

Changing Fertility Regimes and the Transition to Adulthood:  
Evidence from a Recent Cohort.

by

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## Abstract:

Recent demographic trends have produced a distinctive fertility regime among young women and men in their teenage years and their twenties -- a period sometimes called early adulthood. Data from the National Longitudinal Survey of Youth, 1997 cohort, show that by the time the cohort had reached ages 26-31 in 2011, 81% of births reported by women and 87% of births reported by men had occurred to non-college graduates. In addition, 57% of births had occurred outside of marriage for both men and women. Moreover, 64% of women (and 63% of men) who reported a birth had at least one child outside of marriage, a figure that rose to 74% among women (and 70% among men) without 4-year college degrees. It is now unusual for non-college-graduates who have children in their teens and twenties to have all of them within marriage. The implications of these developments are discussed in light of the differing transitions to adulthood of non-college-graduates versus college-graduates and the growing social class inequalities in family patterns.

In this paper, we argue that recent demographic trends have produced a distinctive fertility regime in early adulthood that reinforces the growing social class differences in American family life. By a fertility regime we mean both the union context of fertility (whether parents have children within marital unions, within cohabitating unions, or outside of unions) and the timing of fertility (such as whether it begins early and occurs primarily in the teenage years and the twenties or whether it begins later and continues into the thirties and forties.) By early adulthood, we mean a life stage starting in the later teenage years during which individuals are no longer adolescents but may not have taken on all the roles that are typical of full adulthood. There have been informative previous studies of fertility and union context among early adults, but most have been restricted to analyses of first births or have had a limited age range. Schoen et al (2007) examined first births in the 1995 and 2001-2002 waves of the Add Health survey for young women up to age 24. They reported that a large majority of the first births occurred outside of marriage: 66% for whites, 96% for blacks, and 72% for Mexican Americans. Rackin and Gibson-Davis (2012) studied first births in the National Longitudinal Sample of Youth, 1997 cohort, sample through 2009 and found that 60% were outside of marriage among whites, 91% among blacks, and 74% among Hispanics. By including all births to the cohort members and by extending observations to the time point at which all cohort members were age 26 to 31, we are able to advance our understanding of fertility and family formation patterns across the early adulthood years.

The concept of early adulthood, sometimes called emerging adulthood, as a life stage was developed in the early 2000s, as observers noted the longer time that young people were taking to complete the transition to adulthood (Arnett, 2000, 2004; Settersten, Furstenberg, & Rumbaut, 2005). In contrast, this transition typically occurred more quickly in the mid-twentieth-century: fewer young people went to college, most married at a historically young age, most had children

soon after marrying, most left home, formed independent households, and found employment (Modell, 1989). But a dramatic lengthening of the transition to adulthood occurred during the last few decades of the century as more young people attended colleges and graduate schools, postponed marriage, and remained in their parents' homes into their twenties. Researchers generally agree that the life stage of early adulthood begins at 18 but disagree as to its exact endpoint. Arnett (2000) initially suggested that early adulthood ended at roughly age 25; but more recently he proposed that it extends to "at least" the mid-twenties (Arnett, 2010). Another group extends the endpoint to age 34, while acknowledging that there is no simple way to use chronological age to mark when full adulthood is achieved (Settersten, et al., 2005). Despite the lack of precision, it has proven to be a widely-cited concept. As adolescence was the new life stage of the early 1900s (Hall, 1904), early adulthood may be the new life stage of the early 2000s.

But just how are early adults experiencing fertility and union formation in the new millennium? We will use recent data from the National Longitudinal Survey of Youth, 1997 Cohort, widely known as the NLSY97 (U.S. Bureau of Labor Statistics, 2005). It is a national longitudinal study of women and men who were born between 1981 and 1985 and who were age 12 to 16 when they were first interviewed in 1997. They have been interviewed annually since then. They turned age 18 between 1999 and 2003; and as such they are the oldest members of the generation that has become known in popular commentary as the "Millennials," the first cohort to come of age in the twenty-first century (Pew Research Center, 2010). We will use data through 2011 when they had reached ages 26 to 31. By this date, the vast majority of the cohort members had completed their educations; and, as we will show, sharp differences in fertility had emerged according to educational attainment. Most births in this cohort had occurred among those who did not attain 4-year college degrees; and their births primarily occurred outside of marriage. In contrast, 4-year college graduates were underrepresented among cohort members who had children; and college graduates who did have children were much more likely to be married.

Thus, early adulthood through the late twenties has emerged as a period dominated by nonmarital fertility among non-college-graduates. Since nonmarital fertility is associated with greater relationship instability and family complexity, the fertility regime through the late 20s reinforces family inequalities between the non-college-graduate and college-graduate populations.

The fertility regime in early adulthood has evolved as follows: Typical ages at marriage have increased for all educational groups since the mid-twentieth century (U.S. Bureau of the Census, 2012). However, individuals without 4-year-college degrees are more likely to have children before marriage than are those with 4-year degrees, who are more likely to wait until after marriage (Payne, Manning, & Brown, 2012). Between the late-1970s and the early-1990s, for instance, the proportion of women who had ever borne a child by age 30 dropped slightly for high-school graduates from 82% to 77%, while it dropped more substantially for 4-year-college-graduates from 60% to 44% (Martin, 2000). People without college degrees were marrying later than they used to, if they marry at all, and yet a high proportion of these people are still having children by age 30. Consequently, there has been an increase in childbearing outside of marriage during the twenties, with a disproportionate share of it occurring to women and men without college degrees. The often-cited annual percentage of children born outside of marriage in the United States, which was a near-record 40.7 percent in 2011 (U.S. National Center for Health Statistics, 2013), is a cross-sectional figure that may understate the extent of childbearing outside of marriage among a particular cohort.

Data from the 2006-2010 National Survey of Family Growth show that the mean age at first birth among women with a high-school degree is 22, compared to 28 for women with a 4-year college degree; and a comparable difference by educational attainment exists among men. The National Survey of Family Growth also shows that, consistent with the trend of greater postponement, better-educated women and men expect to have more children in the future than do less educated women and men (U.S. National Center for Health Statistics, 2012).

The result is a social stratification of the union context and timing of fertility and, more generally, of family formation and the transition to adulthood. For recent birth cohorts, fertility during the years of the teens and twenties – the interval that we will focus on in this report – is concentrated among those who do not graduate from college; and a majority of births during this time occur outside of marriage. On the other hand, fertility during a cohort’s thirties and forties includes many more births to college graduates; and, based on what we know from other studies, the vast majority of it will occur within marriage. As a result of these developments, there is little commonality between the typical family formation patterns of the non-college-educated and the college-educated. The earlier, primarily nonmarital fertility of the former group and the later, primarily marital fertility of the latter group creates sharp differences in the experiences of early adulthood. We will support these claims with data on the union status and timing of fertility in the NLSY97.

#### Literature Review

Our analyses build on a substantial literature that we can only outline here. Research has clearly shown that the probability of having a nonmarital birth is negatively related to education (Smock & Greenland, 2010). In this regard, most attention has been directed toward parents without high school degrees, who have had relatively high rates of nonmarital births for several decades. But in recent years, nonmarital births within cohabiting unions have increased rapidly among moderately educated parents. For instance, Manning (2013) reported that high-school educated adults have experienced the largest increases in cohabitation in recent decades; and several studies have shown that the percentage of births that occur within cohabiting unions has risen sharply and that this rise has been concentrated among those with less than a 4-year college education (Kennedy & Bumpass, 2008; Lichter, 2012; Payne, et al., 2012). College graduates, in contrast, are much more likely to have children within marriages – more than 90% still do so (Cherlin, 2010).

The literature on early adulthood often suggests that this period can be a valuable time of self-exploration free of adult responsibilities (Arnett, 2004). But this characterization would seem to better apply to well-educated middle-class early adults with their typically long period of college attendance, perhaps followed by graduate school, and their postponement of childbearing until after marriage. Early adults from less privileged backgrounds may find their choices more constrained. Without doubt, they typically attain markers of adulthood such as ending their schooling and entering the labor force full-time more quickly than do more privileged youths (Settersten, et al., 2005). They may cohabit not as a vehicle for self-development but rather as a way to pool incomes and care for children (Meier & Allen, 2008). The possible economic benefits of their earlier entry into the labor market may be compromised by their lack of higher education (Furstenberg, 2008). Incarceration, which is far more common among the less-educated, poses special difficulties for the transition to adulthood (Arditti & Parkman, 2011). In sum, early adulthood may be a shorter but more problematic stage for many non-college graduates. High rates of childbearing outside of marriage may make this life stage even more challenging.

The place of marriage in the transition to adulthood has also changed. A half-century ago, when typical ages at marriage were much lower and cohabitation and non-marital childbearing were less socially acceptable, getting married was an important step early in the transition. Today, marriage occurs later in the transition (Cherlin, 2004). In fact, Americans currently see both having children and marrying as less central to becoming an adult. More important now are other markers such as achieving financial independence, completing one's education, and working full time, and being able to support a family (Furstenberg, Kennedy, McLoyd, Rumbaut, & Settersten, 2004). Among non-college-graduates, the link between marriage and childbearing has weakened greatly.

## Method

The NLSY97 began with a sample of nearly 9,000 youth who were born between 1981 and 19985 and were aged 12 to 16 when the study began in 1997. They have been reinterviewed annually; we will analyze data through the 2011 interview, when the sample members were aged 26 to 31, with a mean age of 28. By 2011, 53% of women and 41% of men had reported giving birth to, or fathering, at least one child. The percentage who had ever married was lower – 48% of women and 38% of men – a difference that is consistent with data showing that since 1991 the median age at marriage has been higher than the median age at first birth (Arroyo, Payne, Brown, & Manning, 2012). The NLSY97 study has some advantages over information from other datasets that have been used to study the union context of fertility, such as the recent waves of the National Survey of Family Growth. First, it is based on annual interviews that obtain information on births and union status rather than on retrospective reports obtained during single interview, which likely improves the accuracy of the sample members' responses to questions about marital status (Hayford & Morgan, 2008). Second, it provides information on a birth cohort of individuals as they move through their teenage years and their twenties rather than on a cross-section of individuals at one point in time.

At each interview, the sample members were asked whether they had given birth or fathered a birth since the previous interview; and they were also asked about any changes in marriage and cohabitation status. We considered a birth to have occurred within marriage if the respondent was married at the month the birth was reported; likewise, we considered a birth to be in a cohabiting union if the person was cohabiting at the month of the birth. To be sure, some of these unions may have been formed in response to a pregnancy, as other have shown (Rackin & Gibson-Davis, 2012). Thus, our measure of marriage includes both traditional, preconception marriages and postconception marriages. We also include both preconception and postconception cohabiting unions. As our measure of education, we calculated the highest grade completed by the respondents in 2011 (or the last year at which they were observed in the sample) and coded it

into 4 categories: (1) no high school degree; (2) high school degree or GED; (3) some college course work but no 4-year degree; and (4) a 4-year college degree. Education has become an important marker of social class and inequality because trends in the economy have increased the earnings of college graduates compared to the earning of individuals without college degrees (Autor, Katz, & Kearney, 2006). The family income gap among educational categories has increased by educational categories has increased as well since about 1980 (Hout, 2008). All tabulations were done using longitudinal weights. (The National Longitudinal Surveys staff creates weights for each survey round, based on the characteristics of the sample from that round, but these weights do not by themselves take into account the longitudinal nature of the data. We used the “NLS Custom Weights” web page to calculate a custom survey weight for use with longitudinal data.) We excluded 84 individuals who had a birth prior to 1997 and another 20 who had conflicting information on their number of births. If an individual left the panel prior to 2011, we include her or his annual observations until the last observation.

## Results

Among all women who reported a birth by 2011, 38% reported having 1 child, 35% reported 2 children, and 27% reported 3 or more. For men who reported a birth, 52% reported 1, 31% reported 2, and 17% reported 3 or more. For both men and women, the proportion reporting 1 child increased as educational attainment increased. Figure 1 shows tabulations of all births reported by women in the NLSY97, displayed by mother’s age at birth, union status at birth, and educational attainment. The first panel shows the number of births for mothers who had not completed high school by 2011; they accounted for 28 percent of all births that women reported through 2011. Their age at the year with the highest number of children born (which we will refer to as the peak age of fertility) was 19. The bars for each age at birth are divided into three sections, according to the relative numbers of births that were in marriage, in a cohabiting union, and not in a union. The most common status was not in union (38% of all births to mothers who

had not complete high school), and the least common was in marriage (26%). The second panel shows births for mothers who had high school degrees but no further schooling, who accounted for 26% of all births. Births peaked somewhat later at age 22. While relatively more births (41%) were within marriage, a majority were still outside of marriage. The third panel shows births for mothers who had attended one to three years of college but did not have a 4-year college degree; they accounted for 27 percent of all births. The peak occurred somewhat later at age 24; and even among this group, only a minority of births (45%) was within marriage. Thus, among all mothers without a 4-year college degree, a majority of births were outside of marriage. By their late twenties, the fertility of those with 12 grades completed or less (panels A and B) had declined so sharply as to suggest that they would nearly complete their childbearing by their early thirties. Even among those with one to three years of college, fertility was on the decline by the late twenties.

The bottom panel shows a different pattern for mothers who had attained a 4-year college degree. Just 19% of all births occurred to this group, even though women with college degrees constituted 36% of all women in the NLSY97 cohort. Fertility in their teenage years and their early twenties was substantially lower than for less-educated mothers. Births reached a peak at the oldest age category that was observed, 29 to 31. Thus, it is possible that the peak age at fertility for this group had not yet been reached by 2011. Only among this group did a majority of births (71%) occur within marriage. Thus, the fertility regime of college-educated women was distinctive in their later onset, older peak, potential to remain substantial in their thirties, and proportion of births occurring within marriage. Across all four educational groups, 57% of the births to the NLSY97 women by 2011 had occurred outside of marriage (26% were to cohabiting mothers and 31% were to mothers who were not in unions). Among only those without 4-year college degrees, 63% of births had occurred outside of marriage (29% to cohabiting mothers and 34% to mothers not in unions).

Figure 2 presents a comparable set of charts for births reported by men in the NLSY97. The results are similar to the charts for women. However, the peak ages tend to occur a year or two later, reflecting the well-known pattern of older ages at childbirth among men. (In the 2006-2010 National Survey of Family Growth, the average age at first birth was 25 for men and 23 for women (U.S. National Center for Health Statistics, 2012)). Fertility for men with less than 12 grades of schooling or less (panel A) appeared to have declined substantially among those who had reached ages 29 to 31, whereas the shape of the bar graphs for men with a high school degree or more (panels B, C, and D) suggested that substantial numbers of births will occur after their twenties. Overall, 13% of all births reported by men occurred to those with 4-year college degrees by 2011, even though 26 percent of men had 4-year degrees. The charts, then, are consistent with the known pattern that men start and end their fertility later than women. Fifty-seven percent of all births reported by men, and 63% of all births reported by non-college-graduate men, occurred outside of marriage – the same percentages as for women.

Table 1 shifts the unit of the analysis from births to parents. It provides information on how many parents had ever had a child outside of marriage. Specifically, it first divides parents into 2 categories, those who had: (1) all of their births within marriage; and (2) one or more births outside of marriage. The latter category is then subdivided into 2 groups, those who had: (a) all of their births outside of marriage; and (b) births both within marriage and outside of marriage. The last group is labeled “mixed” in the table. Parents in that group must have had at least two children, by definition, with at least one within marriage and at least one outside of marriage. Parents in the other categories may have had one child or many children, but all must have been within the same union context.

The first two panels of the table are for women. They show that, overall, 64 percent of mothers who reported having a birth by 2011 had had at least one of their children outside of marriage. That percentage increases as educational attainment declines, as panel A shows. In fact, a weighted average over the three non-college-graduate categories in panel A of Table 1

would show that 74 percent of mothers with less than 4 years of college completed had at least one child outside of marriage; or, conversely, that only 26% had all of their children in marriage. Overall, 47% of all mothers had *all* of their children outside of marriage. Without doubt, the experience of having at least one child outside of marriage is now dominant among the non-college-educated. The percentage that bore all children in marriage is sharply higher for those with 4 years of college; but even among this highly-educated group, nearly one-third of mothers had at least one child outside of marriage. Panel B shows how this percentage differs according to race and Hispanic ethnicity. (We are unable to present estimates for cohort members from other racial groups because of small sample sizes.) Among non-Hispanic black mothers, 90 percent had at least one child outside of marriage, as did 72 percent of Hispanic mothers. Yet even among non-Hispanic whites, 54 percent of all mothers had had at least one child outside of marriage.

Panels C and D present comparable figures for men who reported fathering children by 2011. Overall, 63% of these men had fathered at least one of their children outside of marriage, a level which is very close to the 67% reported by women. The association between union status at birth and educational attainment is also similar, although all groups except the least-educated men report somewhat lower levels of having children outside of marriage. Thus, marriage seems modestly more important as a context for childbearing among men than among women. A weighted average over the three non-college-graduate categories would show that 70 percent of fathers with less than 4 years of college completed had at least one child outside of marriage, a slightly smaller percentage than the 74% figure for women. Half of fathers in this sample, 50%, had *all* of their children outside of marriage. It may be that men are less likely to report children born outside of marriage than are women. In addition, fatherhood is more selective than motherhood in this sample because men tend to have children at older ages than women; recall that more women than men reported having a child by 2011. The modestly-higher percentage of

births within marriage among men could reflect this selectivity. Panel D shows that the variation by race and ethnicity for men is nearly identical to the variation among women.

## Conclusion

The NLSY97 cohort has been followed through many of the years that are said to make up the newly-defined life stage of early adulthood . Yet the gap in fertility experiences between the college-educated and the non-college-educated was still large. Relatively few of the cohort members who had attained 4-year college degrees had borne or fathered a child: 34% of women) and 23% of men. Births were much more common among the non-college-educated: 65% of women and 48% of men. As a result, college graduates were greatly underrepresented among parents. In terms of the total number of births (not just first births), the gap was even larger: 81% of births reported by women had occurred among non-college-graduates, as had 87% of all births reported by men. The fertility regime among the dominant non-college graduate group followed a distinctive family formation pattern: the number of births peaked relatively early, fell sharply by the late twenties, and a majority of births occurred outside of marriage. Indeed, nonmarital childbearing was so common among the non-college graduates that 74% of the mothers and 70% of the fathers had at least one of their children outside of marriage. Fertility reached its high point in the late teens for women who did not graduate from high school and at ages 22 to 24 for high school graduates without college degrees. By their late twenties, women with at most a high-school education appear to have borne or fathered most of the children they will ever have. In contrast, those who attain 4-year college degrees tended to start having children in their mid-to-late twenties, and they appear likely to continue well into their thirties and even forties.

Clearly, the role of marriage in fertility and family formation is now modest in early adulthood. In fact, it is now unusual for individuals who do not graduate from college and have children by their late twenties to have all of their children within marriage: only 24% of women and 30% of men did so. The lofty place that marriage once held among the markers of adulthood

is in serious question among early adults. Childbearing outside of marriage is no longer an exclusive phenomenon of the least educated. The majority of moderately-educated fathers and mothers(those with a high-school degree but not a 4-year college degree) in the NLSY97 had at least one child outside of marriage. Among African Americans, childbearing outside of marriage in one's twenties is now nearly universal: 90% of black women and 88 percent of black men had at least one of their children outside of marriage. One might speculate that being married plays a much smaller role in one's sense of becoming an adult that was the case a few decades ago among moderately-educated early adults. The theorizers of early adulthood have recognized the more varied and disorderly nature of this life stage among the non-college graduate population, in which those from lower social-class backgrounds are less likely to postpone parenthood (Osgood, Ruth, Eccles, Jacobs, & Barber, 2005).

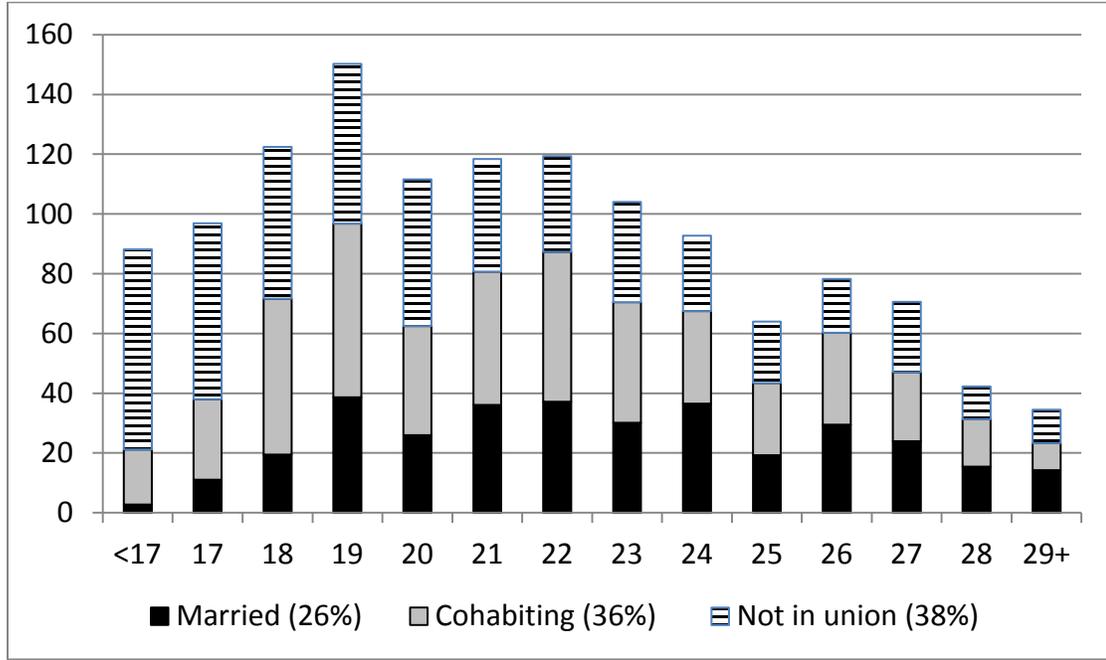
If marriage retains its place anywhere, it would be among the college graduates, because most of them do not begin to have children until after they are married. The difference between them and the non-college educated with regard to the percentage of births within marriage is so striking as to suggest a very different experience of early adulthood. Moreover, much of the fertility of the college graduates in the NLSY97 cohort is yet to come. We cannot observe fertility in the thirties and forties in the NLSY97 cohort yet, but we can infer as much from the shape of the graph of childbearing to college-educated women thus far in their lives. In fact, the concept of early adulthood as a long, protected time in which women and men finish schooling and avoid responsibilities such as parenthood and marriage only now fits the experiences of college graduates. For them, the upper bound of early adulthood may need to be expanded even beyond the ages discussed in the literature – perhaps pushing at the boundary of what we have been calling middle age.

These differences according to educational attainment also matter because the sequelae of early nonmarital childbearing may reinforce the social inequality between those who do, and those who do not, obtain college degrees. We know that early nonmarital childbearing is

associated with union dissolution because of the high break-up rates among unmarried parents in the first several years after a birth (McLanahan, 2011) . We know that it is also associated with multipartnered fertility, as parents form new romantic relationships and have children within them (Carlson & Furstenberg, 2006). Early nonmarital childbearing is therefore associated with family complexity – the accumulation of stepsiblings and half-siblings in the household and the ties to parents and children living in other households. The typical fertility patterns that are occurring during early adulthood may be a primary way in which family inequality by social class is being reproduced. It is beyond the scope of this result to comment at length on why the disparate patterns of family formation are occurring; they probably reflect both the outsourcing and automation that have reduced opportunities for moderately-educated individuals in the labor market (Autor, et al., 2006) and cultural factors such as the growing acceptance of nonmarital childbearing (Thornton & Young-DeMarco, 2001). In any event, the sharp differentiation by education in the transition to adulthood during early adulthood is another indicator that American society is moving toward two different patterns of family formation and two diverging destinies for children (McLanahan, 2004).

Figure 1. Women: Distribution of all births by age and union status at the time of birth, by highest grade completed by 2011. National Longitudinal Survey of Youth, 1997 Cohort, 1997-2011.

A. Women with less than 12 grades of school completed (28% of all births)



B. Women with 12 grades of school completed (26% of all births)

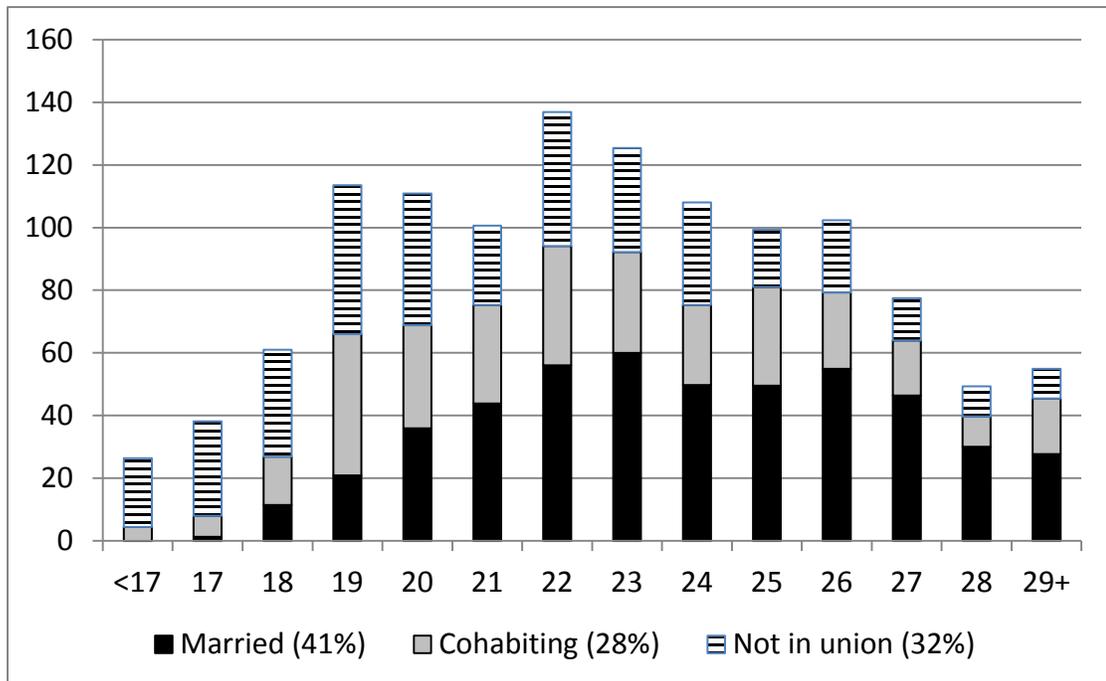
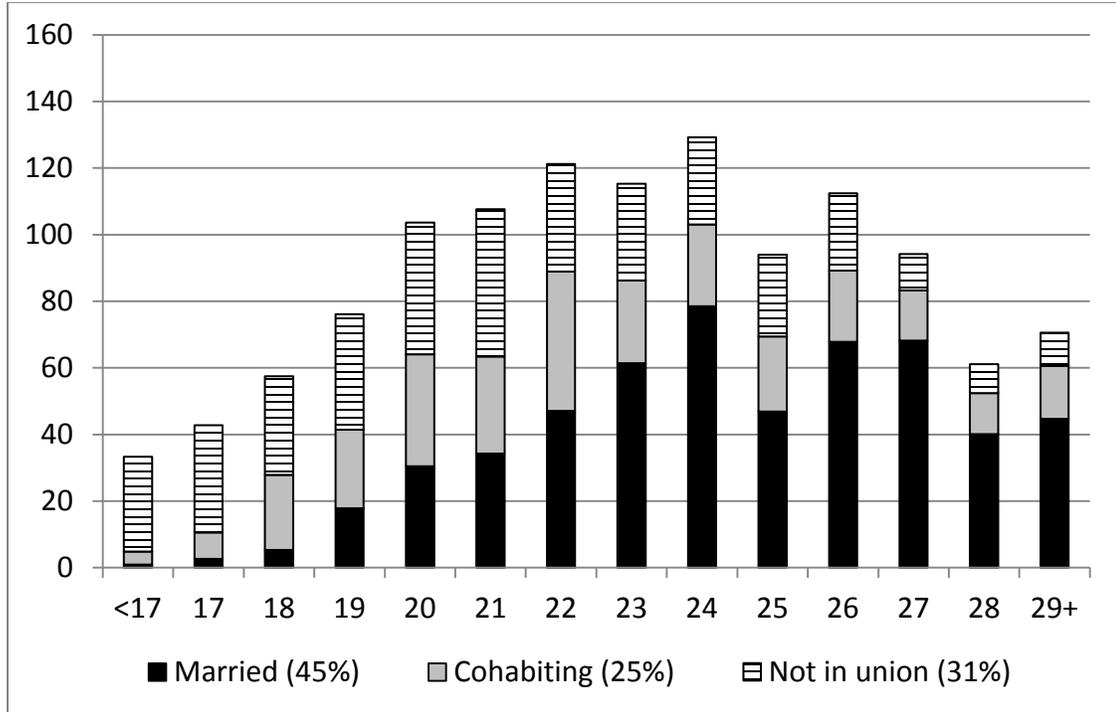


Figure 1 – continued.

C. Women with one to three years of college completed (27% of all births)



D. Women with four or more years of college completed (19% of all births)

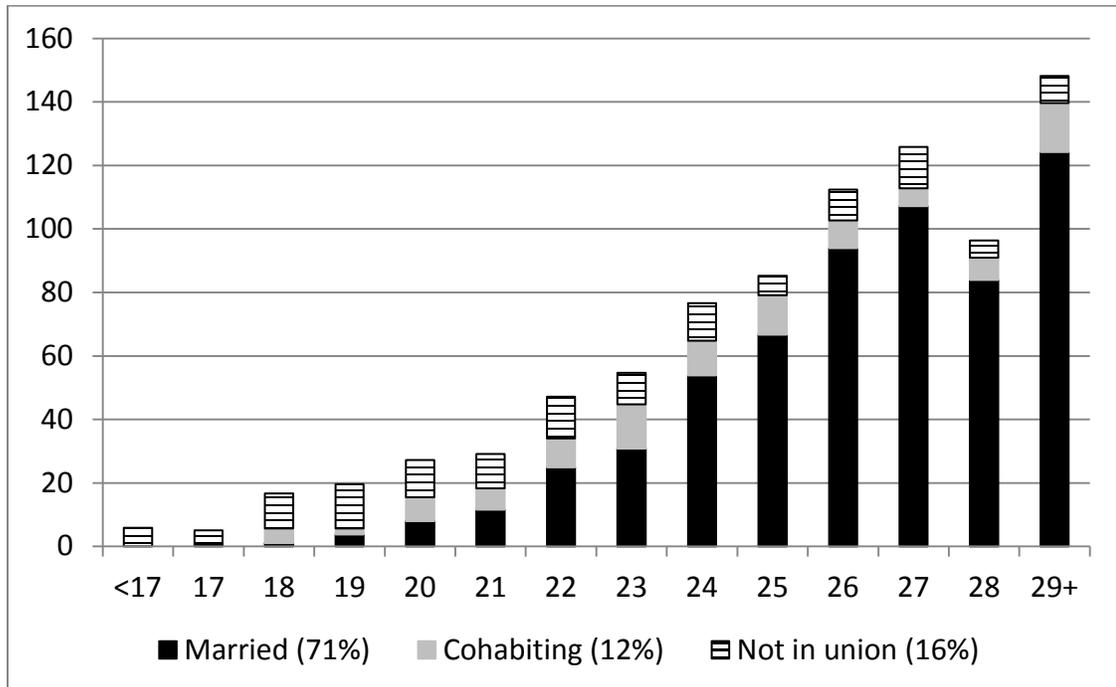
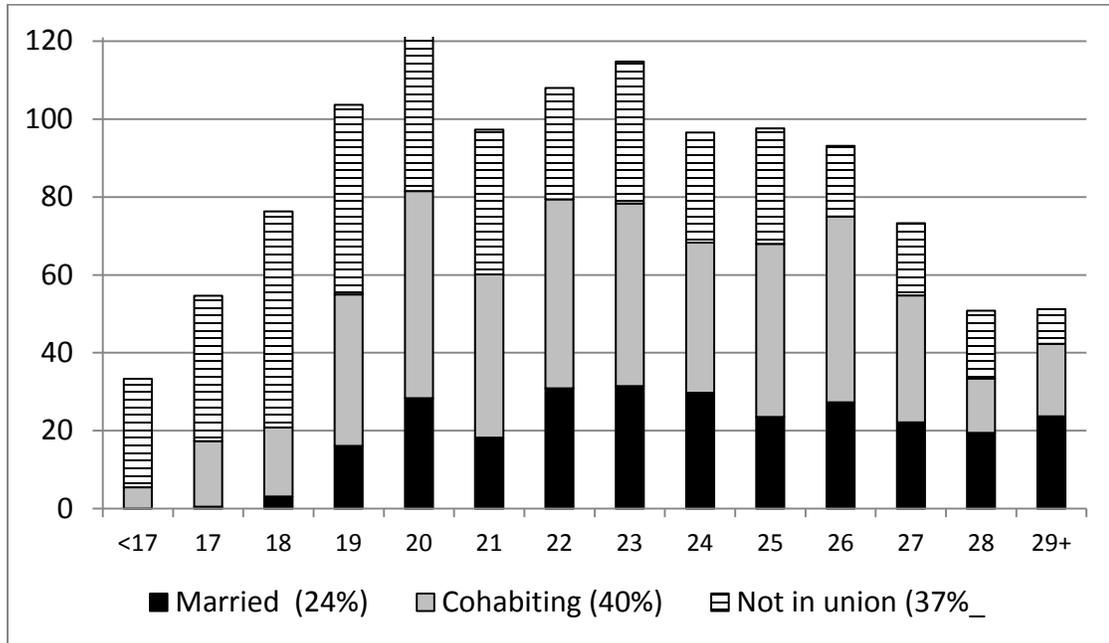


Figure 2. Men: Distribution of all births by age and union status at the time of birth, by highest grade completed by 2011, National Longitudinal Survey of Youth, 1997 Cohort, 1997-2011.

A. Men with less than 12 grades of school completed (35% of all births)



B. Men with 12 grades of school completed (29% of all births)

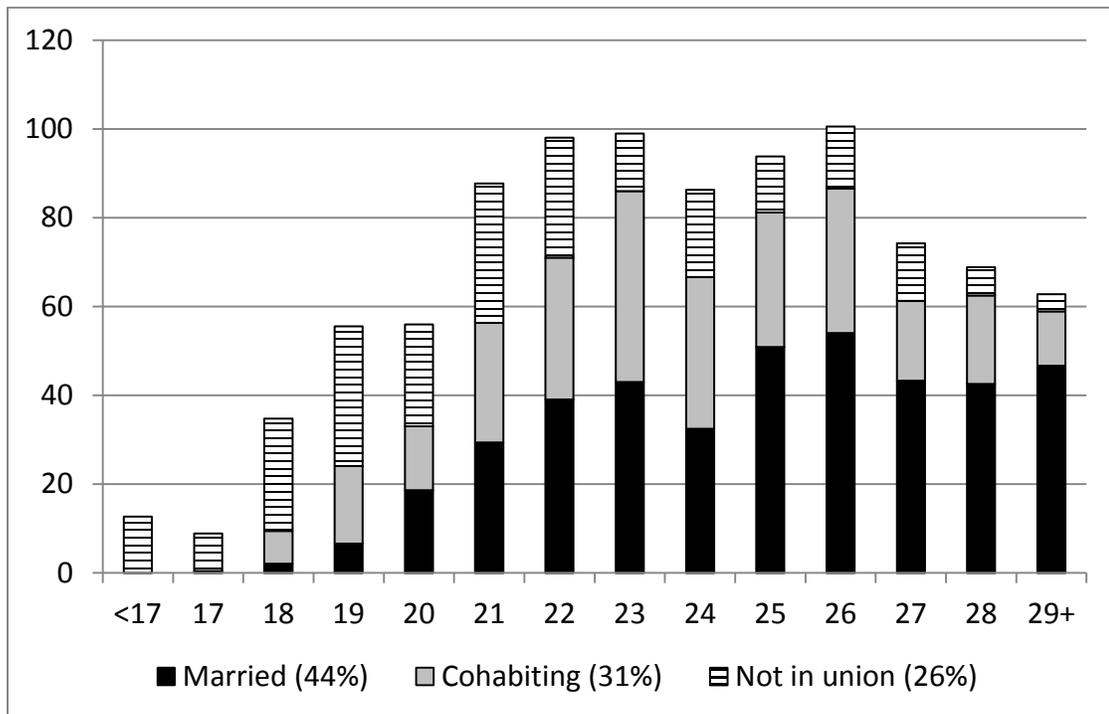
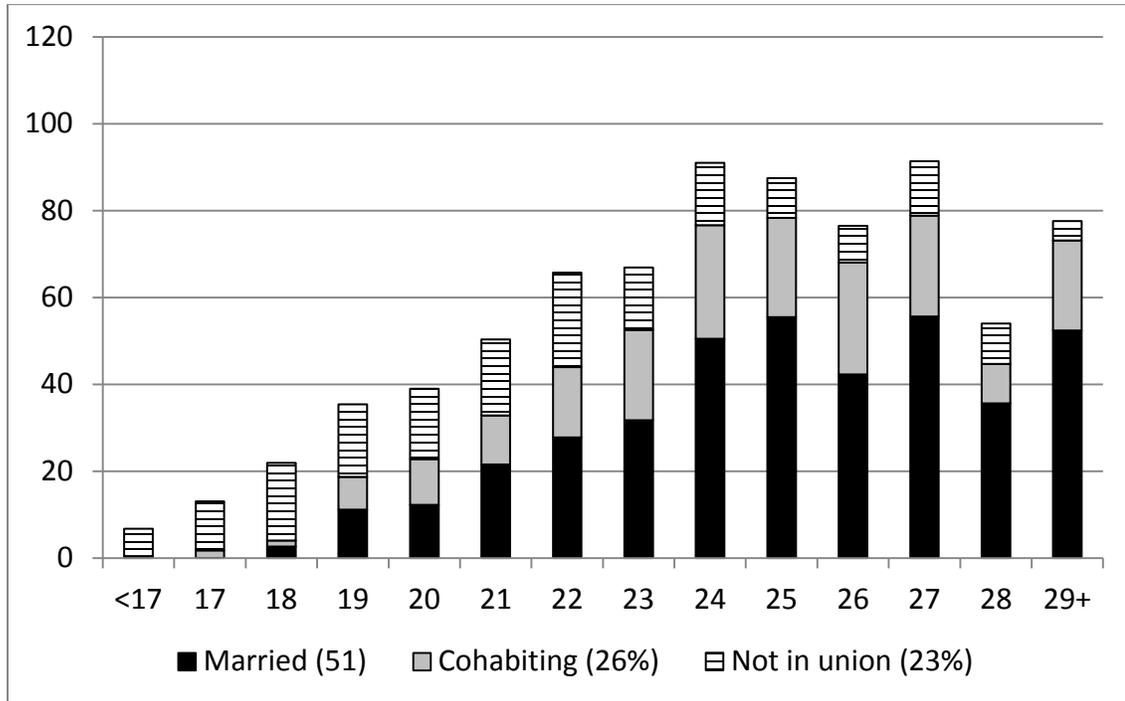


Figure 2 – continued.

C. Men with one to three years of college completed (24% of all births)



D. men with four or more years of college completed (13% of all births)

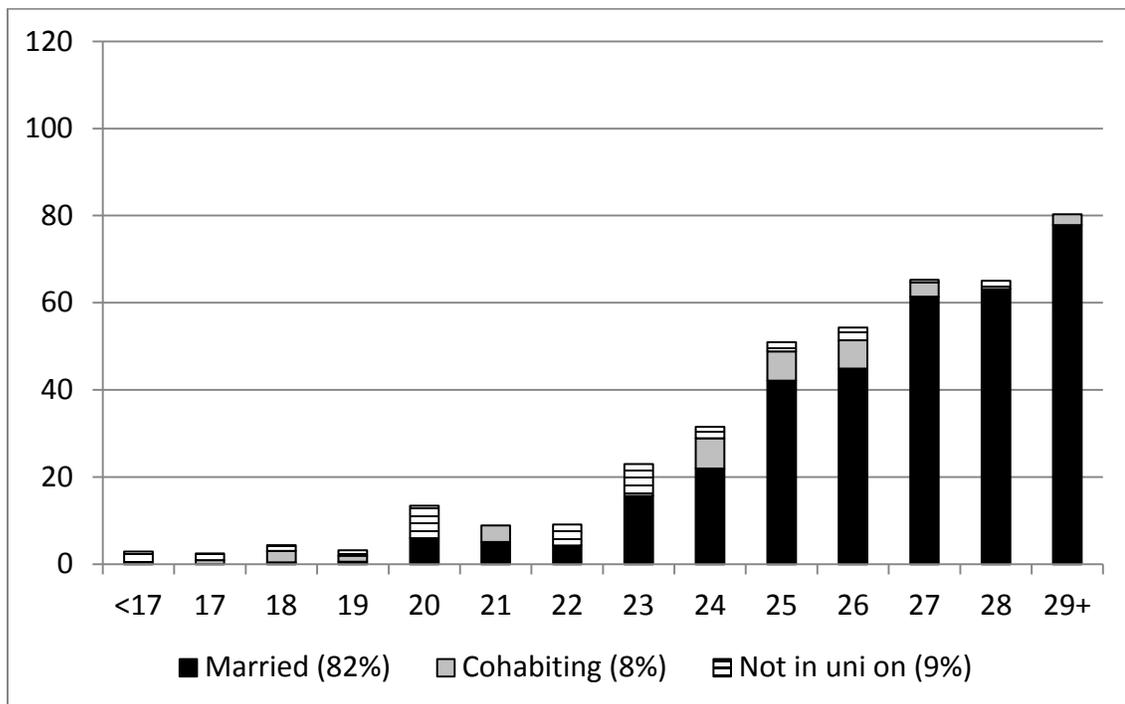


Table 1. Percentage of parents whose births have all been within marriage, by gender, race, Hispanic ethnicity, and educational attainment, National Longitudinal Survey of Youth, 1997 Cohort, 1997-2011.

A. All Women by Educational Attainment

All Women					
	Educational Attainment				
	All	Less than 12 grades	12 grades	1 to 3 years of college	4 or more years of college
All births within marriage	36	13	29	33	68
One or more births outside of marriage	64	87	71	67	32
All outside of marriage	47	62	53	48	25
Mixed	17	24	18	19	7
	100%	100%	100%	100%	100%
Weighted <i>n</i>	2448	553	667	663	564

B. All Women by Race/Ethnicity

All Women				
	Race/Ethnicity			
	All	White, non-Hispanic	Black, non-Hispanic	Hispanic
All births within marriage	36	46	10	28
One or more births outside of marriage	64	54	90	72
All outside of marriage	47	36	81	50
Mixed	17	18	9	22
	100%	100%	100%	100%
Weighted <i>n</i>	2414	1572	474	368

Table 1 – continued.

C. All Men by Educational Attainment

All Men					
	Educational Attainment				
	All	Less than 12 grades	12 grades	1 to 3 years of college	4 or more years of college
All births within marriage	37	14	35	45	76
One or more births outside of marriage	63	86	65	55	24
All outside of marriage	50	71	51	44	16
Mixed	13	15	14	12	8
	100%	100%	100%	100%	100%
Weighted <i>n</i>	1998	630	617	463	287

D. All Men by Race/Ethnicity

All Men				
	Race/Ethnicity			
	All	White, non-Hispanic	Black, non-Hispanic	Hispanic
All births within marriage	37	47	12	31
One or more births outside of marriage	63	53	88	69
All outside of marriage	50	40	78	54
Mixed	13	13	10	15
	100%	100%	100%	100%
Weighted <i>n</i>	1990	1227	444	320

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