

What Happened to Marrying for Love?

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**FACING IFFY JOB PROSPECTS,
STUDENT-LOAN HELL, AND AN EXHAUSTING
DATING SCENE, MORE AND MORE
YOUNG WOMEN ARE RETHINKING
THEIR HAPPILY-EVER-AFTERS.**

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Consider this modern millennial fairy tale: Our heroine, Ashley, is 28 and living in a cramped, overpriced apartment in a crazy-expensive city. She works up to 12 hours a day in retail, six days a week, after being fired from her soulless corporate job.

She has no health insurance and no time to pursue her creative passions, and she owes her therapist \$700. Then she gets a text.

Hey...wanna get married?

The sender is a high school friend named Justin, who's been in Ashley's social circle for years. They never actually dated, but they did sleep together once in college. Justin comes from a wealthy European family, but with no job that will sponsor him for a visa, he's trying to avoid being cast out of the kingdom. Hence the deal he is proposing: marriage (and a green card) for him; cash for Ashley.

At first, she laughs. She writes back to name her price as a joke ("50K?"). But then Justin starts to seem dead serious. Hours later, lying awake in bed that night, Ashley thinks of his Instagram feed and the stories she's heard about his luxurious, mysterious life full of bougie trips to France and China and multimillion-dollar weddings in Italy. Meanwhile, she's begging her parents out in New Jersey to help her buy a plane ticket to Florida for her best friend's bachelorette party. Justin is offering a couple grand up front, with ongoing, as-needed Venmos to help pay her rent and credit-card debt. She doesn't even have to sleep with him. She'll just get her mail forwarded to his place to make the union seem legit.

Our heroine faces a choice. Keep waiting for love, or start negotiating? She needs the funds badly. And she *wants* the Instagram-worthy travel. When Justin agrees to help her see the world, Ashley writes back: *K, let's do it*. His lawyer drafts up the forms.

Weeks later, they meet at city hall in jeans and sneakers to sign the paperwork, with her two best friends acting as witnesses. Everyone involved seems to find the whole arrangement hilarious.

But all's well that ends well. These days, Ashley is a happily married newlywed—except that love has nothing to do with it. Instead, she's thrilled about the bills she can now pay and that her anxiety level has gone down. The way she sees it, she has manifested the perfect solution to her problems (and she knows what you're thinking, but it's not like she could've gotten ahead on her own anytime soon anyway, what with her debt and rent payments). Now she and her husband meet for dinner once a week; he brings along her mail. She's gone on his health insurance, and she's even planning a trip somewhere warm, like Aruba. It's not the ending she expected, but it's making her very happy. And she's not alone. All over the country, young people are rewriting what marriage looks like—and what it can do for them.

The love union is actually a relatively recent phenomenon.

For most of human history, marriage was a practical institution based on deal making between families, says Stephanie Coontz, author of *Marriage, a History: How Love Conquered Marriage*. "It was a way of organizing cooperation and circulating or extending resources," she says. "You'd get a spouse who could help run the family farm or business or whose in-laws could help you gain valuable political connections."

Only in the late 17th and early 18th centuries did romantic love start to become connected to marriage at all, as the rise of markets and paying jobs allowed people to make their own money and decisions. The popular lusty romance between Britain's Queen Victoria and Prince Albert in the 1800s helped cement the burgeoning trend.

Still, for most people, more sensible considerations ruled the day far into the 20th century. "As recently as 1967, two-thirds of college women said they'd consider marrying someone they didn't love if he met their other criteria, many of which revolved around financial security," says Coontz. Only when women started to achieve economic equality did marriage become more a choice than a necessity. Fast-forward to now, when spouses are expected to share the same interests and fulfill each other emotionally and sexually for decades.

If that sounds like a lot of pressure, it is—and the ideal of the love marriage has started to crack



What's love got to do with it? Maybe nothing.

under it, as a new generation that trumpets equality and self-actualization is looking at marriage once again as less of a starry-eyed melding of souls than as a practical way to get ahead. "There's a cultural shift around marriage and what it means," explains Jillian Turecki, a relationship coach in New York. "It doesn't have the same weight to younger people as it did to their parents. They're cynical about romance." Millennials were, after all, raised by parents who divorced in droves (the divorce rate among people ages 50 and older roughly doubled between 1990 and 2015).

But it's not just about cynicism: Ashley and her cohorts may be the most financially screwed generation in America. The typical female college student graduates with an average of \$21,619 in student-loan debt, only to enter a workplace where

women ages 25 to 34 still earn 89 cents for every dollar their male colleagues make. And that's if they get steady jobs. Nearly half of young people now work freelance gigs, which come with flexible hours but zero health insurance (not ideal when you carry almost \$6,000 in credit-card debt, like the average millennial does).

That's why these days, some women are owing up to their practical requirements. "Women in my generation have the sense that it's socially acceptable to marry rich," confirms Annabelle*, 28, a freelance writer living in Brooklyn. "Social media makes it look like wealth is everywhere." A friend of hers recently attended a lavish wedding where the bride, 26, married "this guy from stupid money who was cheating on her before they got engaged. But she couldn't imagine going back to the run-of-the-mill mid-20s lifestyle she had before. I think she had three roommates." At the wedding, says Annabelle, a famous rapper was flown in at 3 a.m. to perform. The photos were epic.

Jane, 31, a personal assistant from Long Island, recently watched a friend's wedding unfold in real time on Insta. "It was huge," she marvels. "Rose petals everywhere." The groom was "a trust-fund baby"; the bride "a dancer with student loans." The couple divorced a mere six months after the ceremony. "She got money from the prenup though," says Jane, "so she got what she wanted."

But it's not all about money. For some, it's about kids.

As baby making becomes more fraught than ever, with women bombarded with fearmongering news about their declining fertility and their need for \$10,000 egg-freezing procedures as early as in their 20s, some who would otherwise stay single or keep looking are rushing to tie the knot. "I feel no pressure to be a wife," explains Jill, 28, an aspiring TV writer and restaurant hostess in Los Angeles. "The only reason I want a man at all is that I'm on a biological clock. The next person I date seriously is the person I need to have a baby with. And if I'm in my early 30s, I will definitely be in a position to overlook their flaws in order to have children." She adds: "I always joke that the perfect way to do it is to have a child with someone, then get divorced. Then you can take vacations and have an automatic babysitter." In some "procreation marriages," couples pair up solely for the purposes of having a baby. In others, they stay together past the union's expiration date in order to have another

kid (one baby daddy is easier to coordinate logistics with than two or more).

"Women are waiting longer and focusing on their careers, so at a certain point, they may settle for the good-enough version of marriage because they really want to have a child," explains Megan Fleming, PhD, a sex and relationship therapist in New York.

But some who have watched older peers struggle with inflexible work arrangements and inadequate maternity leave may also be getting more realistic about what it takes to raise children (and how much of that work still falls on women). "Money is important," says Annabelle. "There's this whole new wave of feminism, but I want to be a mother, and in an ideal world, I won't be working five days a week. We're progressing as a society, but it's still hard to have it all."

And for others, a transactional marriage may be just a way to score that picture-perfect Instagram life. "There is a social pressure not to be alone," says Elizabeth, 27, of Denver. "One of my friends got married because she was bored. Now they're in an open marriage." Relationship expert Rhonda Richards-Smith adds that "getting married can be a status symbol." (Especially when it's ubiquitous on Insta: 9 out of 10 wedding guests ages 18 to 24 now post about friends' and family members' nuptials on social media; more than 60 percent of weddings now include a custom hashtag.) "A lot of millennials want to find the shortcuts," adds Annabelle, who says that Instagram has created a toxic atmosphere around the idea of the perfect life. "It sets up this expectation that things wouldn't be as hard as they are."

And sometimes, the practical union is technically not a marriage at all: Seeking.com, a dating website with 10 million active members (the average female user is 26 years old), connects "Sugar Daddies or Mommas" with "Sugar Babies." A spokesperson says that the top items gifted are tuition payments, bill payments, and vacations.

Some therapists say a marriage that is purely transactional is not likely to be emotionally sustaining.

"I think you sell yourself short when you are only getting married for financial gain," says Richards-Smith. "It doesn't provide the fulfillment you need long term." But in today's world, with the average age of first marriages continuously climbing (it's currently 27 for women, up from 20 in 1970), partners have more established support systems by the time they tie the knot—and may need less from their spouse anyway. "The idea of a soul mate is outdated," Turecki says. "You can't expect a partner to be everything for you. It's important to have a full life outside the relationship, with friends and work and self-care."

Fleming adds that even people who marry for love are going into it more clear-eyed than ever, with a full awareness that the dopamine rush doesn't last, so other factors must also be in alignment. (And when love does fade, everything is on the table, even having sex outside the marriage: "More than ever, people are renegotiating monogamy," she says. "There's flexibility around options that were once narrowly defined.")

Perhaps that's why millennials who were raised on women's empowerment don't necessarily see the transactional relationship as retro or anti-feminist but rather an old tool being put to modern use. For Ashley, it was a proactive way to help manage her anxiety and work toward a more fulfilling career.

Jill, on the other hand, got burnt out on the dating-app scene and dabbled in Seeking.com, looking for something more purely transactional. But she found that the men she met couldn't keep up their end of the deal. "They wanted too much of me emotionally," she says with a sigh. "They wanted me to lie in bed with them for a whole day. And I had shit to do." ■

The new way to love up your spouse: Venmo.

TOOLS OF THE TR (TRANSACTIONAL RELATIONSHIP)

1 **ROCKETLAWYER.COM**
The site lets couples create their own prenuptial agreements for \$40. Throw in an additional \$60 and you'll nab a 30-minute legal consultation.

2 **SEEKING.COM**
Tagline: "Relationships on your terms." A spokesperson says the main difference between matches made on this platform and in the real world is that "people are up front about their expectations."

3 **WEVORCE.COM**
For \$949, you can get a "peaceful, collaborative divorce" in an average of 30 days, no lawyers necessary.

*NAMES AND SOME IDENTIFYING DETAILS HAVE BEEN CHANGED