

Theological Musings from Dave's Laptop

May 22, 2018

As promised last week, this week we give consideration to last year's Census.gov publication of "The Changing Economics and Demographics of Young Adulthood: 1975-2016."¹

The Changing Economics and Demographics of Young Adulthood: 1975-2016

Population Characteristics

Current Population Reports

By Jonathan Vespa
Issued April 2017
P20-579

The entire document can be downloaded via the link in the footnote. What follows is almost entirely from that document, more or less in the order in which it appears there.

I encourage your thoughtful and prayerful examination of these quotes and the tables that follow. While those of us who are older may feel inclined to pontificate about these results, this is nevertheless the world in which we will succeed or fail in communicating the Good News of Jesus

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In prior generations, young adults were expected to have finished school, found a job, and set up their own household during their 20s—most often with their spouse and with a child soon to follow. Today's young adults take longer to experience these milestones. What was once ubiquitous during their 20s is now not commonplace until their 30s.

What is clear is that today's young adults look different from prior generations in almost every regard: how much education they have, their work experiences, when they start a family, and even who they live with while growing up.

More young men are falling to the bottom of the income ladder. In 1975, only 25% of men 25-34 had incomes of less than \$30,000 per year (in 2015 dollars). By 2016, that rose to 41%.

During that same period, the number of young women 25-34 who were homemakers fell from 43% to 14%.

Over half of Americans say that getting married or having children are not important to becoming an adult, and only a third think they are "somewhat important."

In 2013, 41% of young families had student debt, up from 17% in 1989. The amount owed on student loans nearly tripled, from a median of \$6,000 to \$17,300 (in 2013 dollars).

Only a quarter of Americans think that moving out of the parents' home is a very important part of adulthood. Research suggests that most parents with coresidential adult children are just as satisfied with their living arrangements as parents whose adult children live elsewhere. Similarly, more than 2 in 3 young adults who live at home are very happy with their family life.

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<sup>1</sup> <https://www.census.gov/content/dam/Census/library/publications/2017/demo/p20-579.pdf>

What these trends indicate is that young adults are not necessarily giving up on marriage. They are waiting longer. And people with a college degree are the most likely to marry and stay married.

Over the last 40 years, the number of young people living with a boyfriend or girlfriend has increased more than 12 times, making it the fastest growing living arrangement among young adults, and contributing to the fact that nearly 40% of all births in the United States are to unmarried women.

This is occurring despite a great deal of research that indicates that cohabitation before marriage decreases marital satisfaction and increases the divorce rate. Research suggests that “the mere act of cohabiting before marriage increases a couple’s odds of divorce by over 50%.”<sup>2</sup>

Since 1975, young men have swelled the ranks at the bottom of the income distribution. Growth at the bottom, and to a smaller extent, at the top, came at the expense of the middle.

Compared to their peers in 1975, young men today are more likely to be absent from the work force and a far higher share today are at the bottom of the income ladder. It is little surprise, then, that those still living with parents are disproportionately young men.

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We have work to do!

Dave

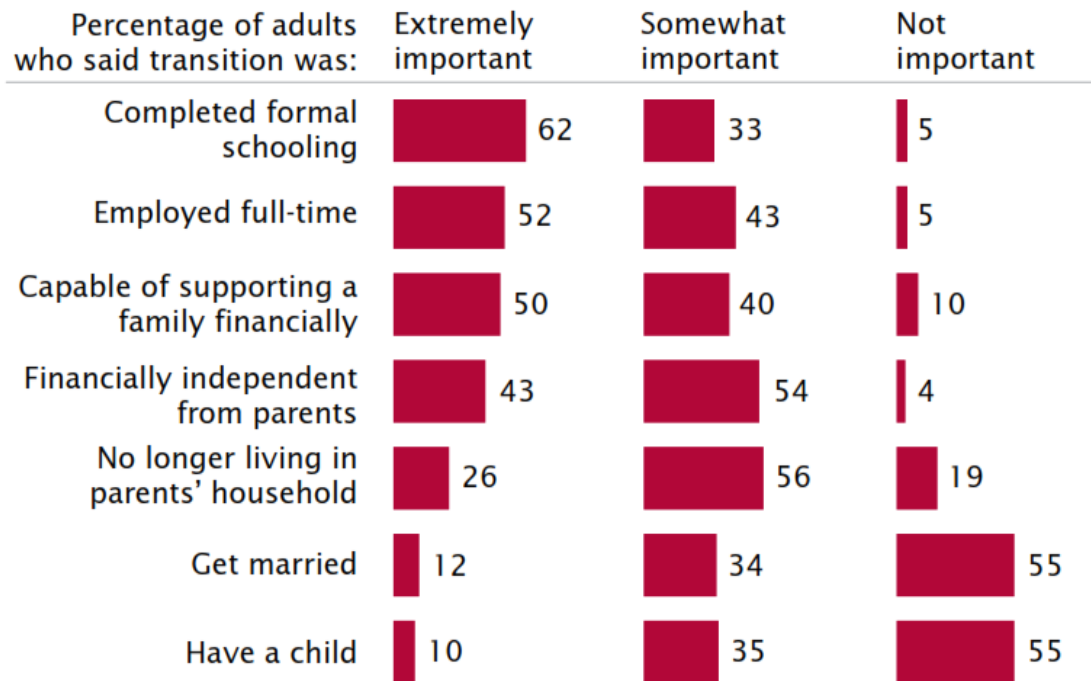
GROWING
UP

² See Peter Larson and David Olson, “Cohabitation and Relationship Quality in Dating and Engaged Couples,” www.prepare-enrich.com; Olson, DeFrain and Skogrand, *Marriage and Family* (McGraw-Hill, 2008); Mike and Harriet McManus, *Living Together: Myths, Risks, and Answers* (Howard Books, 2008).

Figure 1.

Finishing School and Getting a Job

How important are these experiences to becoming an adult?



Source: 2012 General Social Survey.

Table 1.

Milestones of Adulthood

How important are these experiences to becoming an adult?

Milestones	Percentage of adults who said transition was:			Ideal age for completing milestone	Percent with completed milestone by the ideal age
	Extremely important	Somewhat important	Not important		
Completed formal schooling	61.5	33.3	5.2	22	151.8
Employed full-time	51.5	43.1	5.4	22	36.7
Capable of supporting a family financially	50.0	40.3	9.7	25	242.1
Financially independent from parents/guardians	42.8	53.7	3.5	21	28.9
No longer living in parents' household	25.8	55.8	18.5	21	47.1
Get married	11.5	33.9	54.6	25	23.5
Have a child	10.4	34.6	55.1	25	38.0

¹ Has a high school diploma or college degree, and has not been enrolled in school in the last 3 months.

² Personal income at least 150 percent of poverty level for a family of three.

³ Personal income at least 150 percent of poverty level for one person.

⁴ Women only.

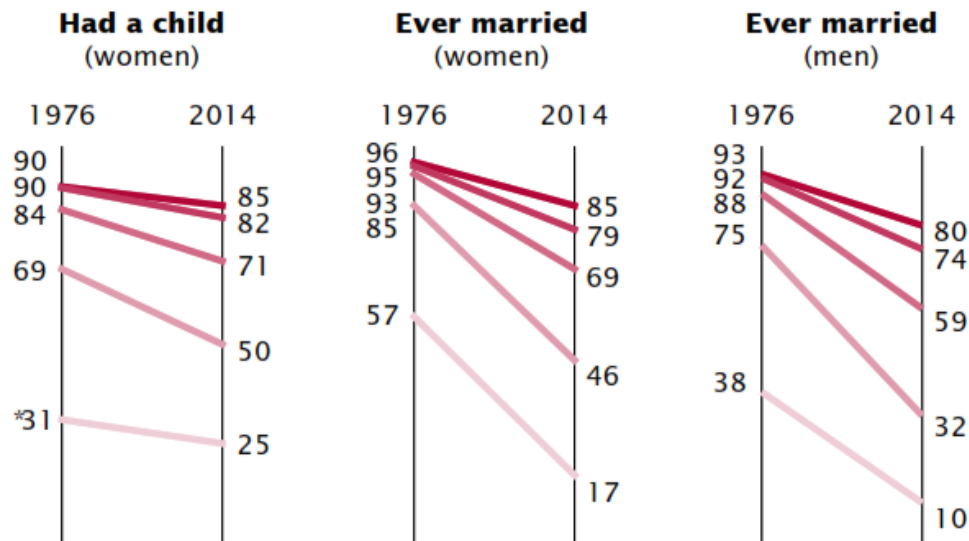
Note: "Somewhat important" includes respondents who said quite or somewhat important, whereas "Not important" includes respondents who said not too important or not at all important. The ideal age is the median age when respondents think the transition should normally happen. It is asked only of those who said the transition was at least "Somewhat important." Data on the importance of milestones and ideal age for completing milestones come from the 2012 General Social Survey. Data on getting married, employed full-time, and being capable of supporting a family financially or financially independent from parents come from the 2016 Current Population Survey Annual Social and Economic Supplement. Data on having a child come from the 2014 Current Population Survey, June Supplement. And data on completed formal schooling and no longer living in parents' household come from the 2015 American Community Survey.

Source: 2012 General Social Survey; U.S. Census Bureau, 2016 Current Population Survey Annual Social and Economic Supplement; 2014 Current Population Survey, June Supplement; 2015 American Community Survey.

Figure 2.
Family Delayed, but Not Forgone

Adults who have ever had a child or married: percent change from 1976 to 2014

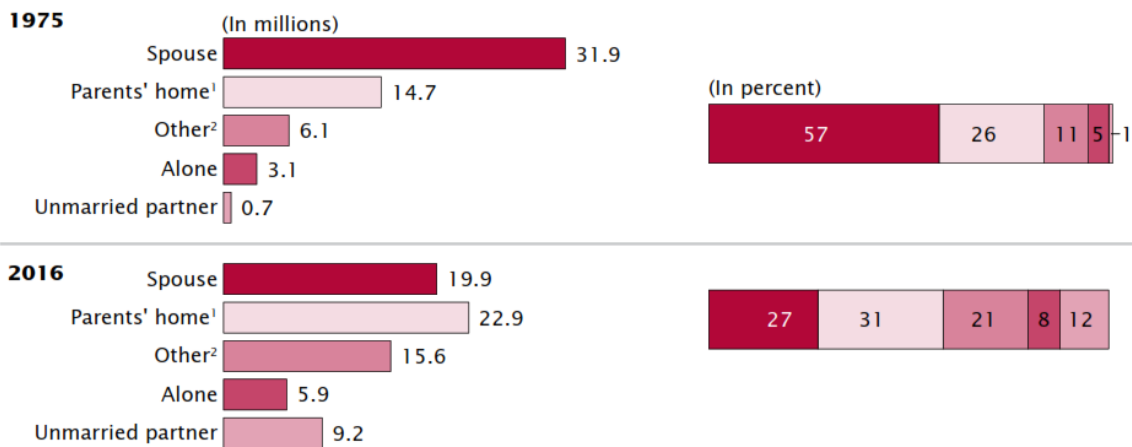
Age — 20 to 24 — 25 to 29 — 30 to 34 — 35 to 39 — 40 to 44



* 18 to 24 years old for the 1976 data on having had a child.

Source: U.S. Census Bureau, 1976 and 2014 Current Population Survey Annual Social and Economic Supplement for ever married; 1976 and 2014 Current Population Survey, June Supplement for fertility.

Figure 3.
More Young Adults Lived With Parents Than a Spouse in 2016
 Living arrangements among adults aged 18 to 34: 1975 and 2016



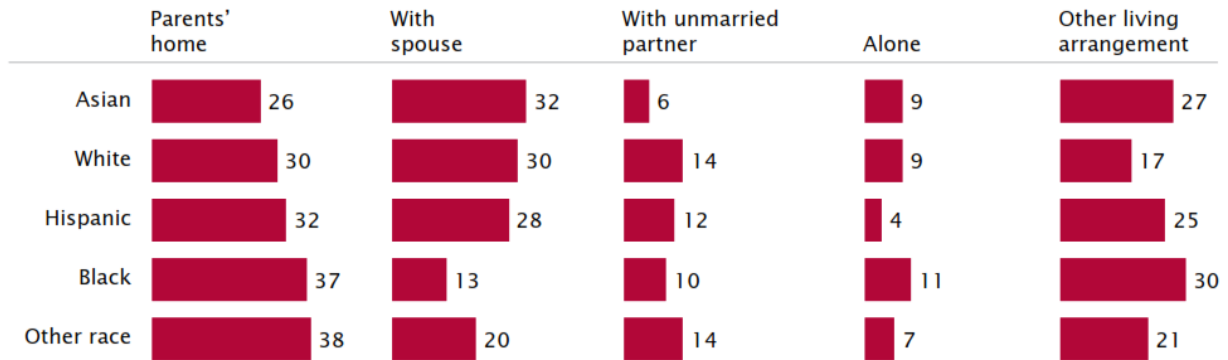
¹ College students who are living in dormitories are counted as living in the parents' home.

² "Other" includes people who are living with relatives besides a spouse, such as siblings or grandparents, and nonrelatives such as roommates.

Source: U.S. Census Bureau, 1975 and 2016 Current Population Survey Annual Social and Economic Supplement.

Figure 4.
Who's at Home?

Living arrangements of young adults aged 18 to 34: 2016
(In percent)



Note: Asian, White, and Black include young adults who reported only that race and were not Hispanic. Other race includes young adults who were not Hispanic, and reported multiple race groups, or were American Indian or Alaska Native alone or Native Hawaiian or Other Pacific Islander alone.

Source: U.S. Census Bureau, 2016 Current Population Survey Annual Social and Economic Supplement.

Table 2.

Young Women's Economic Gains Are Outpacing Men's

Economic and educational characteristics of young adults aged 25 to 34

(In percent)

Characteristics	1975			2016		
	All	Men	Women	All	Men	Women
Total (in thousands)	30,101	14,785	15,316	43,751	21,838	21,912
Work						
Employed.	66.8	84.9	49.3	77.0	83.7	70.4
Worked full-time, year-round ¹	46.0	66.7	26.0	57.3	66.6	48.1
Unemployed.	6.3	7.7	4.9	4.5	5.1	4.0
Not in labor force	26.9	7.4	45.8	18.4	11.2	25.7
Homemaker ²	N	N	42.9	7.5	1.0	13.9
Education						
Bachelor's degree or higher.	22.8	27.4	18.4	37.0	34.0	40.0
Associate's degree or some college	20.0	21.8	18.2	28.8	27.6	30.1
High school diploma	39.6	34.5	44.6	25.6	29.2	22.1
No high school diploma	17.6	16.3	18.8	8.5	9.2	7.8
Economic Resources						
Homeowner ³	51.9	48.7	55.0	28.8	26.6	31.1
Personal income (median) ⁴	\$36,858	\$45,908	\$22,895	\$34,837	\$40,401	\$29,429
\$0–\$29,999	52.8	25.0	79.6	49.7	41.4	58.1
\$30,000–\$59,999	33.6	49.0	18.8	32.0	35.1	28.8
\$60,000–\$99,999	11.9	22.7	1.5	12.9	15.9	9.9
\$100,000 or more.	1.7	3.3	0.2	5.4	7.6	3.2

N Not available.

¹ Worked at least 50 weeks in the year prior to interview and worked at least 35 hours per week.

² Only asked of women in 1975. To be considered a homemaker, young adults must not be in the labor force and, when asked why, report that they are taking care of home and family.

³ To be considered a homeowner, young adults must be living in their own household as the householder or spouse of the householder, and they must own or be buying the housing unit (i.e., not renting).

⁴ Income shown in 2015 dollars, adjusted for inflation using the research series of the Consumer Price Index (CPI-U-RS), provided by the U.S. Bureau of Labor Statistics.

Source: U.S. Census Bureau, 1975 and 2016 Current Population Survey Annual Social and Economic Supplement.

Figure 5.

Four Common Milestones of Adulthood—Getting Married, Having Children, Working, and Living Independently

What are the most common combinations that young adults have completed?
(Percentage of young adults aged 25 to 34)

In 1975		In 2016	
Ranking	Milestones	Ranking	Milestones
	Percentage of 25- to 34-year-olds		Percentage of 25- to 34-year-olds
1	All four milestones Lived away from parents, ever married, lived with a child, in the labor force	1	All four milestones Lived away from parents, ever married, lived with a child, in the labor force
	45		24
2	Lived away from parents, ever married, lived with a child	2	Lived away from parents, in the labor force
	22		23
3	Lived away from parents, ever married, in the labor force	3	Lived away from parents, ever married, in the labor force
	15		13
4	Lived away from parents, in the labor force	4	Lived away from parents, in the labor force, lived with a child
	6		8
5	In the labor force only	5	In the labor force only
	3		8
	All other combinations	6	Lived away from parents, ever married, lived with a child
	9		8
			All other combinations
			16

Note: Each ranked group lists only the milestones that the young adults in that group experienced.
Source: U.S. Census Bureau, 1975 and 2016 Current Population Survey Annual Social and Economic Supplement.