

Paper Two Topics

Why do you think millennials are not getting married as much as people did in previous generations?

Classic Model for an Argument

No one structure fits all written arguments. However, most college courses require arguments that consist of the following elements. Below is a basic outline for an argumentative or persuasive essay. This is only one possible outline or organization. Always refer to your handbook for specifics.

I. Introductory Paragraph

- Your introductory paragraph sets the stage or the context for the position you are arguing for.
- This introduction should end with a thesis statement that provides your claim (what you are arguing for) and the reasons for your position on an issue.

A. *Your thesis:*

- states what your position on an issue is
- usually appears at the end of the introduction in a short essay
- should be clearly stated and often contains emphatic language (should, ought, must)

B. *Sample Argumentative Thesis*

- The production, sale, and possession of assault weapons for private citizens should be banned in the U.S.

II. Body of your Argument

A. *Background Information*

- This section of your paper gives the reader the basic information he or she needs to understand your position. This could be part of the introduction, but may work as its own section.

B. *Reasons or Evidence to Support your Claim*

- All evidence you present in this section should support your position. This is the heart of your essay. Generally, you begin with a general statement that you back up with specific details or examples. Depending on how long your argument is, you will need to devote one to two well-developed paragraphs to each reason/claim or type of evidence.

- Types of evidence include:

- first-hand examples and experiential knowledge on your topic (specific examples help your readers connect to your topic in a way they cannot with abstract ideas)
- Opinions from recognized authorities
- The tipsheet on the three logical appeals covers the types of evidence you can use in argumentation.

1. **Claim:** Keeping assault weapons out of private citizens' hands can lower the increasing occurrences of barbaric public slayings

- **Evidence:**

- Jul 93 Law firm murders
- Columbine School Shootings
- University of Virginia incident

- How did these individuals gain access to weapons?
- 2. **Claim:** The ban on assault weapons is backed heavily by public opinion, major organizations, and even law enforcement.
 - **Evidence:**
 - 12% favor ban (Much 92 Timetable News)
 - Organizational endorsements
 - Nat'l Sherriff's Assoc./Intn'l Assoc. of Police Chiefs
- 3. **Claim:** The monetary and human costs incurred by crimes committed with assault weapons are too great to ignore.
 - **Evidence:**
 - 10,561 murders in 1990 by handguns
 - Study of 131 injured patients' medical expenses paid by public funds

III. Addressing the Opposite Side

- Any well-written argument must anticipate and address positions in opposition to the one being argued.
- Pointing out what your opposition is likely to say in response to your argument shows that you have thought critically about your topic. Addressing the opposite side actually makes your argument stronger!
- Generally, this takes the form of a paragraph that can be placed either after the introduction or before the conclusion.
- A. **1st Opposing View:** *Strict gun control laws won't affect crime rate*
 - Refutation: Low murder rate in Britain, Australia (etc., where strict controls are in force.
- B. **2nd Opposing View:** *Outlaws would still own guns*
 - Refutation: Any effort to move trend in opposite direction would benefit future generations

IV. Conclusion

- The conclusion should bring the essay to a logical end. It should explain what the importance of your issue is in a larger context. Your conclusion should also reiterate why your topic is worth caring about.
- Some arguments propose solutions or make prediction on the future of the topic.
- Show your reader what would happen if your argument is or is not believed or acted upon as you believe it should be.

Adapted from:

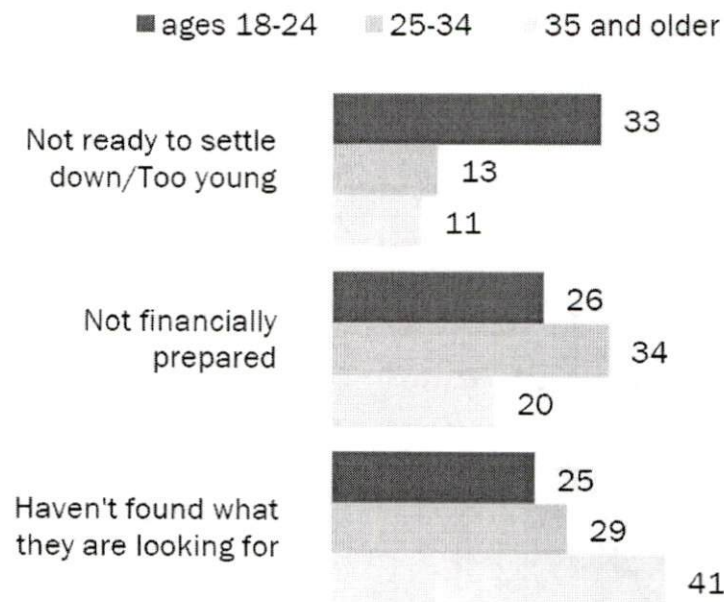
Simon & Schuster Handbook for Writers. Ed. Lynn Quitman Troyka, 6th ed. Upper Saddle River, NJ: Prentice Hall, 2002.

The Writer's Workplace. Ed. Sandra Scarry and John Scarry, 6th ed. Boston: Thomson Wadsworth, 2008.

Why 25% of Millennials Will Never Get Married

Why Aren't You Married?

% of never-married adults who say the main reason they are not currently married is ...



Note: Based on those who have never been married and want to get married or are not sure (n=369). Volunteered responses of "Other" and "Don't know/Refused" not shown.

Source: Pew Research Center survey, May 22-25 and May 29-June 1, 2014 (N=2,003)

PEW RESEARCH CENTER

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BY **BELINDA LUSCOMBE**

SEPTEMBER 24, 2014

The number of Americans who have always been single and will never marry is at a historic high, says a new Pew Research report, partly because they don't have jobs and partly because marriage is becoming less highly-regarded. Most people think it's important for couples who intend to

stay together to be married, but the number of single Americans who want to get married has dropped significantly even in the last four years.

The report, based on census data and Pew's surveys, is the latest in a series of indicators that marriage's stock is on a sharp downward trajectory. Fewer young people are getting married and many are getting married later. About 20% of Americans older than 25 had always been single in 2012, up from 9% in 1960. In the black community, the numbers are even starker: 36% of black Americans older than 25 have never been married, a fourfold increase from 50 years ago.

The one number that hasn't really budged is the percentage of 64 year olds who have never been married. In 1960, it was 8% and in 2012, it was 7%. But the report's authors Wendy Wang and Kim Parker say this might be changing. Each decade, the percentage of people of marriageable age who are single has grown. "When today's young adults reach their mid-40s to mid-50s, a record high share (roughly 25%) is likely to have never been married," they write. "This is not to say that adults in their mid-40s to mid-50s who still haven't married will never marry, but our analysis suggests that the chance of getting married for the first time after age 54 is relatively small," adds Parker.

Why aren't people getting married anymore? The three main reasons people give for their singleness are that they haven't found the right person (30%), aren't financially stable enough (27%) and are not ready to settle down (22%). Many more young people are eschewing tying the knot, at least for a while, for shacking up. The researchers don't see that as the new normal yet. "Cohabitation is much less common than marriage and cohabiting relationships are much less stable than marriages," says Parker. "It's hard to imagine marriage being replaced any time soon."

But the Pew researchers teased out a bunch of other reasons by asking what people wanted in a partner.

The quality most women want in a husband, somewhat unromantically, is a secure job, followed very closely by similar ideas on raising kids, which was the

quality most men wanted in a spouse. The problem is, the report points out, that young men are increasingly less likely to be employed. "In 1960, 93% of men ages 25 to 34 were in the labor force; by 2012 that share had fallen to 82%." Those young men who are employed are not bringing home as much bacon as they once did. In fact, if you adjust for inflation, the median hourly wages of men aged 25 to 34 are a fifth less than they were in 1980.

Compounding that issue is that women have entered the labor force in much higher numbers. So while there are more men than women who are single and available, there are far fewer employed men who are single than employed women. Fifty years ago there were 139 single young men with jobs for every 100 single young women; that ratio has now dropped to 91:100. "If all never-married young women in 2012 wanted to find a young employed man who had also never been married, 9% of them would fail," says the report, "simply because there are not enough men in the target group."

But lest that bum all the single ladies out too much, the report points out that single young women don't have to marry single young men: they can marry guys who are divorced, widowed or much older. Should they bother? Now that comedian Sarah Silverman has declared marriage barbaric, is it done? The Pew researchers don't think so.

"Marriage hasn't fallen out of favor," says Parker, "but financial constraints and imbalances in the marriage market may be holding people back from taking the plunge."

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Does Marriage Make Sense For Millennials?



J. Maureen Henderson Former Contributor ©
Leadership

Last week, *The Atlantic* ran a piece highlighting the fact that wealthy women have the relative privilege of deciding whether or not to marry without having their economic well-being hinging on the decision, while poor women don't have the same latitude. For those Americans who aren't high earners, matrimony makes as much if not more financial sense than it does romantic. The piece started me wondering if marriage is better or worse bet depending on which generation you belong to - specifically, is marriage a good economic choice for Millennials?



Photo credit: Wikipedia

As a whole, Millennials are less enthusiastic about marriage than older generations, although the majority still want to get hitched at some point. According to a Gallup poll from August, 28% of 18 - 34 year olds are currently married, while 56% are unmarried but aspire to the institution. While 3% of Gen X and 4% of Baby Boomers have never been married and don't want to be, that figure jumps to 9% for Gen Y. Among Millennials, those who were earning more than \$75K a year were actually the most likely to be married by a wide margin - 51% compared to 19% for the lowest earning Millennials (<\$30K) and 21% for those pulling in mid-range salaries (\$30 - \$75K). As well, top earning Millennials were less likely to say they never wanted to marry (6%) compared to the other groups (both at 8%). As Gallup sums up:



"...while most younger Americans who have never married express an attitudinal interest in eventually doing so, fewer hold the underlying attitude that such an action is important. The reasons Americans who have never married yet want to be married give for why they have not yet married support the idea that getting married is to some degree a matter of timing and convenience rather than necessity, as most reasons have to do with waiting for the right partner or the right time."

While the marriage premium - the additional earnings married workers collect over their single colleagues - is declining, it still exists. Being married - whether now or late - does convey economic benefits. Research from the University of Michigan shows that married women earn 4% more than unmarried women and married men earn 7% more than single counterparts. In light of the fact that Millennials are poised to underearn their parents, it may seem counterintuitive that they would put off a life decision that would allow them to boost their household income, but there's a financial logic to it. It turns out that delaying marriage actually makes economic sense for Millennials, especially Millennial women. As *The L.A. Times* reports:

"Those who finish college and get married after turning 30 earn \$18,152 more per year on average, than women who marry in their 20s or teens. Even women who are high school graduates but don't finish college earn \$4,052 more per year, on average, than women who marry when they're younger."

Putting off marriage leaves more time for higher education and for taking high ROI career risks - both long-term income boosters - that might not be possible if you're worried about saving up for a down payment or budgeting to start a family. Instead of viewing marriage as a stepping stone to greater economic stability, it seems as if Millennials see economic stability as a prerequisite for marriage. And while most Millennials still aspire to take trip down the aisle, they aren't putting much stock in it as an indicator of having a successful life. A scant 30% claim that a successful marriage is an important achievement for them, well behind priorities such as having a high-earning career or being a good parent.

Marriage might make sense for Millennials, but they're in no hurry to take the plunge.

Learn more about my work. Contact me.



J. Maureen Henderson

I am a journalist, entrepreneur and marketing firm founder. I write about higher ed and early career issues. Pithily. I was pontificating about Millennials and Millennia... **Read More**



Why Millennials Should Have Kids—and Soon

BY TAYLOR TEPPER SEPTEMBER 17, 2014



Yes, he costs a ton, but he's worth it.

I finally realized that I'm no longer in charge of my own life a few of weeks ago.

It was a Tuesday at 9:45 p.m. I had arrived home from work at 7:30, just as my wife was putting our son to sleep.

I cooked dinner for the two of us. We ate together on our small dining room table and then spent the rest of the night preparing for tomorrow. Mrs. Tepper collected Luke's toys and straightened up around the house while I programmed the coffee maker and started to load the dishwasher... only to discover that we were out of soap. Sigh.

I jabbed my feet into my slippers. The dishes needed to be washed, so I found myself headed outside in my pajamas.

As I plodded to my neighborhood grocery store, it dawned on me that I wasn't running this chore because I wanted to, but because our delicate family ecosystem demanded that the dishes get washed at night. Otherwise, the milk bottles and containers wouldn't be ready by the morning, meaning my wife wouldn't be able to pump at work and my son wouldn't be able to eat.

This two-hour spell of cleaning, organizing, and readying felt like the actualization of a Millennial nightmare.

I had handed over the keys to my liberty to an infant. Before Luke was born, I could sleep all morning, grab a pint whenever I wanted or fly around the country to visit friends. I could quit my job, write a novel, start an artisanal pickled beet company or simply toss a Frisbee in the park all day.

Those days are over. Full stop. But the real question is: Would I ever want them back?

The opportunity cost of having kids

Most people of my generation aren't like me. In fact, just over one-in-four Millennials tied the knot between the ages of 18 to 32, according to Pew Research Center. That's 10 percentage points lower than Gen Xers at a similar point in their lives in 1997 and more than 20 points below Baby Boomers in 1980.

Further, research by Wharton School of University of Pennsylvania's Stewart Friedman seems to indicate that the majority of my peers aren't interested in

kids. Friedman's study looked at the views Generation Xers had toward bearing children as they graduated college in 1992 and Millennials in 2012. Almost eight in 10 Gen Xers said they planned to reproduce, Friedman found, compared to only 42% of Millennials.

Parenthood comes with a price that Millennials may not be eager to pay. According to the most recent numbers from the U.S. Department of Agriculture, it will cost middle-income moms and dads an average \$245,340 to raise one child up to age 18—a stunningly large figure for those who are already burdened by student debt and who graduated into a nasty Recession.

It doesn't help that America is one of two countries without any kind of paid maternity leave and childcare is very expensive.

Another factor that might dissuade Y women: Mothers who alter their career paths to care for their children can lose out on a lot of potential income. Economist Bryan Caplan pegs the opportunity cost as high as \$1 million.

And, of course, there are the non-financial opportunity costs of bearing children: less freedom, less time, and less sanity.

The payoff of having kids early

I understand all of this. I'm living it. My wife and I spend the vast amount of our weekends doing the laundry, sweeping, mopping, shopping and organizing. We schlep and push and haul all day long. Not to mention the \$1,600 a month we're giving to someone else to care for our child. We could have put that money toward a dream vacation, a starter home... or alcohol.

But conceiving a family in your 20s comes with certain advantages. For instance when Luke leaves the nest, my wife and I will be in our mid-40's and just entering our peak earning years. That means while he's off at college, we can power save to boost our retirement portfolio.

Plus, you're more likely to have flexibility at work in your 20s, since you probably have a more junior position with less responsibility. The higher up

you get on the food chain, the tougher it is to leave early to go to a parent-teacher conference or soccer game (or so my older colleagues tell me).

There's also the fact that your ability to actually conceive children decreases as you age, per the Mayo Clinic, while the risks of complication—from C-sections to pregnancy loss—increase in your mid-to-late 30's. And complications typically mean more money for health expenses.

Look, there are many reasons not to have a child. You may simply not want one—and that's fine.

But to dismiss the idea of raising a child, or raising him *now* as opposed to ten years in the future, because you haven't yet traveled the world or written that magnum opus slightly misses the point of it all. When you raise a child, especially with someone you've committed your life to, your self-interest becomes tied up in theirs.

To put it another way, what a lot of people don't think about is that there's an opportunity cost to deciding *not* to have a child: You don't get to experience the sublime joy of yielding your wants and desires for the happiness of the people you love.

Taylor Tepper is a reporter at Money. His column on being a new dad, a millennial, and (pretty) broke appears weekly. More First-Time Dad:

- Why you Should Bring your Baby to a Bar
- These are the Countries with the Best Maternity Leaves
- Why Millennials Aren't Lazy, Spoiled or Entitled

Motherlode

Adventures in Parenting

Millennials Want Children, But They're Not Planning on Them

By Katrina Alcorn January 8, 2014 2:16 pm

As you've probably heard, the United States sorely lags behind most developed countries when it comes to support for working families, which makes it very difficult for parents (and, in particular, mothers) to work. But most of us can't afford to stop working — our families need our income. So what options do we have?

Not many, once our families are in place. But if a new study comparing Generation X and millennial attitudes is any indication, the upcoming generation of potential parents may choose "none of the above." The study found that the rate of students graduating from college who plan to have children has gone down by roughly half in just two decades.

In 1992, when Stewart Friedman, the author of the study and a professor of management at the Wharton School of the University of Pennsylvania, was a new father just starting to explore how to integrate work and family in his own life, he found that a solid majority of Gen X graduating students at Wharton (78 percent) said they planned to have children.

Twenty years later, in 2012, he conducted a similar study with a new generation of students and was shocked by the results. Fewer than half of the millennials said they planned to have children. In other words, the percentage of students planning to have children dropped from 78 percent to 42 percent in just 20 years.

"When I first saw those numbers on my computer screen, I thought, No, that can't be right," Dr. Friedman said.

While millennials are planning fewer children, other potential parents simply aren't having them. A few years ago, while I was working on my book about my own struggles to work and raise a family, "Maxed Out: American Moms on the Brink," I half-jokingly asked what would happen if we all went on strike and refused to have babies. I've never heard of women actually taking to the streets with my suggested chants ("Give us schedules that are FLEX or you get no procreative SEX!").

Instead, without so much as a word, women (and men) around the world were silently making the decision not to have children. Birthrates in many countries in Europe and Asia were in steep decline at the time, and while the United States had held steady at a "replacement level" rate of about 2.1 live births per woman, that appears to be changing. The latest estimates suggest that we are currently below 1.9, a rate that's potentially too low to sustain a relatively large number of retirees. "Generation Child-Free" would not bode well for our economy.

When Dr. Friedman set out to look behind his surprising numbers, he found that millennials had more anxiety about the future, in part because they started their college years during the Great Recession, and graduated with more student debt than the previous generation. Over the two-decade span of his study, the time requirements for work had shot up by a full 14 hours per week. Millennial students were steeling themselves to enter jobs where a full-time commitment means working 72 hours a week. A majority of millennials in the study said they wanted to have children someday; they simply didn't see how they could make it work. (Dr. Friedman has published his findings in a new book, "Baby Bust: New Choices for Men and Women in Work and Family.")

Of course, it's impossible to know if millennials will do what they say they'll do; it's one thing to declare a life plan when you're 22; it's another thing to follow through on it. But Dr. Friedman was quick to point out that when they compared what students in 1992 said and did 20 years later, "what they said was a pretty good predictor of what they did."

Dr. Friedman believes that these findings are a wake-up call that our social and economic institutions need to change so that people who want to be parents can see a path to becoming parents. In the final chapter of "Baby Bust," he makes a good

case for providing world-class child care, expanding family leave for both mothers and fathers, and relieving student debt.

We need top executives to be role models and show young people that it's possible to have a life outside of work, Dr. Friedman told me. We need to break the "culture of overwork," remove the stigma that says a flexible schedule equals low ambition, and create alternative career paths that allow people to "ramp down" during care-giving years, and ramp up again when they're ready.

Ultimately we need to reshape some basic policies and cultural attitudes to allow millennials (and other generations to come) who want to be parents to see a way to make that part of their life plan.

Katrina Alcorn is a writer and consultant. Her first book, "Maxed Out: American Moms on the Brink" was published in September 2013 with Seal Press. She lives in Oakland, CA with her husband and three children. Find her at her blog or on Twitter (@kalcorn).



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THE BLOG 11/07/2013 02:15 pm ET

Millennials: Too Realistic to Have Children?



By Nanette Fondas

The birth rate in the U.S. fell to another record low, according to the latest numbers from the Centers for Disease Control. In 2012, births per 1,000 women 15 to 44 years old fell to 63 from 63.2 in 2011. That's a slight drop, but it marks five straight years of decline, including a drop of nearly three percent per year from 2007 through 2010. Though the birth rate has been declining since the post-World War II baby boom ended, it fell faster as the economy stalled during the Great Recession: fewer jobs meant more postponed weddings and babies.

With the economy recovering, some thought 2012 would reverse the trend, but instead, the baby bust continues. In addition to job insecurity, culprits include heavy debt from college loans, large numbers of women working outside the home, better access to contraception, marriage delays for non-economic reasons and the rising cost of raising children.

A new book by Professor Stewart Friedman of the Wharton School at the University of Pennsylvania sheds even more light on why the birth rate is down despite an improved economy. In *Baby Bust: New Choices for Men and Women in Work and Family*, Friedman reports the results of his survey of the 496 undergraduate students of Wharton before they departed in 1992 and again 20 years later. He also surveyed the 307 recent graduates of the class of 2012. By comparing the two cohorts, he uncovers why today's young professionals are hesitating to jump into parenthood. By comparing women and men, he finds shifts in priorities and gender roles.



their eyes wide open to the difficulty of integrating paid work and parenting. Compared with their 2002 counterparts, the 2012 grads appreciate the potentially irresolvable conflict of dual-high-powered careers demanding up to 72-hour workweeks, plus the attention offspring need, demand and deserve. Growing up, most observed parents' struggles to juggle jobs and home life. Further, because Millennials came of age during the recession and accumulated more debt from student loans, they are more concerned about job stability and less optimistic than their Gen X peers about progressing up corporate ladders. Add insecurity primed by an expectation of more job-hopping, and the result was staggering: only 42% of the grads said they planned to have children, compared with 78% in 2002. Today's young adults still aspire to long-term relationships, but fewer want kids because they do not see a clear path to manageable lives that include them.

The reasons for this outlook, however, differ for men and women. Money matters weighed heavily on the men, who hesitated to take on the burdens of a family, knowing they would probably be actively sharing family responsibilities with a working wife, a commitment that would collide inevitably with the demands of the high-paying jobs they sought.

Interestingly, men who held a traditional view of males as breadwinners and females as homemakers were more inclined to opt out of fatherhood. By contrast, men who expected to play an active role in the family, felt comfortable with a flexible career or considered becoming a stay-at-home-dad were more likely to say they planned to have children. Both types of young men had internalized new gender and economic realities — wives will be working and childrearing will be shared and expensive.

Fewer women in the class of 2012 planned to have children because they did not equate a meaningful life with motherhood. These Millennial women expressed motivation to help others and solve social problems, but the desired route was through business, corporate social responsibility, and social impact organizations. (Men saw positive social impact and fatherhood going hand in hand). They recognized the need for children to spend time with parents and worried this would limit their ability to make a difference in the world through work. Women also emphasized the impact of children on time available to take care of themselves, particularly on fitness and health, with more deciding the tradeoff was "not worth it." Fully embracing the freedom to choose whether or not to become a mother, women concluded that lost personal and career possibilities were simply too great.



and health and social tradeoffs are weighed into the decision to plan or not to plan to have babies. Millennials' realistic outlook on work and life explains the current baby bust, with many saying simply "it's too much" to become a parent in today's frenzied, digital, global, uncertain world. They want meaningful work, time for social connections and self-care and more than an adulthood defined solely by motherhood and breadwinning. They are pragmatic and sensible which suggests, ironically, that they would be great parents.

This originally appeared in *Psychology Today*.

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