Tracey Bernstein: Most of my friends are moms my age. You know, some of them might have gotten married earlier but waited awhile. Or didn't get married until later—and then had kids—and went from there.

I come from what would be a “traditional” family.

Dan LeDuc, host: Tracey Bernstein does have what a lot of people call a traditional family. She and her husband, Jason, are parents to two young boys. Rhett is 7, and Aaron is 4. But Tracey and Jason are 45—they started having children later in life. And their decision to do that is part of a growing trend among Americans who are waiting to start their families, often pursuing careers and financial stability first. A lot of us may not be surprised by this. We see it happening around us. And now it’s solidly in the data: The number of women who have had children over the course of their lives is increasing. In fact, 86 percent of women ages 40 to 44 are mothers, compared to 80 percent about 10 years ago, according to the Pew Research Center.

And that’s our data point for this second episode of our American family series: 86 percent.

[Music]

Dan LeDuc: Welcome to “After the Fact.” For The Pew Charitable Trusts, I’m Dan LeDuc. There’s a lot behind the statistics on motherhood and the decision families are making to have their children later in life. A lot has to do with a new generation of women who have education and career aspirations and opportunities that weren’t available to many women before them. Medical advances are helping women have children at the end of their childbearing years. And societal attitudes are changing, too. A lot of the women who have waited to have children are doing it without husbands—motherhood is something they didn’t want to give up on, even if they haven’t found a life partner. We’ll meet one of them in a moment.

But first, we’re going to start in New York City with the Bernsteins. In our last episode, which kicked off our series on the American family, we met couples who have been
delaying marriage—another sign of how the American family is rapidly changing. Tracey Bernstein waited to get married, and that meant she delayed motherhood, too.

Like many men and women today, Tracey focused on her career after graduating from college. She worked as a journalist, first in New York and then San Francisco. She says marriage and children were something she wanted, just down the road. Gretchen Livingston from the Pew Research Center studies families and demographics and says there’s lots of women—and men—who think that way these days.

**Gretchen Livingston, senior researcher, Pew Research Center:** We've asked people who are not married why that is. Of those people who still want to get married, about 7 in 10 say they just haven't found the right person yet. So, you know, they're looking for the one, and the one hasn't appeared yet.

But it’s worth noting that a similar share of people say that they're not financially stable, and that’s the reason that they’re not married at this point.

So people don’t want to get married until they have all their ducks in a row, whereas in the past, people would marry young and then presumably work together to get the financial stability and buy the house. So it’s interesting that both of those factors are considered important reasons that people are not married right now.

**Dan LeDuc:** Among childless Americans under 50, 61 percent say they are likely to have kids someday, despite taking longer than previous generations to getting around to it.

**Tracey Bernstein:** You know, I had tried online dating, but I hated all that. I hated it. I was like, this is not for me. I'm never going to meet somebody on these things, and I had given up on that.

And I was like, so if I'm not going to meet somebody that way, I'm either going to meet somebody organically, or, you know—it is important for me to have kids at some point, so I’ll just do it by myself.

I knew I wanted children. It was a matter of figuring out how to do it without a husband.

[Music]

**Dan LeDuc:** And then Tracey met Jason. They were both 33. They were friends at first. It became more.

**Tracey Bernstein:** You know, I think you think you’re in love so many times in your life. But really and truly—we had gotten to a point in our relationship where I had to make a
decision whether we were going to be together or we weren't going to be together.

And I was afraid to lose him, and I didn't want to not be able to call him. And I didn't want to not be able to lean on him and have him in my life.

Dan LeDuc: A few years later, they were walking down the aisle.

[Recording from wedding plays]

Wedding officiant:

[Speaking Hebrew]

The Brookhaven hamlet, New York. The rings symbolize to each other as beloveds and friends before God and these witnesses. I now pronounce you husband and wife.

[Applause]

Wedding attendees: Mazel tov!

Dan LeDuc: Tracey got pregnant on their honeymoon. She was 38 when she had Rhett, 40 when she had Aaron. She's just one of many Americans who are finding a partner and having children later than previous generations. Here's Gretchen again.

Gretchen Livingston: If we look across the board, we really see postponement of births, really, across race, ethnicity, education. So yes, it is pretty striking. At the same time, it's worth noting that some of these trends have been ongoing for even longer than the 20 years I've looked at here.

Teen births have been going down for decades. And that's an important factor in the overall postponement of births among all women.

Dan LeDuc: With delays in marriage, it’s not surprising that childbearing years are also delayed. While nontraditional families are becoming more common, specifically parents who decide to have children without being married, most Americans—about 60 percent—are waiting until marriage to have kids. But one of the most interesting findings Gretchen came across in her research relates to highly educated women.

Gretchen Livingston: There used to be a motherhood gap by education, meaning less educated women were far more likely to ever become moms than more educated women. And that was as true even as recently as the mid-1990s. But now what we find is that gap is narrowing dramatically.
So if we look at women who have a Ph.D. or a professional degree, in the mid-'90s, about 65 percent of those women had ever had a baby by the end of their childbearing years. Now that number is 80 percent. That's a 15-point increase in really just 20 years, which is really, really striking. And we see a similar pattern, although slightly less dramatic, if we look at women with master's degrees or women with bachelor's degrees.

Dan LeDuc: The Bernsteins both work full-time jobs. Despite their busy careers, Tracey and Jason have worked out a schedule that allows them to take care of their children. Tracey commutes from work on the subway and picks up the kids from their after-school program.

Tracey Bernstein: I get up at 4:15, I'm out the door by 5-ish. And then I work from roughly 6 to 2. And then I get to go out, go home. And I can pick them up. Then he gets home when he can. And it works.

[Knock on door]

Tracey Bernstein: Hi! Come give me a hug!

[Laughter]

Tracey Bernstein: How was your day?

Child: Good.

Tracey Bernstein: It was good?

[Kiss]

All right, let's go get your stuff.

Woman at after-school program: Bye, guys, see you later.

Jason Bernstein: I knew that once I met somebody, that I did want to become a father. It was important to me to have kids and to—I just had that natural urge to be a father.

Dan LeDuc: That's Jason.

Jason Bernstein: My father was very sick, so he wasn't able to do a lot with me. He always would tell me, I don't know what I'm doing because I didn't have a father. He lost his father when he was 14 years old.
So he was doing it by the seat of his pants. And we all are, but we don't realize it. And we do fall back onto things that we've learned from our parents without even realizing it.

**Dan LeDuc:** As Tracey prepares dinner for the family, Jason takes over helping the kids get their homework finished and spends some time with them. Tonight they're having spaghetti.

**Tracey Bernstein:** Even when we first got together, I would cook, but not like this, you know? Sunday, I spend a big portion of the day cooking.

**Dan LeDuc:** In advance for the week.

**Tracey Bernstein:** Yeah. At least one or two things. Otherwise, it's just like—

**Dan LeDuc:** How do you manage?

**Tracey Bernstein:** Yeah, it's just not attainable

**Dan LeDuc:** Here's the thing, you're doing it, you make the effort to make dinner with the family a thing.

**Tracey Bernstein:** Yes.

**Dan LeDuc:** Right? That's part of family life.

**Tracey Bernstein:** And most of the time we get to eat as a family, which is really important, I think, to both of us, you know?

**Dan LeDuc:** It's clear from my brief time with the Bernsteins that they love each other and their children and feel very fortunate. Especially Tracey, who was concerned that she would have a hard time conceiving at age 37.

**Tracey Bernstein:** It was definitely a concern of ours that we would be able to have kids. And so I went to the doctor before we got married. And she said, well, I would recommend as soon as you're ready to start trying right away because you're 37. And 40 is like falling off a cliff, you know. So the closer you get to 40, the harder it is to have kids. But I had heard it from all my other friends who were my age. And a few of them had had some trouble. And it took them a bunch of tries. Some of them had already, you know, said, okay, we've got to do fertility.

And so we went on our honeymoon. And I got pregnant.
Dan LeDuc: You were blessed right away.

Tracey Bernstein: I was blessed right away.

Gretchen Livingston: We do have some data on this, and it’s interesting. If we look overall at women kind of ages 35 to 44—

Dan LeDuc: Here’s Gretchen again.

Gretchen Livingston:—those women who are a bit older, we find that 9 percent of them say that they or their partner has undergone fertility treatments. The number rises to about 12 percent among whites and then drops to about 3 percent for blacks. So, you know, it’s not a huge share of the population undergoing this, but it’s certainly a sizable minority.

We also find that about half of college-educated adults say either they have undergone fertility treatment or they know someone who has, so certainly this is becoming much more prevalent. If you yourself haven't undergone the treatment, you have friends, relatives, other folks you work with who are undergoing some type of fertility treatment. It is becoming more common.

Dan LeDuc: This is great news for couples who are struggling to have children, or individuals who want to conceive without a partner, like Cara Lemieux, a 39-year-old single mother of two who lives in Newtown, Connecticut. I joined her on an early weekday morning amid the hustle and bustle of getting children fed and safely on the school bus before she started her workday as a digital communications strategist.

[Walking]

[Knocking on door]

[Dog barking]

Dan LeDuc: Hey, Cara.

Cara Lemieux: Hi.

Dan LeDuc: I’m Dan.

Cara Lemieux: Hi. Cara. Nice to meet you.

Dan LeDuc: Nice to meet you. Who's this?
Cara Lemieux: This is L.J.

Dan LeDuc: Hey there, L.J.

Cara Lemieux: And this is Izzy.

Dan LeDuc: Hey, Izzy.

[Dog barking]

Cara Lemieux: And this is Ellie.

Dan LeDuc: Hi, Ellie. How are you?

Ellie Lemieux: Good.

Cara Lemieux: This is Dan. Say, hi, Dan.

Ellie Lemieux: Hi.

Dan LeDuc: Nice to meet you.

Nine years ago, Cara was 30 and working as a TV producer in New York. Like Tracey, she put her career first. Despite long work hours, she managed to make some time for dating every now and then.

Then Cara discovered she was pregnant. It was unplanned, but she had always wanted to be a mom.

Cara Lemieux: When I found out I was pregnant, I called my sister immediately. I remember I was panicked—I mean, absolutely panicked. She said, we'll figure it out. Don't worry. It's okay. And that's been really been how they've—all of them, my whole family—has approached my sort of nontraditional family. It's like, don't worry. We'll figure it out.

Dan LeDuc: And Cara is just one of many Americans who aren't following the path of the traditional American family. It’s a growing trend Gretchen Livingston is seeing in her research.

Gretchen Livingston: About 1 in 4 parents is a single parent, meaning that they're not married. And in some cases, those parents are raising their children on their own. And in some cases, they're cohabiting with someone they're not married to.
Dan LeDuc: Here’s some data that shows how quickly the American family is changing: In 1968, only 13 percent of U.S. children were living with an unmarried parent. By 2017, it was 32 percent—that’s 24 million kids. And that is Cara’s life now. In fact, she’s added another child—all planned—to her family now. And she’s learned the lessons most parents have: It’s a lot of work.

Cara Lemieux: I feel like all I do is load and unload the dishwasher. It’s like a never-ending—that and laundry. Those two things just never, ever, ever, ever stop.

I don’t know why your brother doesn’t want to get dressed lately.

Ellie Lemieux: Same thing why you don’t.

Cara Lemieux: Because he’s comfy? I don’t know. I think he just likes that Elmo shirt. That’s part of it. He doesn’t want to take it off.

Do you need to do anything else before you go to school? No? Your backpack’s all packed up?

Okay, get your shoes on in about 10 minutes.

Ellie Lemieux: Okay.

Dan LeDuc: Parenthood and marriage are becoming two distinct things, and one doesn’t always follow the other. Here’s Gretchen Livingston.

Gretchen Livingston: It really is striking just how much it has changed in just the past 20 years or so. I don’t know that I’d go so far as to say it’s the norm, but it’s become much more accepted. Now, it’s still the case that if you look at attitudinal data, people don’t look that highly on single mothers raising a child on their own. But the numbers are shifting a bit as it becomes more common.

Dan LeDuc: These attitudes that Gretchen talks about were something Cara felt when she was first pregnant with Ellie.

Cara Lemieux: I definitely feel a shift in the past, since I had my daughter to now. Either I don’t care as much about what people say, or what people are saying has changed a little bit. But I don’t feel the scrutiny and the stigma attached to single motherhood nearly as much as I did when I first had my daughter.

I think there’s two reasons. One is, like I said, I think we’re evolving. I think things have
changed a lot in the past eight years. I think, number two, there's a different stigma. People view unplanned pregnancy and single motherhood attached to that differently than they view being a single mom by choice, which is the category I fall into with my son. Deciding, making the conscious decision to have him. Taking steps to find a donor and get pregnant on purpose is very different than, you know, casually dating someone and getting pregnant by accident.

**Dan LeDuc:** Cara and the kids moved from New York to Newtown, Connecticut, to be closer to family. Her job lets her work from home, and she supplements her income teaching as an adjunct professor. And while she is open to finding a partner and marriage, she hasn’t found anyone.

**Cara Lemieux:** Really the reason I decided to have my son on my own is because I hadn't met the right person. And I hope somewhere in there I find somebody to hang out with and to pour me a glass of wine at the end of the day, but it’s not, at least not by my definition, it’s not vital to being happy.

**Dan LeDuc:** And while the reality is that most parents are married, there is a growing number of women who are having children on their own because they’ve decided marriage isn’t essential to their family life. I asked Gretchen to explain her findings about this.

**Gretchen Livingston:** You know, there were a number of interesting findings. On the one hand, I think everyone is well aware of the fact that births outside of marriage are becoming much more common. And we know about 4 in 10 births are actually occurring to women who aren't married now.

But something I looked at in my research was, okay, among these women who are at the end of their childbearing years, what share of these women have had a baby but have never married? So in the mid-'90s, that number was about 31 percent. So 31 percent of women had had a baby but had never married.

Now that number is 55 percent. So 55 percent of never-married women have had a baby.

**Dan LeDuc:** Despite the changing family norms, there’s one undeniable fact: Raising kids is expensive, whether there’s two parents or just one.

**Cara Lemieux:** So child care is the biggest financial burden that I have right now, and that's no different from a two-parent family. I currently have an au pair that lives with us, which is great because it affords me some flexibility.

But the cost of an au pair is not cheap. I think it's probably comparable to in-state
university, like UConn tuition. And that's a lot of money, and frankly, I'm stretched very thin right now.

I know that once my son starts kindergarten, I know that the expenses that I'm paying for child care will pass, and then things won't be nearly as tight. The $20,000 a year approximately that I'm paying for the au pair—and we're going to step down from that cost a little bit when he starts day care. It'll be around $14,000 a year, which is still—like, when you say it out loud, it's so much money. But I know from having my daughter that that ends.

And things will still be tight. I'm never going to be in a place where I'm not looking at the price tag or where there's not trade-offs. But the trade-offs are, we're not going to go out to dinner tonight so that we can go to the carnival this weekend. It's not over things that are vital to survival. But I know that it will end, and then I'll be able to do things that I'm supposed to do with my money, like put it into my retirement and build up a savings account.

[Music]

**Dan LeDuc:** Retirement and savings and the day-to-day costs of just having children. Those are challenges for most American families whether they are solo parents like Cara or traditional two-parent families.

**Mike Buchmann:** There was a time when there was no spending that was outside of the bills that came in monthly, that you could just spend the money and it was actual cash that you were paying for it with. It was all credit. There was a time in our lives, if we wanted to get the kids Chick-fil-A like we are tonight, that was going on our credit card. That kind of spending, and that is nuts. I mean, you do not want to get behind something like that. And we did.

**Dan LeDuc:** In the next episode, we're traveling back to Indiana to meet Mike and Shannon Buchmann, who are trying to stretch every dollar as they raise their three children.

Join us then.