



After the Fact | [The American Family: Waiting to Say "I Do"](#)

Originally aired May 3, 2019

Total runtime: 00:24:49

TRANSCRIPT

Subway announcer: The next stop is Morgan Avenue.

[Sounds of cars honking and street noise.]

Dan LeDuc, host: Julianne Simson is getting home from work at her apartment in Brooklyn. *[Key turns in lock.]*

Ian Donnelly: Hey, babe.

Julianne Simson: Hey!

Ian Donnelly: How are you?

Julianne Simson: Good.

Ian Donnelly: How'd your day go?

Julianne Simson: It was good, really busy.

Ian Donnelly: Tell me about it. *[Kiss]*

Dan LeDuc: Julianne is 24 and shares the apartment with her boyfriend, Ian Donnelly, who's 26. They're young, but they've been a couple for nearly 10 years.

Julianne Simson: Ian and I met at a summer program in 2010. I had just turned 16. He was 17.

Dan LeDuc: What started as a summer camp romance has turned out to be a classic American love story. The couple kept their relationship going through the high school years, living in separate cities in Florida, visiting when they could, and then went to college together. There was a day in America, not so long ago, when the next natural step after graduation would have been down the aisle. But, for now, Julianne and Ian are putting off marriage.



Julianne Simson: I think it's very grown up—not that we're not grown up—but I think it's not something I'm ready for yet. I just still feel really young. And I also don't feel like it's anything I need to rush into.

[Music]

Dan LeDuc: For The Pew Charitable Trusts, I'm Dan LeDuc and this is "After the Fact." This podcast is about stories that we find in data. We've been compiling some interesting statistics about how people are waiting to get married and to have children, about the financial challenges of raising kids and—in this area of do-it-yourself retirement—the lifelong need to put money away for those golden years.

It got us thinking here that you could string some of this data together and it could provide a pretty interesting view of the American family. So, over this episode and the three that follow, we're going to talk about how changing trends shape life at home, following the typical lifecycle of a family.

And, of course, we'll focus on facts. But the stories come from real people, like Julianne and Ian. So, we're taking you on the road to meet them—and some other Americans who personify the data we'll tell you about.

[Music continues.]

We usually look at the first step toward building a family as marriage—and that brings us to our data point for this episode: 7. As in, seven years.

According to the U.S. Census Bureau, Americans on average are getting married about seven years later than they did in 1968. That puts the average age for marriage at nearly 30 for men and close to 28 for women, up from 23 and 21 a generation ago.

We'll get back to Julianne and Ian's story in a moment, but first let's hear from marriage historian Stephanie Coontz, at Evergreen State College.

Stephanie Coontz, professor, Evergreen State College: All the old predictors of who married, what makes for a good marriage, what makes for divorce have been changing very, very rapidly. Back in the 1950s and '60s, if you didn't get married by the time you were 23 or 24 as a woman, you might not ever marry.

Today, getting married that early is a risk factor for divorce.



Not only is the age of marriage rising, but the spread is rising, too, that many people are marrying for the first time over age 40. So most people will get married. But here's the important thing. It organizes less of our lives than ever before in the past.

As women have gotten more education, they have postponed marriage as they have got more work experience. And people have discovered that they would like to establish themselves and work before they get married.

In the 1950s, the average couple dated for only six months before they got married. Now they're knowing each other longer, they're moving in together, staying together longer.

[Music]

Dan LeDuc: This brings us back to Julianne and Ian. If they were living in 1968, they would have been more likely to make things official right after graduation, if not before—and certainly before moving in together. But Julianne had different plans.

Julianne Simson: Originally, I thought after grad school I would take a year off and then go to law school. And I would take that year to live abroad.

Dan LeDuc: Instead, Julianne ended up taking a job that brought her to New York City. That's also where Ian had moved to pursue his career.

Since then, they've grown to know a lot about themselves—and each other—as they navigate that uncertainty and adventure that comes with being in your early 20s: changing jobs, financial planning, and building a life in a new city.

Julianne Simson: I feel like these past years have been a lot about discovering who I am, discovering how we work together through this, I guess, instability and uncertainty.

Ian Donnelly: I mean, we met each other when we were back in high school. I was—just before my senior year of high school. And now we've been together all this time. So it's been through college—like people age a lot between high school and you know, being in your mid 20s and having a job and all that. So it's been very interesting to grow together and see how someone grows up.

Dan LeDuc: But they've known each other so long, friends and family can't help but ask what the holdup is on the wedding.



Julianne Simson: People always ask anytime we go on trips. My friends from the South, especially, will be like, “Is this when it’s going to happen?” Anytime we travel. And my mom is always like, “Oh my God, I can’t believe you’re traveling. This is supposed to be saved for a honeymoon. It’s like you already had a honeymoon.” And I’m like, “No, it’s different.” And that’ll be special too, but it’s just a different understanding of how young people are able to do things nowadays.

Dan LeDuc: So what’s the wait? Well, they’d like to be more settled, feel more financially secure. They’d like to save up for a celebration that feels meaningful.

That was a theme we heard with every couple we met—marriage today is what some researchers have called a capstone. Instead of the first step toward adulthood, it’s become something you do once all the pieces of your life are in place.

Julianne Simson: I feel like—obviously we have the love part, but we don’t have other aspects that would help it. So, for instance, like right now, he has like student loans he’s paying off. I have money I’ve been saving for law school. We both have been putting money away for a rainy day fund and for travel.

And I don’t yet have a bucket for that yet. And I would love to make a bucket for that.

Dan LeDuc: And do you mean specifically like a wedding?

Julianne Simson: Yeah. I mean, there’s so much money that goes into that.

Dan LeDuc: And is that important to you?

Julianne Simson: Yeah.

Dan LeDuc: It’s not just money that’s causing couples to delay marriage—it’s also concern about what happens if it doesn’t work out. According to the Pew Research Center, the U.S. divorce rate has roughly doubled since the 1990s among adults ages 50 and older. Many Millennials have observed how older generations—sometimes even their own parents—have approached marriage, and they think they’re better off waiting.

Ian Donnelly: I think one of the main reasons I’m holding off, I mean, if you look at it, I think in the past, people were pressured to get married younger. And I think, especially in this country, we have a very high rate of divorce. I mean, I think people will just rush into it. I think you have to know the person you’re with. And I think that takes a while, before you want to commit to somebody for the rest of your life like that.



Dan LeDuc: This cautious approach plays out in the numbers. The divorce rate for Americans ages 25 to 39 has fallen since 1990—dropping about 21 percent.

I asked Professor Coontz whether living together and waiting for marriage might be behind that decline.

Stephanie Coontz: We find that the longer people know each other, whether they're married first or cohabiting first, that combined with marrying at an older age is a huge predictor of marital stability. It's not that cohabitation is some magic protection against divorce, but it may become so.

Dan LeDuc: Even though Julianne and Ian haven't made it official, their commitment to each other is real. In that sense, like many couples, they're redefining what it means to be a family.

Julianne Simson: Yeah, he's there for me always. Anything that goes wrong or is really good, he's the first person to know about it. I can't imagine not having him around in my life, just like I can't imagine not having my mom or my dad.

Dan LeDuc: I asked Julianne when they think the time will be right for marriage.

Julianne Simson: I think we're both very like in-the-moment kind of people. I know for me I know that I am presently very happy.

We've just really created this really fun life together. And it's really special because he doesn't have to say much for me to realize that I've become his favorite person to spend his days with.

And that's really nice. I don't know if I ever tell him that enough, but I am aware that he really values me.

[Music]

Dan LeDuc: Financial security, thinking long-term—that all seems really practical. But what about romance? After all, Pew Research Center data shows that love is still at the top of the list if you ask Americans why people should get married, with 88 percent of people saying it's a very important reason. I asked Stephanie Coontz about that—whatever happened to just good old-fashioned falling in love?

Stephanie Coontz: Well, first of all, falling in love is not all that old-fashioned. For thousands of years—and I think it's really worth stressing this—love was considered to be a nice outcome of marriage, but gravy, basically. For thousands of years, young



people didn't even have the right choose their own partners. Parents could dissolve a match if they disapproved and hadn't given their permission.

And even as people got more control over their partner, marriage was such an important economic institution and social and political institution. The in-laws—you were marrying a whole family. It was the way that people raised capital in the absence of a developed banking system. Your marriage partner was going to be your work partner when work was done at home through the farmer and small businesses.

So people thought that marrying just for love was a really dangerous thing to do. And it's only in the last 150 years that we've gradually elevated that. As late as 1967, a poll of college women found that two-thirds of them said they'd consider marrying a man they didn't love if he met their other criteria of respectability, for being able to support them, for being pretty kind. So it's really fairly recent that we have elevated love above everything else.

[Music plays.]

Dan LeDuc: From Brooklyn we headed south to Silver Spring, Maryland, and met Vicky Bonilla and Andrew Singh. They're both 28. They love each other for sure. They live together and actually got engaged two years ago. But there's no date yet for a wedding.

Vicky Bonilla: When we first started thinking, he had a vision of you know, the big shebang, like he's had with his family. Like they spend so much.

Andrew Singh: It's such a cultural thing, though. It really is, but then again, we come from Guyana, where we have parades with people walking on the street on you know, an elephant. I'm like, why? Is that necessary?

Dan LeDuc: Vicky's family is Catholic. They emigrated here from El Salvador.

Vicky Bonilla: I feel like all the weddings I've been to have been really, like very traditional. The church and the reception. Him, going into his culture, and to his family, I think that opened up my eyes to "Oh my gosh." This is like real – like, fancy, let-me-put-on-TV type weddings. This is what I'm supposed to be doing?

Like if we get married, this is the expectation? Maybe there's some competition into like, I have to live up to par to his family's vision. My family is like, "Just do it in the backyard right here at your sister's house. Fifty people." And I'm like, "Oh yeah, that's great."



Dan LeDuc: The delay has allowed Vicky and Andrew to learn more about themselves, how to manage finances together, and how to live side by side every day.

Andrew Singh: Even though, as much as I wanted to, there was something telling me, you know, no. We had to do a little learning.

Vicky Bonilla: Yeah. I think during our dating time—the honeymoon phase, as they call it—I was all in it. I was just like, if he was to propose and we get married, we would do it. Yeah, yeah, yeah. But never did I come to the realization until I got older—“Wow, there's things he needs to work on. There's things I need to work on.” There's things that—a marriage isn't just the honeymoon phase. It's whether you're going to be in it for the long run.

Dan LeDuc: Stephanie Coontz says she hears that a lot.

Stephanie Coontz: Even as marriage has become less central to us as an institution that organizes our lives and that you have to join, it's become in many ways more precious to us as a relationship that is negotiated that is fair, that is intimate in ways that marriages weren't expected to be in the past. So that's another reason people postpone marriage—is because they're waiting until they're absolutely sure that the right person has come along.

They want to make sure that they have seen into the soul, the heart, the intellect, whatever it is they value of the other before they make that commitment. And once they have done that, they move into marriage.

Dan LeDuc: Vicky and Andrew say they're getting close.

Andrew Singh: She knows me like the back of her hand. It's ridiculous.

[Vicky Bonilla laughs.]

Andrew Singh: Honestly, she finishes my sentences.

When we were younger, my views and my perception of a couple was completely different. And as you get older and you actually live with somebody else, it's like, “Oh, I don't mind doing certain things. I don't mind cooking dinner.” Like, I really don't mind it. And those little, small things kind of contribute to—I don't mind waiting.

Vicky Bonilla: Or the laundry.

Andrew Singh: Or the laundry.



Vicky Bonilla: Yeah.

Andrew Singh: I hate the laundry.

Vicky Bonilla: But you still do it—

Andrew Singh: I know, but still.

Vicky Bonilla: —which is awesome. *[Laughs]*

Dan LeDuc: That's the sign of love. It's when you hate it, but do it anyway.

Vicky Bonilla: Yeah.

Dan LeDuc: Right?

Andrew Singh: I hate laundry.

[Laughter]

Dan LeDuc: Sooo ... when will they tie the knot?

Andrew Singh: Honestly, I think we're both ready at this point. Because—we actually had a conversation about this not too long ago. I told her, I was like, "Baby, let's get married."

[Vicky Bonilla laughs.]

I was like, "Let's just go to the court." I was like, whatever. I was like, "I don't care anymore." I was like, "We don't need to have a huge celebration. It's between me and you." And that's what counts. And you know—

Vicky Bonilla: Yeah, he said that. And I think he's getting to the point where he's more ready. I have kind of stepped back a little bit, in the sense of, "Yeah, let's do it." But remember, I'm very calculated.

I wanted financial stability before I got married with someone, as well as my career, or my education, make sure that I had that clocked in before I started anything.

Dan LeDuc: Yeah.

Vicky Bonilla: And now, it's getting a house.



Dan LeDuc: Right.

Vicky Bonilla: I guess, something in my name that said you know, this is where we live. Those are my solid foundations before getting married, which we're very close to.

Ana Bonilla: Con ninguna hija espere esto, pero como ...

Dan LeDuc: Vicky's mother, Ana Bonilla, will be ready. Vicky is her youngest daughter; the others followed tradition and married at 22. Vicky translates for her mother here.

Ana Bonilla: Las costumbres ...

Vicky Bonilla: So in our customs, it's tradition, you know, to get married. And then the woman leaves with her husband. But in this case... no.

Dan LeDuc: OK. OK. Are you ready for a wedding?

Vicky Bonilla: ¿Usted esta lista ya para una boda?

Ana Bonilla: Si no estoy lista, pues me alisto de inmediato.

Vicky Bonilla: She says if she's not ready, then she'll get herself ready immediately.

[Laughter]

[Music plays.]

[Ashley Garcia laughs.]

Naomi Garcia: Boo!

Chuy Garcia: Are you being silly?

Naomi Garcia: No no. *[Giggles]*

Chuy Garcia: Where'd you go?

Naomi Garcia: Boo!

Dan LeDuc: We're at the dinner table in Plymouth, Indiana, with Ashley Garcia—she's 35—and with her 2-year-old daughter Naomi and her husband, Chuy Garcia. They also live with Diego and Devante, Chuy's two teenage sons from a previous relationship.



We're happy to report that there's another baby on the way, too.

Today, Ashley is enmeshed in family life. But she waited until she was 31 to say, "I do."

Ashley Garcia: Seventeen-year-old Ashley wanted to get out of this town, wanted to be totally independent, financially and otherwise, you know, just take care of myself. I wanted two big dogs. I knew I wanted to live in a big city.

I knew I wanted to be an attorney. I think my goals as far as success at that point in my life probably were dictated by the idea of moving up the employment ladder, so to speak. And I just thought, "Okay, I'll make partner in a big firm. I'll work hard and it'll only be me, so that'll be fine."

Dan LeDuc: And for a while it was fine. She left Plymouth for college, went to law school in Los Angeles and went to work there. Big firm, loft apartment.

Ashley Garcia: I lived without strings, so to speak, and one day I woke up and I realized, "I do. I want the strings. I want to be able to take care of something and work for something other than just myself."

Dan LeDuc: Back in Plymouth, strings were waiting – Ashley's best friend from high school, Chuy. While Ashley traveled the world and worked, he had become a firefighter. His previous relationship had ended and he was raising his two sons.

Ashley Garcia: He and I stayed close pretty much the entire time that I was doing my thing. When I moved back to Chicago and it was more feasible for us to have that kind of a relationship.

Dan LeDuc: Chicago is about two hours away from this northern Indiana town and when Ashley came home to visit friends and family, things took off from there.

Ashley Garcia: Once there was any inkling that we could be together, it was kind of all over after that. I remember distinctly the day that I was speaking to an associate that I worked with at my firm in Chicago and she's like, "Wait a minute, what? You're engaged?" *[Laughs]*

Chuy Garcia: And I've always wanted to be with her, and she told me she felt the same way. Just knowing that, I guess we don't really care about our past or what we've done or where we've been. We just knew that we wanted to end up together. So no matter where she lived or where I lived, we just know that we're going to be completely happy when we're together.



Dan LeDuc: Waiting longer to get married meant Ashley became a wife and a mom on the same day, taking on the care of Chuy's sons.

Ashley Garcia: You know, I love Diego and Devonte. I always have. And I thought, "You know what? I could just jump right in." You know, and he and I got together, and I kind of did motherhood backwards. And we got married, and from that marriage I inherited two beautiful boys. One was a teenager, one was a pre-teen at the time.

Dan LeDuc: That brings up another data point about the American family: 1 in 6 kids today lives in a blended family—meaning they live with a stepparent, stepsibling, or half-sibling.

Ashley Garcia: My immediate family is blended in more than one sense of the word. We're blended from an ethnicity standpoint, we are blended from a marriage standpoint. That wasn't new for my immediate family growing up because we're all adopted. We're all different colors. We're all from different places. From my perspective growing up, family could be anything that you wanted to make it.

Dan LeDuc: Ashley didn't just wait for marriage. She gave up the big firm for a nonprofit organization and moved back to Plymouth, leaving big city life behind.

Ashley Garcia: I don't think that I would say that I miss it. But on the flip side of that coin, I also do know pretty affirmatively that if I hadn't had those life experiences I might be a bit regretful where I am in life now. My entire life now is dictated around my children. I'm the director of a nonprofit, and I do have my career, but it's a position that basically affords me the time to spend with my kids as much as I need to.

I'm smiling right now because I'm pretty proud to say that I do feel like I made some good decisions in my 20s. You know, some people in a small town like this might consider the fact that I'm 34 and pregnant and about to do it all over again with another baby a little bit late, but I see it as, I'm prepared, and I know exactly what I wanted to do then. I know exactly what I can and cannot do now, what I can and cannot take care of. And my husband and I work really, really hard to make sure that our kids are set. So I have no regrets.

Chuy Garcia: It's just great just knowing that she felt that way and we finally connected. It's just something I've always looked forward to, and now getting to experience a growing family and watching her be pregnant. I just—I really love it all. So, it makes me happy.

[Music plays.]



Dan LeDuc: All of these couples put a wedding at the end of their to-do list while pursuing other goals throughout their 20s. But it's clear they still think that marriage holds value. I asked Professor Coontz about that.

[To Stephanie Coontz] A lot of what you're saying seems to me that while people are delaying, how people view bad marriages and want to change them, that we seem to have really elevated marriage in a new, meaningful, dare I say even romantic way these days.

Stephanie Coontz: Yes, we have. And that has its good and its bad sides. I think the real difference is that we used to value marriage as an institution. Now what makes for a good institution? Everybody has to join it. The rules are very clear. You don't leave. But that doesn't necessarily make for a good relationship.

What makes for a good relationship is you can enter it if you want, you can negotiate its terms, you can renegotiate, and you can leave it if it doesn't meet those terms. That has a downside. It means that relationships are less stable. But it also has the upside that when the relationships work, they work better than couples in the past would ever have dared to dream.

[Music plays.]

Dan LeDuc: We all know the rhyme: After marriage comes the baby carriage. Delaying the wedding often—but not always—means delaying children.

Tracey Bernstein: And so I went to the doctor before we got married. And I had told her, like, "Oh, I'm getting married. And we want to start having—we want to start trying." And she said, "Well, I would recommend as soon as you're ready to start trying right away, because you're 37. And you know, 40 is like falling off a cliff."

Dan LeDuc: You'll meet Tracey Bernstein and another mom who waited to have children in our next episode on the American family.

In the meantime, share your story with us. Are you waiting to get married? Did you get married later in life? Or, when did you know the time was right? Drop us a note at podcasts@pewtrusts.org or talk with us on Twitter at [pewtrusts](https://twitter.com/pewtrusts).

Female voice: "After the Fact" is produced by The Pew Charitable Trusts.