

Too Risky to Wed in Your 20s? Not if You Avoid Cohabiting First

Research shows that marrying young without ever having lived together with a partner makes for some of the lowest divorce rates



A marriage proposal in lower Manhattan, November 2021.

PHOTO: VLAD LETO

By Brad Wilcox and Lyman Stone

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It's now marriage [proposal season](#)—the time between Thanksgiving and Valentine's Day when nearly 40% of couples decide to get engaged. The holidays tend to put people in mind of marriage. So what's the best age to put a ring on it?

It's a question that weighs especially heavily on educated women, who find themselves caught between their career ambitions and pressure to settle down and start a family. The conventional wisdom is that they should get launched professionally in their 20s and wait until 30 or after to marry. Then they can establish themselves as independent adults before finding and pairing with an equally successful partner. This strategy is also supposed to maximize their odds of a lasting bond because the conventional wisdom also holds that early marriage increases the risk of divorce.

The thinking goes that, if you wait until 30 or later to marry, you're much more likely to have the maturity required both to make a good choice and to be a good spouse. The fact that the median age at first marriage for American women is [now almost 29](#) (it's 30 for men)—and higher still among those with at least a college degree—suggests that this view is widely held.

When it comes to divorce, the research has generally backed up the belief that it's best to wait until around 30 to tie the knot. The sociologist Nicholas Wolfinger of the University of Utah [found](#) that women who got married “too early” (mid-20s or earlier) were more likely to break up than their peers who married close to age 30.

Previous breakups from cohabiting may give spouses experience with heading for the exit when the going gets tough.

As we recently discovered, however, there is an interesting exception to the idea that waiting until 30 is best. In analyzing reports of marriage and divorce from more

than 50,000 women in the U.S. government's National Survey of Family Growth (NSFG), [we found](#) that there is a group of women for whom marriage before 30 is not risky: women who married directly, without ever cohabiting prior to marriage. In fact, women who married between 22 and 30, without first living together, had some of the lowest rates of divorce in the NSFG.

By contrast, for the approximately 70% of women in our sample who cohabited with one or more partners prior to marriage, the conventional wisdom held. For them, waiting until around 30 was linked to a lower risk of divorce.

What's going on here? For the average young adult, there's undoubtedly some merit to waiting to marry in terms of the maturity factor, especially when considering marriage before age 20. But waiting too long also has its downsides. It often means accumulating relationship baggage—including a list of exes from cohabiting unions—that can weigh down their marriage once they tie the knot. The women who marry directly in their 20s are more likely to avoid picking up this baggage on the way to the altar. (As are the men.)

The idea that cohabitation is risky is surprising, given that a majority of young adults believe that living together is a good way to pretest the quality of your partner and your partnership, thereby increasing the quality and stability of your marriage. But a growing body of research indicates that Americans who live together before marriage are [less likely to be happily married](#) and more likely to land in divorce court.

In looking at the marital histories of thousands of women across the U.S., we found that women who cohabited were 15% more likely to get divorced. Moreover, a [Stanford study](#) indicates that the risk is especially high for women who cohabited with someone besides their future husband. They were more than twice as likely to end up in divorce court.

About this pattern, the psychologist Galena Rhoades of the University of Denver [observes](#), "We generally think that having more experience is better.... But

what we find for relationships is just the opposite. Having more experience is related to having a less happy marriage later on.” One reason, her research suggests, is that previous cohabitations may give husbands and wives experience with breaking up from serious coresidential relationships, making them more likely to head for the exit when the going gets tough.

In Prof. Rhoades’s estimation, having a history with other cohabiting partners may also make them compare their spouse critically to previous partners in ways that make them discount their husband or wife. Your husband David may be a responsible and reliable partner—but not as funny as Will or as good a lover as Nate, two other men you lived with prior to marriage. Keeping such critical comparisons in mind once you’re married can be corrosive.

Another theory was articulated by a newly married 20-something couple, Joey and Samantha Paris, who live in Dallas. They met in New York City and surprised their peers by getting married at age 24 without first living together. From Joey’s vantage point, cohabitation often made his friends in finance more jaded about their relationship after they married. “I think that part of the allure of marriage has lost its luster because, in their eyes, they can get all the benefits of marriage” outside of marriage, he said. Joey remembers asking one friend who cohabited before marriage: “How’s it feel now? And he said, ‘I’ll be honest, not that different.’ He’s like: ‘I don’t get what the hype is about marriage.’”

Joey and Samantha have had a very different experience. “I’ve been so surprised at the beauty of the mundane,” Samantha said, like cooking together, doing laundry together, decorating for Christmas together—not to mention spending the night together.

We don’t know precisely why young women who marry directly in their 20s without cohabiting have comparatively low divorce rates. Is it less experience breaking up, fewer previous partners for comparison, a greater sense that marriage is a different

relationship status, or the fact that such women are [disproportionately religious](#)? It's not clear.

What's clear is this: If you're a young woman thinking about getting married but worried about divorce, our research suggests that you need not wait until you're 30—so long as you've found a good partner and don't move in with anyone until after your wedding day.

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