



Brad Wilcox on the “Success Sequence” for Millennials

March 2018 podcast episode transcript

Featuring [W. Bradford Wilcox](#), Professor of Sociology, University of Virginia; Director of the National Marriage Project

Hosted by Dave Chancellor

Chancellor Hello, you’re listening to the Poverty Research and Policy Podcast from the Institute for Research on Poverty at the University of Wisconsin–Madison. I’m Dave Chancellor.

This is our March 2018 episode and we’re going to be hearing from the University of Virginia’s Brad Wilcox about an American Enterprise Institute report he coauthored with Wendy Wang about what they call the “Success Sequence” for millennials. Wilcox visited IRP in the fall of 2017 and I spoke with him then. When we started talking, I asked him to lay out for us what they mean by success sequence.

Wilcox The success sequence is following three steps. The first step is to get at least a high school degree, then to go and work full time in your early 20s, mid 20s, and then to marry before having children. It’s sort of tapping the importance of education, work, and marriage in people’s lives today and I would certainly contend that those three things are for many people pillars of their economic but also sort of social and emotional wellbeing. So, this report again is looking at how the sequencing of those three things is linked to poverty and economic success for millennials today.

Chancellor And this idea of a set of steps that should be taken before having kids to help promote economic and family stability isn’t completely new among researchers.

Wilcox A couple of writers including Marline Pearson and then also scholars like Isabel Sawhill and Ron Haskins at Brookings have been thinking about, is the sequence of activities that young adults engage in linked to their financial wellbeing? So, back in 2009, Sawhill and Haskins from Brookings found that adults who had gotten at least a high school degree and were working full time and marrying before having kids were more likely to be flourishing financially and much more likely to avoid poverty. And so we wanted to test to see if this idea, which is about a decade old, is still applicable to a younger cohort, to today’s millennials, and we found in this report that it seems to be still applicable.

Chancellor Professor Wilcox says that one of the reasons he thinks we should pay attention to this sequencing of life events is because in some ways it’s going against today’s demographic current.

Wilcox Obviously, it’s the case that it’s taking longer to reach those classic milestones of adulthood, securing full time employment or getting married or even having children, these things are taking place later. But they’re also taking place in a variety of different sequences. We find among today’s millennials about 33 percent of them are having their kids before marriage. And that’s obviously a nontraditional route into parenthood. About 40 percent of today’s millennials are having their kids after marriage or getting married before having any children. So, by the time you track these millennials coming up into the 40s, a fair share of them will have had their kids within marriage, and a smaller share of the folks who haven’t had kids yet will have their kids outside of marriage. But the bottom line is that people are, again, moving into adulthood and family life in a variety of different paths. And the question is, is one particular path

Wilcox, more likely to put them on a good foundation economically? We're arguing in this report that, indeed, continued one path is more likely to do that for them.

Chancellor Perhaps unsurprisingly, Wilcox and Wang find that, for those millennials who have followed these steps of completing education, getting a full time job, and getting married before having children, the likelihood that they will be poor is pretty low.

Wilcox For young adults who are following those three steps in the success sequence, we find that 97 percent of them are not poor by the time they reach their late 20s or early 30s and more than 80 percent of them are in a middle or upper income bracket. And again, the question is, is this causal, or is this just what we kind of call a selection effect? Do the kinds of people who are able to follow this sequence have other traits and characteristics that make them more successful in the labor market and more successful financially and I think that's a legitimate question. But from our perspective, this sort of very act of following these steps in order, we think for the average young adult, the average young man and woman, tends to increase their odds of financial stability and financial wellbeing as they move into young adulthood and middle age.

Chancellor I asked Professor Wilcox to talk more about each of these steps, so first there's the question of education.

Wilcox When it comes to education, again, we're not saying college is the only way to do this because, in the United States today, most young adults, even today in 2017 will not get a college degree—BA or BS. We need to think about other educational routes for people to pursue that will land them a decent paying job and so, thinking a lot more about the importance of vocational training in things like IT, advanced manufacturing, medical care or health care. There are opportunities out there that we could do a better job of connecting our young adults to. But the first part is getting at least a high school degree or, preferably something more than that, before you go ahead and start your family.

Chancellor Second, says Wilcox, is the focus on the importance of work.

Wilcox And here the idea is of having a full-time job in your early 20s or your mid 20s as the ideal, and being intentional about the kind of work that you're doing. So, not spending a lot of time as a barista for instance, really trying to figure out a job that would be a good fit for you on at least a medium-term basis or a long-term basis, where you're getting semi-decent income at least and where you're acquiring knowledge, you're getting connections that will serve you well for the next couple of years or preferably longer than that. I would encourage younger adults to be intentional and dogged about finding work that is going to fit their skill set but also give them longer term opportunities.

Chancellor And Wilcox says that the third step of the sequence—getting married before having children—offers a lot of important benefits in terms of family and economic stability.

Wilcox We're not assuming everyone is going to have kids. But for those folks who are thinking about parenting, the idea is that if you get married before you have children, among other things, your odds of forming a strong and stable family are much higher. That marriage, for a variety of legal and social and cultural reasons tends to engender and reflect more commitment on the part of two adults. And that shared commitment, it helps them navigate the transition to parenthood more successfully. Anyone who's had kids knows that they are stressful in terms of just... baby's up late at night, or you've got maybe a teenage who's maybe floundering in high school, or you've got a child with some major medical problems. Having kids is stressful. And being a parent is stressful. And so, if you're in a cohabiting or a dating relationship, that stress, I think is a lot harder to navigate as two parents than if you're in a married relationship where you've made a joint commitment before your friends and family members. Legally your status is different and you've locked into this commitment to be with one another until you die and that helps you both sort of mentally and practically handle the stresses and challenges of parenting more successfully.

- Chancellor On the other hand, Wilcox says that Americans who live together or cohabit when they're having their first child are about three times more likely to break up than Americans who are married when their first child is born.
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- Wilcox That instability that people who have kids before or outside of marriage experience has real financial implications. If you're a woman, you're more likely to end up as a single mother. If you're a guy, you're more likely to end up as a nonresident father with child support obligations that can affect your interest and your willingness to work in the legal economy, not to mention any kinds of legal costs you might incur for some kind of child support or child custody issue as well. For different reasons, again, getting at least a high school degree, getting the experience of full time work in your early 20s, mid 20s, and then marrying before having kids, we think puts people on a path that is more likely to lead away from poverty and towards the American Dream.
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- Chancellor As Wilcox mentioned earlier, there are questions about causality when it comes to the idea of a success sequence—or whether young adults that are more likely to finish their education, get a full time job, and marry before having kids are just less likely to be poor. And many of the critiques of this work center around these questions of causality, so I asked him to address this more.
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- Wilcox A lot of people in the social sciences are very skeptical of ideas or of the notion that marriage itself has any causal impact on people. And, kind of at a philosophical level, I find that a bit strange. These people would not have any, often, doubts that college education has an impact on someone. Or that a steady job has an impact on someone. Or that some arm of the state has an impact on someone. For other institutions, I think they're perfectly willing to grant that those institutions have a real impact on people's lives. And, for some reason, when it comes to marriage, they're unable or unwilling to acknowledge that marriage might have a causal impact—as an institution. I find that a bit strange.
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- Chancellor But then there have been other critiques more particular to this report about the Success Sequence.
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- Wilcox Some critics, for instance Matt Bruenig, have argued that the success sequence really is just tapping full time employment and that if you have one adult living on his own or her own, working full time, they're not going to be poor. Or if you have two adults living together, regardless of their marital status, working full time, they're not going to be poor. And so, in Bruenig's terms, when it comes to this sort of argument, he says, "full time work is responsible for the low poverty results of the various success sequences." He also says "work does all the work in explaining the association between the success sequence and better financial outcomes for today's younger adults." I think what Bruenig is missing in all of this is the way in which work and education and marriage are all what we call endogenous in the social sciences. By that I mean that there is a reciprocal relationship between work and education obviously, but also between work and marriage. There's also, of course, household income dynamics that Bruenig isn't really acknowledging. I think he actually knows them but he just doesn't want to talk about them perhaps, or something—I don't know why. But clearly the point about household income and work assumes that, particularly when you have kids in the picture, assumes that you have two parents who are stably living with one another, pooling their income. Sometimes you have one parent rely upon the other parent to provide financial support for the family as a whole. And so if that arrangement, particularly with a child, is unstable, that's going to have obvious implications for their financial well-being that extend beyond just the work patterns of the two parents in this case. All I'm saying is that work doesn't do all the work when you add kids to the picture. And, in that case, family stability matters. Having two parents who are stably living together, either pooling their income jointly or one parent is at home with the kids relying upon the other parent to provide financial support. If they break up they're more likely to experience poverty and certainly more likely to experience less income. So, that's the point that I think Bruenig's critique misses. And I think he also misses the fact that in the United States, people who marry before having kids have much stabler family lives than those who don't.
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- Chancellor Granting that young adults who follow this success sequence are likely to have more family and eco-

Chancellor, continued nomic stability, there are still really big cultural and economic forces at work here, so I asked Professor Wilcox how he thinks we should grapple with these things.

Wilcox When it comes to the success sequence, I think conservatives—and I'm conservative—would tend to stress the cultural side of this argument more and would argue that we need to encourage younger adults to realize, recognize, and appreciate that there's an easier way to do this, folks. And that easier way is take care of your education, get a foot up in the labor force, and then get married, and have kids. And if you follow the sequence, your odds of flourishing are much higher. And of course I think that's true. I think progressives are more likely to say that, look, a lot of people have difficulty flourishing in bad schools or in a difficult labor market, particularly if they don't have a college degree. And, getting married perhaps in a world where the partners that seem to be on offer don't seem to be that high of quality. And so we need to do more to improve education and work opportunities to make the sequence more accessible to people. And I would grant actually both sides have an important perspective to bring on this.

Chancellor Concretely, Wilcox says there are a number of policy levers that he thinks have potential to make this sequence more accessible to people.

Wilcox I think we can do more to strengthen vocational education in our high schools and community colleges. And, also apprenticeship opportunities that are connecting young adults, and middle-aged adults for that matter, to employment opportunities that local firms and hospitals, etc., schools in their communities. So, it's kind of an educational point to make. On the employment side, I think we can do more to expand wage subsidies. I would actually detach them from household structure just to send both a message about the importance of work and to make it more remunerative and also to eliminate the marriage penalties when it comes to wage subsidies like the current EITC approach for instance. When it comes to other means-tested public policies like food stamps and Medicaid and child care assistance, I think we need to think about the way our means tested thresholds may discourage marriage, particularly for working class couples who are often likely to bump against those thresholds. So, for instance, if you're in Wisconsin and you're a woman with, say, a one-year old and you're in a relationship with the father. If you're just reporting, say, your income of \$15,000, you're going to qualify for assistance when it comes to childcare. But if you marry the father of the child and he's making \$35,000, you're not going to qualify for that assistance. So, can we do things to try to minimize or eliminate that marriage penalty embedded in our means-tested policies?

Chancellor Wilcox thinks the framing of this idea about a success sequence and how it's being communicated from a cultural perspective is important.

Wilcox Trying to think about public and private ways that we can kind of disseminate this idea of the success sequence to younger adults, particularly working class and poorer adults and let them know that this isn't just about their own well-being really, but the well-being of their kids. They can sequence their lives in this way. Their ability to give their kids a stable and secure family is going to be higher and their kids are going to be more likely to flourish economically, educationally, socially, and emotionally. So, I think being very clear on public messaging around this issue, that this is at least in part about any kids that you might have. And, indeed, I think one reason we have seen kind of a stabilization centered around marriage of college educated Americans who still today get married, stay married, have their kids in marriage at pretty high levels today, surprisingly in some ways, is because they recognize at some level that their kids' ability to thrive is connected to the stability of their own marriages and families. Plenty of people hit rough spots in their marriage where they're angry or disappointed or even, at times, despondent about the character or the state of their marriage at that moment in time. But they have an eye on the welfare of their kids and they recognize that absent, say, a pattern of violence or infidelity, that really the best thing for my kids is to try to work this thing out, to try to, stick with the marriage and also recognize that it's going

Wilcox, continued to change as we get older and into a different chapter in our lives. So, the point I'm making simply is that I think the upper middle class has come to recognize—sometimes implicitly, sometimes explicitly—that the welfare of their kids is going to be often higher, markedly higher, if they're able to maintain a stable married lifestyle. I think we need to extend that wisdom and that insight through a variety of different venues to working class and poor Americans who I think are not as aware of how much their kids' well-being depends upon their ability to forge a decent and stable family life.

Chancellor Finally, I asked Professor Wilcox what he hopes people take away from this.

Wilcox I think people who are critical or skeptical of the success sequence idea would sort of also argue, I think, that social structure and that young adults who have come from sort of better neighborhoods, good schools, more affluent parents are more likely to have the resources they need to follow the sequence. They've gotten decent schooling, maybe gotten a job opportunity through a father's connections. They see marriage modeled decently within their own family and social worlds and so it's really all about these sorts of structures facilitating the sequence more than the sequence itself. And I think there's certainly some truth to that. We do see that kids from upper income families are more likely to be following the sequence. But at the same time we do see that there are plenty of younger adults today from low income families—about a third—who are sort of following the success sequence or are on track with it. And both they and African American and Latino millennials who follow the sequence are much more likely to be flourishing financially compared to their peers, be they peers who grew up in low income families or peers who are African American or Latino, who aren't following the sequence. It's clearly the case for African Americans, for Latinos, and for young adults from low income backgrounds that they're much, much less likely to be poor today if they follow all three steps compared to their peers who haven't followed the steps. That leads me to think that the sequence is not just sort of a mark of privilege, but also might be a path that is workable for younger adults from a range of different circumstances. Of course with the obvious caveat that we need to do more to, I think, strengthen opportunities for education and work, but also the relationship culture for working class and poor younger adults. There's more infidelity, there is more instability, and more distrust of the opposite sex among working class and poor young adults. All those things I think need to be addressed to make the sequence more workable and compelling. But nevertheless, I think for those young adults who can manage to stick with the sequence, I think it works across class lines and across racial and ethnic lines as well.

Chancellor Many thanks to Brad Wilcox for taking the time to discuss this work with us. You can find the full report on the American Enterprise Institute website.

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