



IN THIS ISSUE: DEMOGRAPHIC TRENDS OF NOTE

- 1 – DIVERGENT PATHS OF AMERICAN FAMILIES
- 2 – A MORE DIVERSE NATION

- 3 – SENIORS ARE WORKING LONGER
- 4 – THE NEW UNMARRIED MOMS

1 – DIVERGENT PATHS OF AMERICAN FAMILIES

Marriage has many benefits and an overwhelming majority of Americans expect to marry. Yet marriage rates have declined over recent decades. The reasons for the decline are multiple, including the weakened connection between marriage and childbearing, the growing popularity of non-marital cohabitation, persistently high divorce rates, and declining remarriage rates.

As a result, marital and cohabiting unions have become transitory in the United States. Men and women cohabit, marry, separate or divorce, once or even multiple times. Family structure has become more diverse – smaller shares of traditional families and more dual earner families, declining percentages of married families and more cohabiting or single-parent families, multigenerational families, and same-sex couples. Consequently, fewer children today live in traditional families with both biological parents, and more live with single parents, with step-parents, or with parents and their cohabiting partners.

There was a “quieting” of family change in the latter half of the 1990s: a halt in the rise of the single-mother family and in the decline of the two-parent family. But the halt may have been temporary because of the good economic conditions of the latter half of the 1990s. Rapid family change has apparently resumed during the first decade of the new century, especially during the late 2000s “Great Recession,” when unemployment was high, family incomes stagnated, and housing markets collapsed.

According to “[Divergent Paths of American Families](#)” (a report by Zhenchao Qian of Ohio

State University), America’s growing racial and ethnic diversity, continuous improvement in schooling (especially the surpassing of women over men in education), and rising diversity in nativity status (driven by immigration) have all added new variation in America’s families.

Persistent income and socioeconomic status inequality has also contributed to the creation of diverse family structures. Writes Qian:

Children are on the frontline of recent changes in American families. While men and women exercise individual freedom, going through transitory marital and cohabiting unions, children are often caught in the crossfire. Their wellbeing is at risk. Children living with married parents perform better at schools and achieve greater socioeconomic status later in life than children living in single-parent, cohabiting or step-families.

In large part, married couples have high levels of education and are financially stable. Persistent income and socioeconomic status inequality has created diverse family structures. Children living in female-headed single families or cohabiting families are more likely to live in poverty than those living in married couple families. The Great Recession presumably has affected family living arrangements and heightened the prospect of poverty among America’s children.

Most troubling, writes James Morton in [The Christian Science Monitor](#), is a polarizing divide that means white people, the educated, and the economically secure have much more stable family

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situations than minorities, the uneducated, and the poor. Viewed against a background of widen-

ing gaps between the haves and have-nots in America, this is a particularly stark divide.

2 – A MORE DIVERSE NATION

The US population will be considerably older and more racially and ethnically diverse by 2060, according to projections by the [US Census Bureau](#). The US will become a plurality nation, where the non-Hispanic white population remains the largest single group, but no group is in the majority.

Furthermore, the population is projected to grow much more slowly over the next several decades. That is because the projected levels of births and net international migration are lower in these projections, reflecting more recent trends in fertility and international migration.

According to the projections, the population age 65 and older is expected to more than double between 2012 and 2060, from 43.1 million to 92.0 million. The older population would represent just over one in five US residents by the end of the period, up from one in seven today. The increase in the number of the “oldest old” would be even more dramatic – those 85 and older are projected to more than triple from 5.9 million to 18.2 million, reaching 4.3% of the total population.

Baby boomers, defined as persons born between 1946 and 1964, number 76.4 million in 2012 and account for about one-quarter of the population. In 2060, when the youngest of them would be 96 years old, they are projected to number around 2.4 million and represent 0.6% of the total population.

The non-Hispanic white population is projected to peak in 2024, at 199.6 million, up from 197.8 million in 2012. Unlike other race or ethnic groups, however, its population is projected to slowly decrease, falling by nearly 20.6 million from 2024 to 2060.

Meanwhile, the Hispanic population would more than double, from 53.3 million in 2012 to 128.8 million in 2060. Consequently, by the end of the period, nearly one in three US residents would be Hispanic, up from about one in six today.

The black population is expected to increase from 41.2 million to 61.8 million over the same period. Its share of the total population would rise slightly, from 13.1% in 2012 to 14.7% in 2060.

The Asian population is projected to more than double, from 15.9 million in 2012 to 34.4 million in 2060, with its share of nation’s total population climbing from 5.1% to 8.2% in the same period.

The US is projected to become a majority-minority nation for the first time in 2043. While the non-Hispanic white population will remain the largest single group, no group will make up a majority.

All in all, minorities, now 37% of the US population, are projected to comprise 57% of the population in 2060. (Minorities consist of all but the single-race, non-Hispanic white population.) The total minority population would more than double, from 116.2 million to 241.3 million over the period.

Projections show the older population would continue to be predominately non-Hispanic white, while younger ages are increasingly minority. Of those age 65 and older in 2060, 56.0% are expected to be non-Hispanic white, 21.2% Hispanic and 12.5% non-Hispanic black. In contrast, while 52.7% of those younger than 18 were non-Hispanic white in 2012, that number would drop to 32.9% by 2060. Hispanics are projected to make up 38.0% of this group in 2060, up from 23.9% in 2012.

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Other highlights:

- The nation's total population would cross the 400 million mark in 2051, reaching 420.3 million in 2060.
- The proportion of the population younger than 18 is expected to change little over the 2012-2060 period, decreasing from 23.5% to 21.2%.

- In 2056, for the first time, the older population, age 65 and over, is projected to outnumber the young, under 18 years of age.
- The working-age population (18 to 64) is expected to increase by 42 million between 2012 and 2060, from 197 million to 239 million, while its share of the total population declines from 62.7% to 56.9%.

3 – SENIORS ARE WORKING LONGER

If one looks at the labor force participation rate (LFPR) by age cohorts, one sees that the three fastest growing cohorts are the three oldest: those 65-to-69, those 70-to-74, and those 75-plus, in ascending order! In fact, the 75-and-older cohort LFPR is up 81% from 1987; the 70-to-74 group is up an amazing 91%.

What are the key drivers of higher labor force participation among seniors? [According to Doug Short](#), they would include the following:

- Increased life expectancies
- The decline in private pension programs

- The financial implications of the decline in marriage and changing patterns of cohabitation
- Inadequate retirement savings
- Hypothetically adequate retirement savings that were devastated by the 21st century market selloffs
- The discovery by many that work is more satisfying than retirement leisure
- Technological advances that replace human labor (a factor in the shrinking LFPR for younger cohorts)

4 – THE NEW UNMARRIED MOMS

Kat Hymowitz, Bradford Wilcox and Kelleen Kaye write in the [Wall Street Journal](#):

Twenty-somethings are driving America's all-time high level of non-marital childbearing, which is now at 41% of all births. Sixty percent of those births are to women in their 20s, while teens account for only one-fifth of non-marital births. Between 1990 and 2008, the teen pregnancy rate dropped by 42%, while the rate of non-marital childbearing among 20-something women rose by 27%.

The shift of unmarried parenthood from teens to 20-somethings is in part an unexpected

consequence of delaying marriage. Over four decades, the age for tying the knot has risen steadily to a new high of nearly 27 for women and 29 for men.

The good news is that later marriage has given many young people the chance to finish their educations and stabilize careers, finances and youthful passions before starting a family. But if later marriage has been a boon for the college educated, the same cannot be said for Middle Americans – the more than 50% of young adults who have a high-school diploma and maybe some college, but not a bachelor's degree.

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In fact, a key part of the explanation for the struggles of today's working and lower middle classes in the US is delayed marriage. When the trend toward later marriage first took off in the 1970s, most of these young men and women delayed having children, much as they had in the past. But by 2000, there was a cultural shift. They still put off their weddings, but not their childbearing. Fifty-eight percent of first births among this group are now to unmarried women.

Among college grads today, only 12% of first births are outside marriage. For high-school dropouts, who tend to be the poorest population, 83% of first births are outside marriage.

These parents often go on to have another child (or children) with another partner (or partners), creating a family maze of step-parents, siblings, grandparents and homes. As a great deal of research has shown, such instability is one of the greatest risks to children's well-being. It greatly increases the likelihood that they will experience academic, social and emotional problems like poor grades, drug abuse and (perpetuating the cycle) unmarried childbearing.

All of this raises two questions: Why are young people marrying so much later? And why is that trend so often causing problems for Middle American men and women but not for their college-educated peers?

The answers involve a mutually reinforcing set of economic and cultural forces. The knowledge economy and greater professional expectations have made higher education essential for middle-class life and integral to a personal sense of achievement for many women and men. This has meant changing not just the timing but the meaning of marriage. Once marriage was the foundation for adult identity, finances and family; now it has become a crowning achievement that only happens after

a young adult is vocationally, psychologically and financially set.

But this model of marriage has left many less-educated, less well-off Americans without a viable life script. With manufacturing jobs and median male wages on the decline, less-skilled men are finding it ever harder to become financially "set." Under these circumstances, it is no surprise that growing numbers of Middle Americans are postponing marriage or forgoing it altogether.

Meanwhile, many whose jobs do not give them membership in the professional class turn to a traditional source of young adult identity – parenthood – for meaning and satisfaction. Although nearly all unmarried young adults say it's important to them to avoid pregnancy at the present moment, a third also say they would be at least a little happy if they did find themselves pregnant. And so young women often drift "unintentionally" into parenthood with men whom they believe are not good enough to marry or not ready for it.

The sad irony is that the unmarried 20-something parent is often both responding to and helping to produce the economic and social troubles now enveloping much of the country. Children born to stable, married parents are more likely to graduate from high school and from college, well-equipped to thrive in a knowledge economy and, in turn, more likely to marry and start their own families on a stable footing. The converse is true for children from homes marked by instability. Without a stable family, their chances of moving up the education and income ladder are stunted, which in turn reduces their odds of getting married as adults.

Clearly, there are exceptions. Some married-parent families struggle, just as some families headed by cohabiting or single mothers thrive. Still, for the sake of 20-somethings and especially their children, childbearing and marriage need to be brought back into sync.