among Americans in the top-third income bracket has risen since 2000, from 95% to 98%. Men and women in this income bracket have similar employment rates and followed a similar trajectory. By 2018, 98% of both men and women in this income bracket were employed.

For men and women in the middle-income bracket, their employment rate dropped slightly between 2000 and 2010, from 92% to 90%, but rose to 95% in 2018.

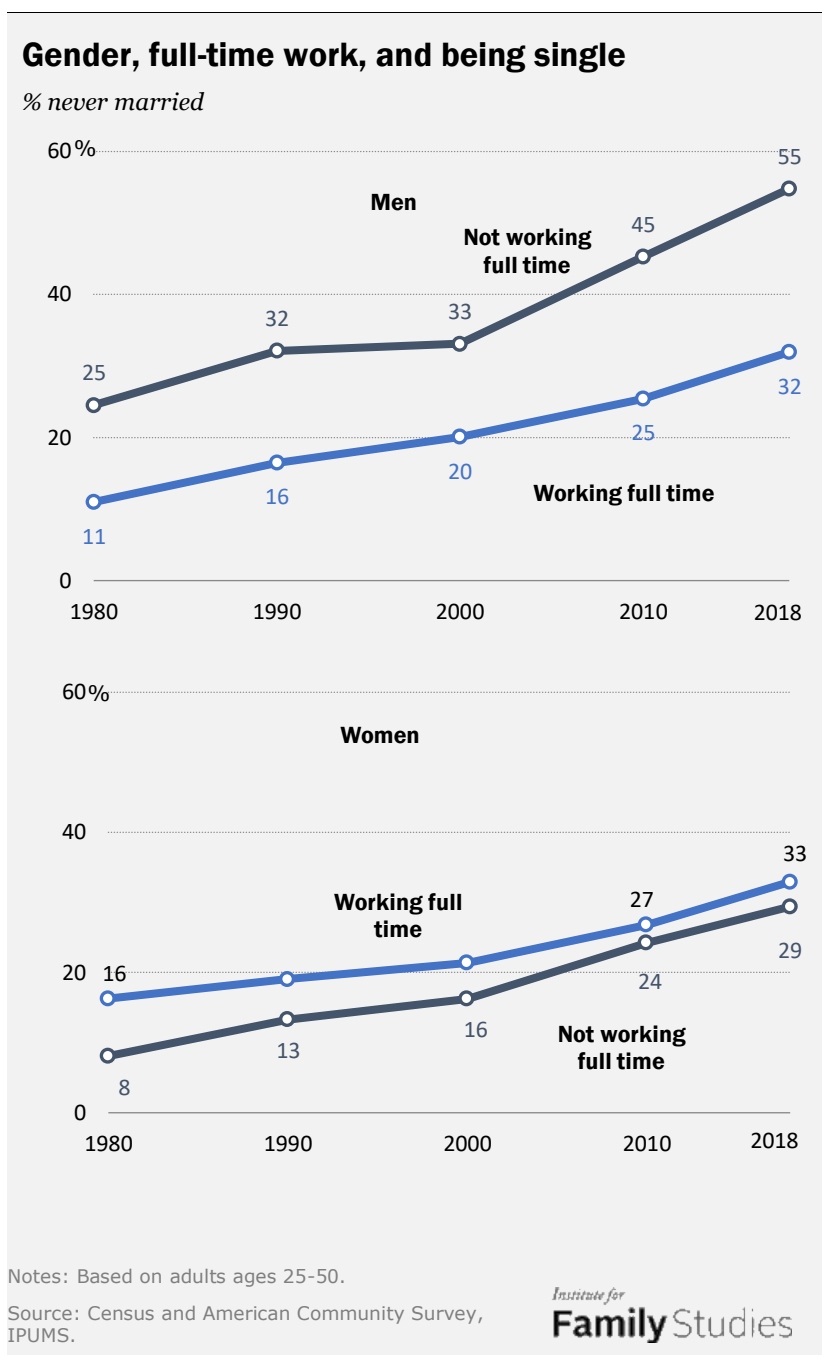
The pattern is similar when limited to adults who work full-time year around. The share of full-time workers among lower-income Americans ages 25-50 was down from 20% to 11% between 2000 and 2010. By 2018, it increased to 17%, although still lower than the 2000 level. On the other hand, full-time work among those in the top-third income group rose from 81% to 88% between 2000 and 2010 and continued its uprisng trajectory in 2018 (90%).

For both men and women, full-time work is more important in marriage formation

Men without a full-time job are much more likely to be single. This pattern has not changed in the past four decades. In fact, the marriage gap between men with and without a full-time job has widened in recent decades. In 2000, one-third of men ages 25-50 who did not work full-time had never married, compared with 20% of men who did have a full-time job. Even though both groups are more likely to be single over time, the gap has grown. By 2018, more than half of men without a full-time job (55%) had never been married, compared to the share of men who worked full time (32%). The gap between the two groups is 23 percentage points.

Opposite to men, women with a full-time job used to have a lower chance of marrying. In 1980, 16% of women ages 25-50 with a full-time job had never been married, which is double the share among women who did not work full time (8%). As more women pursue a higher education and work in professional fields, having a stable, full-time job is no longer at odds with their chances of getting married. By 2018, about one-third of women ages 25-50 who worked full time were single, compared with about 29% of their peers without a full-time job. This gap is much smaller in recent years.

Part of the reason is that full-time work among married women has risen steadily in the past few decades. Among married women ages 25-50, only a quarter of them were working full-time in 1980, but the share rose to 50% by 2018. Even though married women overall are still less likely than never-married women to be working full time (50% vs. 56%), among

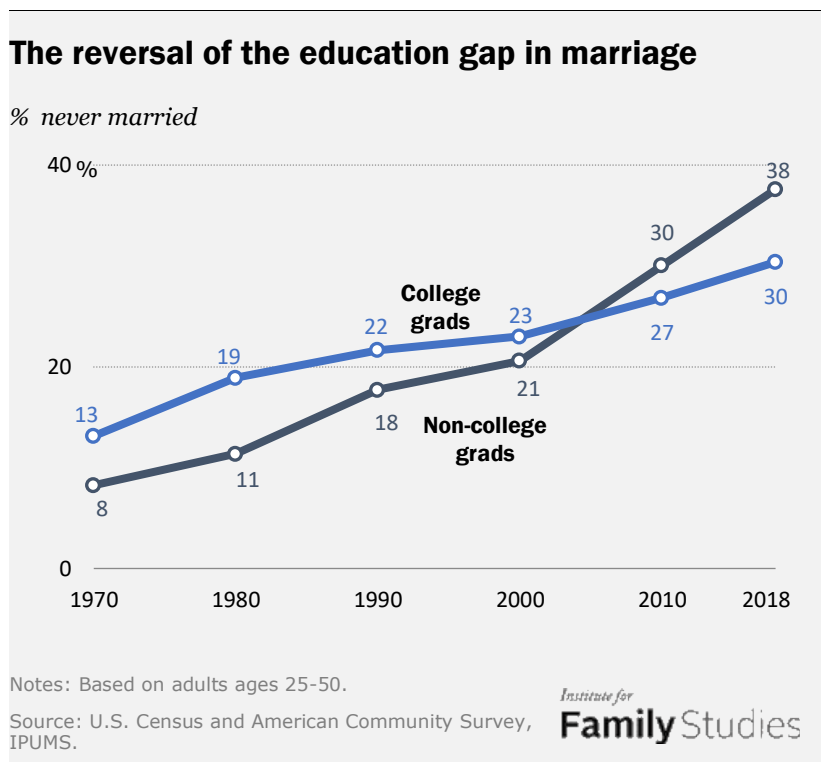


those without children at home, married women are [more likely](#) than unmarried women to be working full time.

Even though women are less likely than men to cite the lack of a stable job as a reason why they are not currently married, this gap is smaller among singles with lower incomes. According to the IFS California survey, 27% of lower-income single women say not having a stable job is the reason they are not married, compared with 34% of lower-income single men.⁴ Among California singles with higher incomes, only 9% of women and 25% of men cite the same reason. In fact, just like lower-income men, not having a stable job is one of the major reasons why lower-income single women are not married, after “haven’t found the right person” and “couldn’t afford the wedding.”

College education is no longer associated with a lower chance of marriage

The relationship between college education and marriage has not been consistent over the past five decades. A few decades ago, college grads (especially college-educated women) ages 25-50 [were more likely](#) to have never married than those without a college degree. However, the gap has closed and reversed in the past two decades. Today, prime-age Americans without a college degree are 8 percentage points more likely to have never been married than those with a college degree.



This pattern applies to both men and women, but the gap among women in the early decades was much bigger than among men. In 1970, nearly 15% of college-educated women ages 25 to 50 had never married, doubling the share among their peers who did not go to college (7%). In contrast, 12% of college-educated men of the same age had never been married, compared with 10% of men who didn’t go to college. By 2018, the marriage gap among prime-age women who went to college and those who didn’t dramatically reversed. Some 28% of college-educated women were never married, compared with 33% of women who were not college educated. This gap is even bigger among prime-age men. Some 33% of men with a bachelor’s degree were never married. Among those without a college degree, the share was 42%.

⁴ Income in the California survey is measured as the total family income in the past year. Each income bracket represents 1/3 of the income distribution.

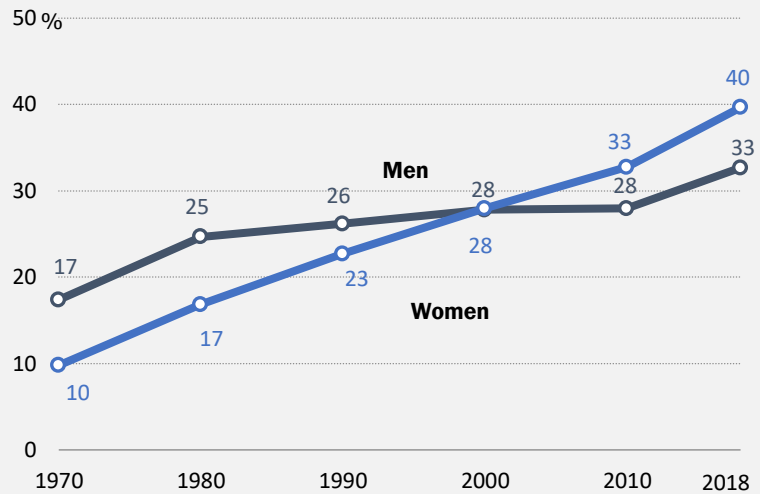
At the same time, women have become increasingly more likely than men to graduate from college. Around the mid-1990s, young women under age 30 overtook men in college completion. For the age group of 25 to 50, the college gap between women and men closed by 2000. And in 2018, 40% of women and 33% of men in this age group had graduated from college.

With women surpassing men in the education field, we see more women “marrying down” educationally. My earlier [research](#) suggests that about one-quarter of women are married to less-educated husbands. However, women continue to “[marry up](#)” in income: a majority of men still out-earn their wives even in couples where husbands have less education than the wives.

While marriage is declining among Americans at the lower end of the education spectrum, it is rising among those with college education. Moreover, college-educated Americans today are [more likely](#) than their peers in the earlier generation to marry another college-graduate. This assortative mating pattern further [contributes to](#) the widening income gap among Americans.

Since 2000, women are more likely than men to be college educated

% of adults ages 25-50 with a bachelors' degree or higher



Source: U.S. Census and American Community Survey, IPUMS.

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Section II. Single Americans' views on marriage

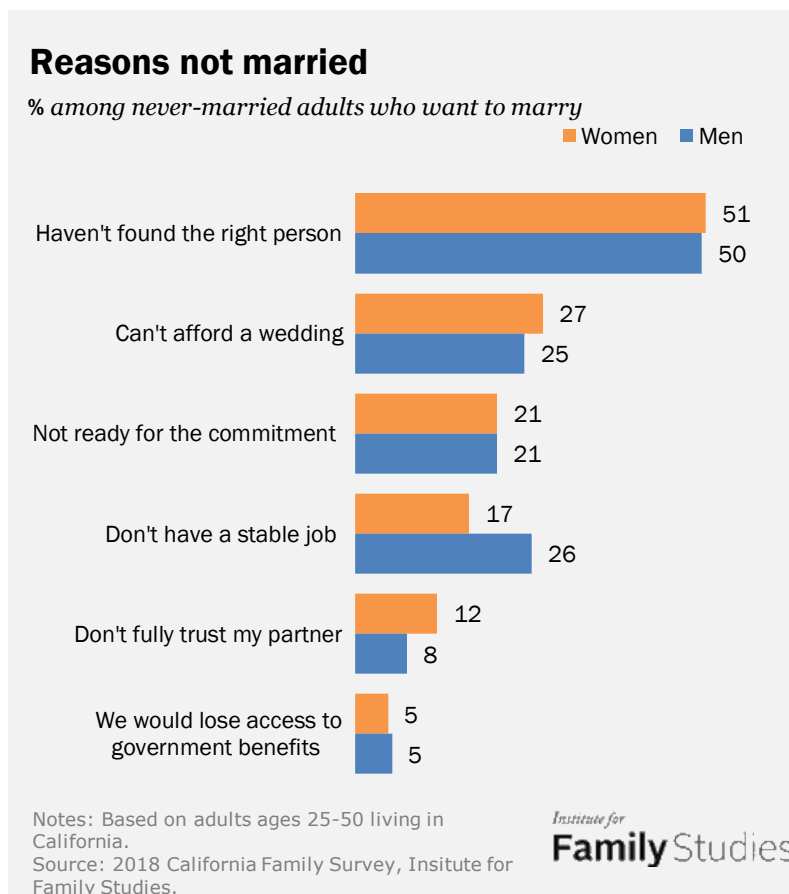
Marriage has not gone out of fashion among single Americans today. Polling [data](#) has consistently showed that most Americans desire marriage. Even in California, a state known for its progressive family culture, close to 7 in 10 never-married adults ages 25-50 say they want to get married someday (69%), according to an Institute for Family Studies survey of Californians. The share among younger Californians is even higher. Among those ages 18-24, 81% say they would like to get married someday.

Why are some adults who want to get married not currently married? According to the same survey, the biggest factor is they have not found the right person. Half of single men and women in California ages 25-50 said they haven't found the right person to marry.

Financial factors also matter. About one-quarter of California singles said they couldn't afford a wedding. About a quarter of single Californian men (26%) said not having a stable job is why they are not married, compared with 17% of single women. This is the area where never-married men and women differ most. Meanwhile, single adults with lower incomes were more likely than others to cite lacking a stable job as the reason for not marrying. Among lower-income adults, 34% of men and 27% of women said not having a stable job is why they are not married.

As previous [research](#) suggests, there is a "marriage penalty" in our current welfare program. It makes more financial sense for lower-income couples to live together but not marry. A small share of singles in California (5%) also cited government benefits as a reason why they are not married. And among lower-income adults, this share increased to 8%.

In addition to financial reasons, a lack of commitment and trust in a relationship played a role in singleness among Californians. About 1 in 5 single men and women (21%) said they are not ready for commitment and 12% of single men and 8% single women said they can't fully trust their partner (to get married).



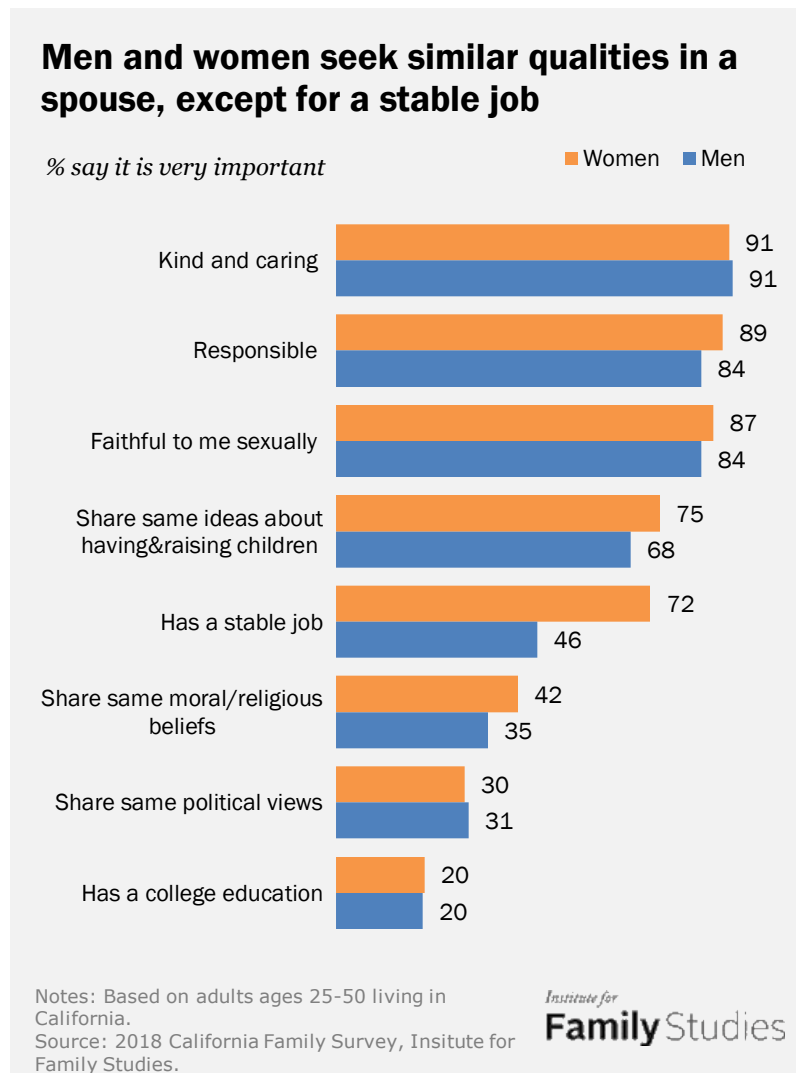
As we know from the IFS California survey, finding the right person is the key to getting married. What exactly are singles looking for in a future spouse?

Findings from the IFS survey suggest that men and women are mostly looking for similar qualities in the right person, but there is a clear gender difference when it comes to financial status. A majority of never-married women in the California survey (72%) said that it is very important that their future spouse has a stable job, but only less than half of single men (46%) said the same.

The preference for marrying someone with a stable job remains strong among single women who work full time. In the same survey, 74% of single women with a full-time job said it is very important that their future spouse has a stable job. And this preference doesn't vary much by education and income level. Some 74% of college-educated single women said they prefer someone with a stable job, as did 78% of single women with higher income.

At the same time, both genders put great importance on finding someone who is kind and caring, responsible, and sexually faithful to them.

In contrast, having a college education is at the bottom of the list among the qualities single Californians are seeking in a potential spouse. Only 1 in 5 single men and women said that it is very important for their future spouse to have a college education. The share among college-educated singles is higher: 32% said having a college education is very important for their future spouse. Still, this education criterion is at the bottom of the list of the ideal spouse among college-educated singles.

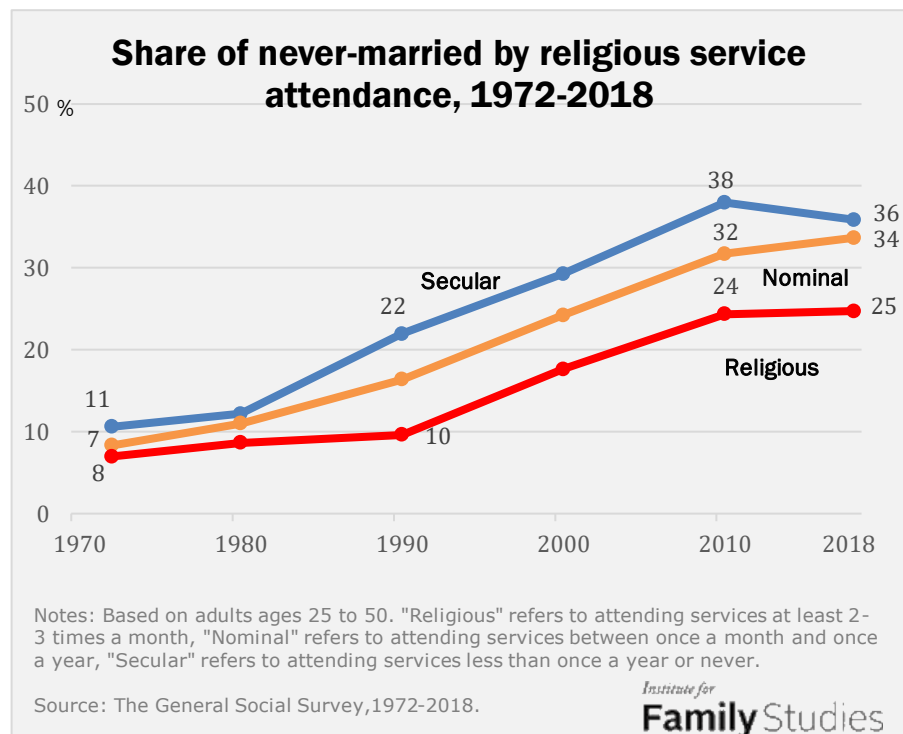
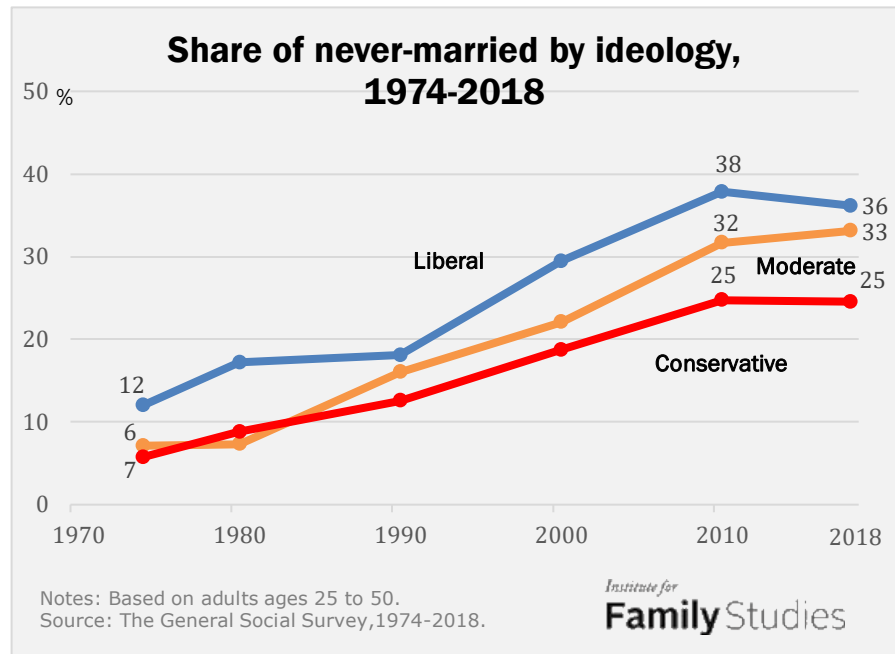


BOX: How ideology and religion relate to marriage

Even though this report focuses on the financial story of marriage, it is important to note that culture and belief also play a role in family formation in America. For example, Americans who hold conservative views are more likely than liberals to support marriage and less likely to be single.

Despite the fact that Americans of all ideologies have experienced a drop in marriage rates, the marriage gap between conservatives and liberals has actually become somewhat larger since the 1970s. In 2018, 36% of liberals had never been married, which is 11 percentage points higher than the share among conservatives (25%). In 1974, the gap between the two groups was 5 percentage points, according to an IFS analysis of the General Social Survey.

Meanwhile, Americans who regularly attend church or religious services are less likely than those who are secular or occasional churchgoers to have never married. According to the General Social Survey, one-quarter of frequent churchgoers ages 25 to 50 are single today, compared with 36% of secular Americans, and 34% of those who only occasionally attend religious services. This marriage gap by religious attendance was small in the 1970s and 80s but grew significantly in the 1990s and remain largely unchanged today.



Looking at the religion and ideology together, it is clear that liberal, non-religious Americans are most likely to have never been married. This was the case in the 1970s as well as in the 2010s. Between 2000 and 2018, nearly 40% of non-religious liberals had never been married, compared with 18% of religious and conservative Americans.⁵

On the other side, Americans who are religious and conservative are the least likely to be single.

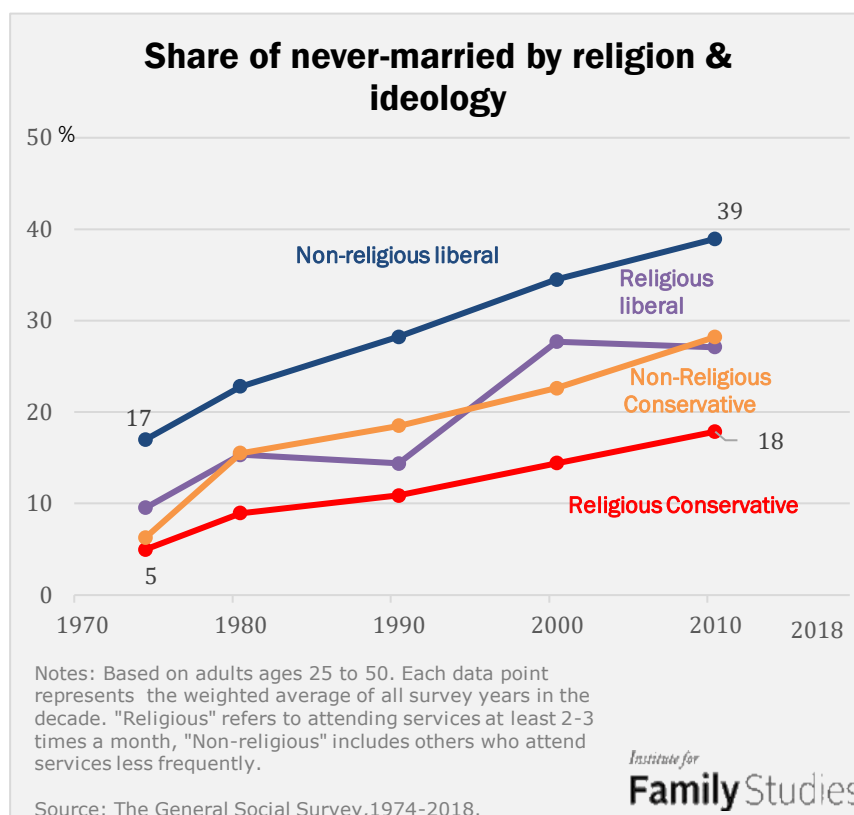
Even though all groups have experienced a rise in the share of never marrieds, the gap between non-religious liberals and religious conservatives increased from 12 percentage points in the 1970s to 21 percentage points in the 2010s.

In the middle of the two trend lines are Americans who are religious and liberal or non-religious but conservative. The share of never married among these two groups is similar, although the share among religious liberals fluctuates more than among the non-religious conservatives. The never-married trend among moderates falls somewhere in between, with religious moderates being less likely than non-religious moderates to be single (not shown in the figure).

Conclusion

Marriages today are more stable than they were in the past. In general, married adults are healthier and economically better off. Even during the current pandemic, married adults [fare better](#) overall. Yet, fewer Americans may reap the benefits of marriage now and in the future.

The decline of marriage in America has exacerbated since the turn of the new Millennium. In less than 20 years, the share of never-married Americans ages 25 to 50 rose from 21% to 35%. This sharp increase of single Americans goes hand in hand with the growing marriage divide between Americans with more resources and those with less. Among lower-income adults, 42% have never been married. And the share among higher-income adults is only 23%.



⁵ To reduce the single-year fluctuations in the trend due to smaller sample sizes for each group, the weighted average of each decade is reported.

As the data suggest, a full-time, stable job is critical in the family formation process, especially for men. More than half of prime-age men without a full-time job (55%) have never been married and the share is much lower among men who work full time (32%). According to single men in a recent survey, not having a stable job is one of the most important reasons why they are not married.

A stable job is also important when it comes to picking a future spouse. A majority of single women in the marriage market (72%) report that it is very important for their future spouse to have a stable job. Single men place less value on their future spouse having a stable job: only 46% say it is a very important quality.

The gender difference in the preferences for a marriage partner does not mean that employment is not important for women. With more women earning a higher education and working outside home, having a full-time job is no longer at odds with women's marital status. And higher education is related to a lower chance of being single among women today.

Unlike previous recessions, [job loss](#) during the current pandemic is primarily from the service sector where the majority of workers are women. Men's employment, which is overrepresented in construction and manufacturing, also took a hit, but at a relatively lower rate so far. It is clear that the decline of women's employment may widen the existing gender gap in the workplace, but how this gender pattern may affect marriage formation remains to be seen.

Work not only brings financial reward, but also meaning and structure to life. At a time when we have over 30 million unemployed Americans, a further decline in marriage is inevitable. At this time, our focus needs to be on getting the pandemic under control and allowing more Americans to get back to work, which will not only improve individual financial health and character building but also marriage formation.

Wendy Wang is director of research at the Institute for Family Studies.

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