Forming Families
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For many, an important marker of adulthood is forming a family—whether having a child, getting married, or cohabiting with a romantic partner. The past twenty years have seen increasing delays in the age at first birth among women and men (FP-11-04) and age at first marriage (FP-09-03) as well as increases in the proportion of young adults who have ever cohabited or are currently cohabiting (FP-10-07). This profile examines these family formation experiences throughout young adulthood.

Family Formation Experiences Throughout Young Adulthood
Longitudinal data from the National Survey of Youth 1997 (NLSY97) reveal the cumulative experiences of having a child, cohabitation, and marriage among young adults by age 25. Young adults can have vastly different experiences within this critical period in the life course.

- By age 25, nearly half of young adults have ever cohabited (47%), one-third have ever had a child (33%), and one-quarter have ever married (26%).
- Among those who experienced a marriage, 18% subsequently divorced by age 25.
- There is a sizable minority (39%) of young adults who did not have any family formation experiences by age 25.

Types of Family Formation Experiences Among Women and Men
By their twenty-fifth birthdays, women are more likely than men to have ever cohabited, had a child, or married.

- A majority of women (54%) have ever cohabited compared to just less than half of men (40%).
- Two-fifths of women have had a child (40%) versus only one-quarter of men (26%).
- Approximately 31% of women have tied the knot, whereas only 21% of men have married.

Types of Family Formation Experiences Throughout Young Adulthood (by age 25) Among Women and Men

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<tr>
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<th>Women</th>
<th>Men</th>
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<tbody>
<tr>
<td>Cohabited</td>
<td>54%</td>
<td>40%</td>
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<tr>
<td>Had a Child</td>
<td>40%</td>
<td>26%</td>
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<tr>
<td>Married</td>
<td>31%</td>
<td>21%</td>
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Family Formation Experiences Among Racial and Ethnic Groups

• Among racial and ethnic groups, relatively similar proportions of young adults have ever cohabited: 44% of Blacks, 48% of Hispanics, and 47% of Whites.

• Over one-half (51%) of Blacks have had a child by age 25 compared to two-fifths of Hispanics (43%) and only one-quarter of Whites (27%).

• Similar proportions of Hispanics and Whites have experienced a marriage—30% and 28%, respectively. Only 13% of Blacks experience a marriage before their 25th birthday.

Family Formation Experiences Among Educational Attainment Groups

• Among all groups examined, those with a GED by age 25 are the most likely to have cohabited (69%), whereas those with at least a Bachelor’s degree (31%) are least likely.

• Close to half of respondents with a GED or without any degree have had a child—56% and 49%, respectively. Only 8% of individuals with at least a Bachelor’s degree had a child.

• Only about one-fifth (19%) of adults without a high school degree or at least a Bachelor’s degree (21%) have tied the knot.

• There is little remaining variation in the proportion of young adults who have married by age 25.
  ○ Those with an Associate’s degree are the most likely to have married (32%) followed by individuals with a GED (31%) and a HS diploma (28%).