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Enterprise story

 Couples who say, “I do” are saying it to much more than wedding vows, and being able to handle the strains of a marriage while still in college is a hot debate.

People who are 20 to 23 are 48 percent less likely to divorce compared with ages 15 to 19, and people 24 to 30 are 59 percent less likely to divorce. Oklahoma has one of the highest divorce rates, ranking in the top 5 in the nation for divorce, and 39 percent of married people have been divorced before, according to Oklahoma Marriage Initiative.

With divorce rates at a startling high, the question about the acceptable, proper age to get married is still unanswered. Some think people should not even consider getting married while in college. However, a University of Texas at Austin professor disagreed.

 Improper blame is put on young people in college for not being mature enough to get married, Mark Regnerus, said.

 While writing his recently released book, *Premarital Sex in America: How Young Americans Meet, Mate and Think About Marrying*, Regnerus was interviewing a woman who said she had to think about marriage under the radar because it wasn’t acceptable to her friends yet.

 “I just thought it was really sad,” he said. “From a network standpoint, college is an optimal time to meet people and who you want in a spouse. Women are even at their peak for fertility. College is not a bad place to meet a spouse.”

 Regnerus said he feels like it is unfair to blame young people for wanting to get married, and he, in fact, applauds young people who make a mature decision about their future.

He said teenagers who get married are the likeliest to divorce.

“I never advocated teen marriage,” he said. “But getting married at 20 or 21 is not as foolish as people make it out to be.”

*Say Yes. What Are You Waiting For?* took Regnerus about two years to put together and was published in The Washington Post in 2009. Regnerus reached his opinion because of research that had been done by a colleague.

 Natalie Simpson, psychology senior, is engaged, and she couldn’t agree more with his opinion.

 “When I got engaged, I just knew it was right for me,” Simpson said. “I know that I am getting married young, but I also know we will be fine.”

 Simpson said despite being 22, she feels she is mature enough to handle the role of wife, especially to a man in the Army.

 Simpson has been with her fiancé, Evan Hearn, for two years. After they dated for about a year, they started talking more seriously about getting married.

 “Evan has always been involved in the ROTC program here,” Simpson said. “I knew that he would be going into the Army eventually, and it is something we have both been mature about. I mean, we’re moving to Georgia right after we get married because of the Army.”

 Hearn said he thinks maturity is important in a serious relationship, but it does not go hand-in-hand with age.

 “Age has nothing to do with maturity,” he said. “It's a good correlation, but when dealing with something as serious as marriage, you don't ask yourself if you think you’re mature enough. You ask yourself if the person your marrying is the person you want to spend the rest of your life with.”

 Simpson agreed and said even though she knows she is mature enough to get married young, the wedding has been a distraction from her studies.

Only 35 to 40 percent of freshmen entering college finish in four years, according to College Board. There are different reasons for not finishing college, including marriage.

Simpson said her parents stressed that it was important for her to finish school before she got married. She graduates in May and said she thinks this is good because it would be too hard for her to be married and still be in school.

OSU student Karig Stoup, finance junior, said he wouldn’t give a second thought to getting married until he gets out of school. Despite having a girlfriend for a year, he is waiting until he graduates in May 2012 to propose.

“We know that we are going to get married,” he said. “We just want to wait until we are more financially stable before we enter into that decision. Everyone is different, but I think marriage will be a lot easier if people wait until they are done with school.”

Marriage is not easy for anyone, said Peggy Ferguson, a marriage and family therapist in Stillwater. Ferguson has written articles about different ways couples can try to make their marriage easier, though, including the benefits of premarital counseling.

“I do work with couples who are already having problems before they get married,” Ferguson said. “Those that are not having problems enough to warrant actual counseling, I refer to OMI, Oklahoma Marriage Initiative, for free couples communication training.”

In 2009, Ferguson wrote an article outlining 10 benefits counseling could give to a couple considering marriage. Each benefit had an aspect of improving communication skills between spouses.

 Ferguson also offers other advice on her website. She has articles about handling with infidelity, money and financial decisions.

 Finances and money can have a significant impact on a marriage, Ferguson said. She has a bill-paying guide worksheet on her website so couples can use it as a model for keeping track of finances.

 Kali Bell, an elementary education senior, said that when she got married while she was in college, finances were a hard transition.

 “Patrick had always paid for everything on his own,” Bell said. “However, my parents have always paid for everything. Clash much? Actually, it was a good balance; Patrick is very precise and detailed with his money. He doesn't like to spend it. However, I knew our needs and wants and was able to work out a budget with him that suited both of our styles.

 Bell and her husband combined bank accounts nine months before they got married so they could practice budgeting and making financial decisions together.

They dated for six years before they tied the knot. She said they were ready to make a commitment to each other, even though they weren’t finished with school.

 “We knew we could fight through the difficult time together, and keeping on track in school is difficult, but we knew we could do it,” she said. “Life will never be easy, so why wait until you think it will be?”

 Bell said the first year as a wife has been wonderful, despite all the challenges and rough spots there were.

 “It is hard to hang out with people who aren't married because they simply don't understand, which I don't expect them to,” she said. “There are not too many married young couples here, so it is hard to hang out with people because it is either my girlfriends or his guy friends.”

 Guy friends are something Koby Box, a geology freshman, might not ever be able to give up. Despite having relationships in the past, Box said he doesn’t think he will ever want to get married.

 “I have tried to understand women all my life and have yet to find one that gives me a reason to want to understand them or spend the rest of my life with them,” he said.

 If he did ever decide to get married, Box said he would put it off as long as he could, partly because of fear and partly because he wants to be a grown man before he gets tied down.

 But when it comes to other people getting married in college, Box said he feels like it would be a mistake to marry young.

 “I guess if at first you don’t succeed, you could try again, though,” he said.

Bell said she and her husband made sure they wouldn’t have to try marriage again by preparing before the wedding. She said communicating about expectations they had was the most important thing they did. This way, bitterness and resentment didn’t grow between them.

 Expectations included finances, insurance and communication, Bell said.

Michelline Fedele, a State Farm Insurance representative, said finances and planning for the future are important to prepare for. She said State Farm tries to offer information to couples to help them make educated decisions about their future.

“There are a lot of things to consider when you decide to get married,” Fedele said. “When you combine your resources with another person, there are good ways and bad ways to do that. State Farm is here to help make the good decisions.”

State Farm includes coverage for car, health and home insurance, Fedele said.

There are various discounts for young adults on car insurance. These include a student discount, 3.0 grade point average or higher, and Good Driver discount, no accidents or tickets in the last three years.

For a 21-year-old female, Fedele quoted auto insurance at $109.54 each month before the discounts are applied. For a 21-year-old male, the auto quote was $118.28. Male and females could also have a health insurance premium for $122.69 each month through State Farm. Fedele said State Farm tries to give customers various options for coverage that fits their financial situations, and the rates could be lower after someone gets married, too.

Bell said getting insurance coverage was extremely expensive for them.

“It was awful and a huge expense of ours,” she said. “However, once the Health Care Bill passed, Patrick was able to go back on his parents' insurance, and they pay for that cost now because they wanted to help us out. I will go back on my parents' insurance in July.”

Despite the financial strains on their marriage, Bell said that wasn’t the hardest part.

“I think the biggest difficulty we had was not having people around us in college understanding what we were having to prepare our hearts and futures for,” she said. “We had to begin saving money, therefore, we couldn't go out to eat or do a lot of entertainment type things. Hence, a lot of people didn't understand. We also didn't have young couples around us offering support since we were one of the first of our friends to get engaged and married.”

 Despite some of the negative connotations that come with getting married young, Simpson and Hearn said there is no doubt in their minds that they will have a healthy, lasting relationship.

“People are quick to judge you when you decide to get married young,” Simpson said. “However, they are not considering that I might have enough experience to make a healthy decision, and a lot of prayer has been invested in this decision. I don’t feel like anyone is qualified to put judgment on anyone who decides to get married, no matter how old they are.”

Bell agreed.

“I believe if you are in love and ready, circumstances such as school shouldn't keep you from getting married,” she said.

1. Young college couples carry on wedding traditions.
2. Minority source: Michelline Fedele
3. Breakout Boxes (Courtesy of the Oklahoma State Department of Health):

1: Marriages in Oklahoma in 2007: 28,419

 Divorces in Oklahoma in 2007: 18,851

 2. Marriages in Payne County in 2007: 502

 Divorces in Payne County in 2007: 262

1. www.ok.gov/health; web.ebscohost.com; waiit.com; proquest.umi.com;

washingtonpost.com; peggyferguson.com