



Adrian R. Camilleri Ph.D.

Life's Biggest Decisions

MARRIAGE

Should I Get Married? The Science Behind the 'I Do'

Why the quality of your bond matters more than the ring on your finger.

Updated February 8, 2026

Reviewed by Ekua Hagan

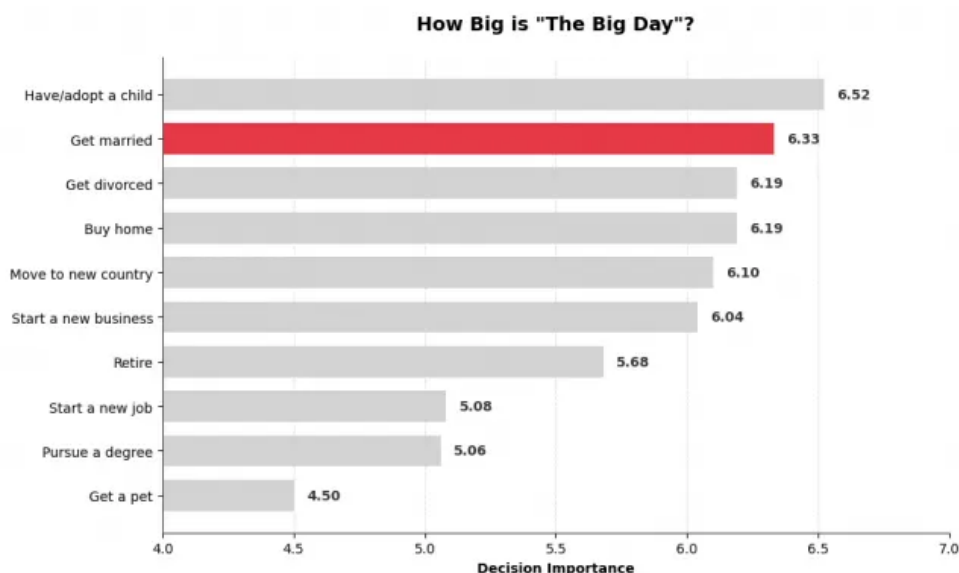


KEY POINTS

- **Marriage boosts overall life satisfaction more than it affects day-to-day happiness.**
- **Much of the "happiness boost" associated with marriage is due to increased financial stability and income.**
- **A supportive marriage acts as a biological buffer, lowering the risk of heart disease and cognitive decline.**

For most people, Will Smith and Jada Pinkett Smith were the ultimate power couple—building [a \\$400 million empire](#) and a family dynasty over two decades. Yet, they recently revealed that they had been [living completely separate lives](#) for seven years while remaining legally married. Why stay together? As they navigated the complexity of their bond, it became clear that their marriage was more than just a romance; it was a profound financial, social, and psychological contract.

my research confirms that for most people, **marriage is one of the three biggest decisions of their entire lives**, ranking right alongside having a child and buying a home.



Results from my own research into life's biggest decisions. I asked participants to rate the magnitude of 58 different life events on a scale of 1-7.

As shown here, marriage consistently ranks in the top tier of human experience, surpassing career changes, education, and buying a home.

Source: Adrian Camilleri

Despite the cultural pressure to pair up, fewer people are committing. In the U.S., **the annual marriage rate has dropped** by roughly 25% since 2000, falling from 8.2 to historic lows of just 6.1 new marriages per 1,000 people. This hesitation suggests that many are pondering a very rational, un-romantic question: *Is it actually worth it?*

The answer isn't a simple *yes* or *no*. The research suggests that while marriage can offer profound benefits to your wallet, your health, and your mind, it isn't a magic pill for eternal happiness.

The Happiness Paradox: Life Satisfaction vs. Mood

According to one study tracking thousands of people over many years, **marriage definitely improves your *cognitive wellbeing***—how satisfied you feel with your life when you sit down and think about it. However, it doesn't necessarily improve your *affective wellbeing*—your day-to-day mood.

This is due to a psychological phenomenon called "**hedonic adaptation**." We get a spike in happiness around the wedding that you might call the "honeymoon effect", but within a couple of years, our daily mood often returns to our starting baseline.

ARTICLE CONTINUES AFTER ADVERTISEMENT

For Richer or Poorer?

Marriage is as much an economic arrangement as a romantic one. Research confirms a distinct "marriage advantage": **married people generally report higher financial well-being**, but this is largely due to the higher household income they now possess. For single mothers, for example, finding a new partner **boosts life satisfaction primarily by lifting financial strain**.

them more likely to get married, potentially because they now appear as a much more attractive option. For women, personal wealth is less of a requirement. Instead, especially for women with fewer resources, **marriage often acts as a financial stepping stone**, allowing them to significantly improve their economic standing and move up the social ladder.

THE BASICS

[Making Marriage Work](#)

[Take our Relationship Satisfaction Test](#)

[Find a marriage therapist near me](#)

Once married, *how* you manage that money predicts success. For example, **married couples are far more likely to pool finances** than cohabitators, who often separate accounts to maintain autonomy. Importantly, **pooling is positively correlated with relationship satisfaction**, probably because it signals a communal "we" mindset.



Source: Image generated using Google Gemini 3

The Health Bonus

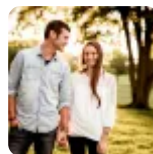
Beyond your bank account, marriage also protects your biology. **Married people tend to live longer and healthier lives.** Of

course, we can't run a randomised experiment on marriage, and it is likely that healthy people are simply more likely to get married in the first place. Nonetheless, even when researchers control for this "selec-

MARRIAGE ESSENTIAL READS



What Happened to Belle Burden in “Strangers” Has a Name



Using a Postnup to Rebuild Trust After Betrayal

The protection marriage offers the brain is particularly remarkable. A systematic review of observational studies found that **lifelong single people had a higher risk of developing dementia** compared to married individuals.

Why? Spouses provide social stimulation, which keeps the brain active, and **act as a buffer against stress**. They also nag you to go to the doctor and eat your vegetables—a phenomenon sociologists call "**social control**."

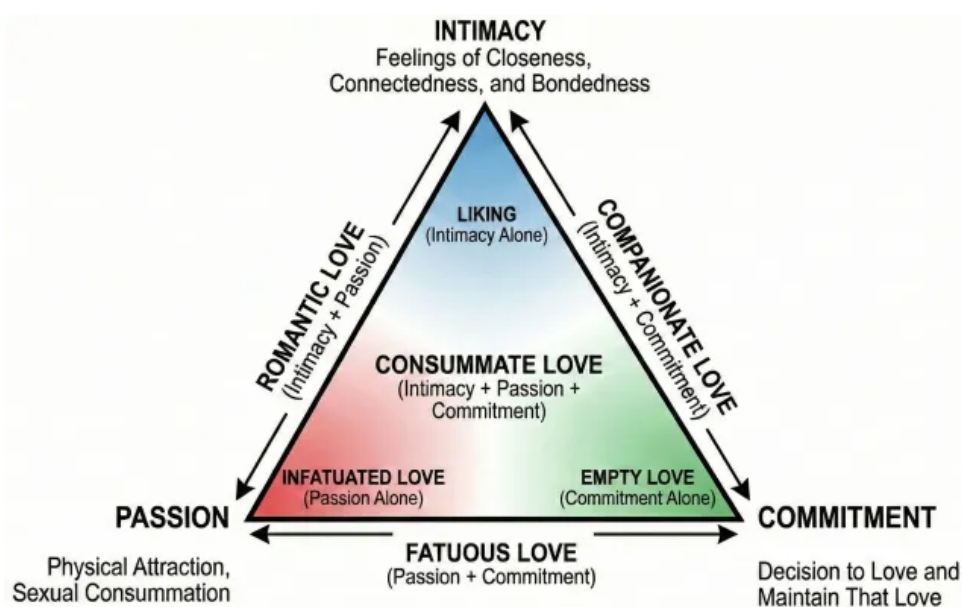
ARTICLE CONTINUES AFTER ADVERTISEMENT

However, there is a massive caveat. These health benefits depend on marital quality. **A toxic, high-conflict marriage is actually worse for your health** than being single, often leading to higher blood pressure, slower wound healing, and increased inflammation. If the relationship is a source of chronic stress, your body pays the toll.

brings these benefits? You can look to the "**Triangular Theory of Love**," proposed by psychologist Robert Sternberg. He argued that love is composed of three distinct components:

1. Intimacy: The emotional closeness and warmth.
2. Passion: The physical attraction and romance.
3. Commitment: The cognitive decision to stay together.

Different combinations yield different results. Intimacy plus Passion equals Romantic Love (great for dating, but lacks staying power). Conversely, if you have Commitment but lose the Intimacy and Passion, you end up with "Empty Love." This might explain the "separate lives" of Will and Jada—the legal contract remained, but the other corners of the triangle had collapsed.



Source: Image generated using Google Gemini 3

The "Big Life Decision" goal is Consummate Love—a balance of all three. While passion inevitably fluctuates, **the most successful marriages actively maintain intimacy and commit-**

Take-Homes

There are a few important takeaways from this analysis. First, check your expectations: Marriage will likely improve your overall life satisfaction and sense of stability, but do not expect it to permanently cure bad moods or anxiety. The "high" settles, but the "satisfaction" remains.

ARTICLE CONTINUES AFTER ADVERTISEMENT

Second, audit your "Triangle": Before proposing or accepting, assess your relationship using Sternberg's model. Do you have a balance of Intimacy, Passion, and Commitment? If you are missing Commitment, you aren't ready. If you are missing Intimacy, you might just be infatuated.

Third, don't "slide," decide: Many couples end up married because of "**inertia**"—they moved in together to save rent and just kept going. Treat marriage as an active, intentional choice, not an inevitable next step.

If you'd like to see how your own big decisions compare to those of others, complete the survey [here](#) and also check out the data.

ADVERTISEMENT

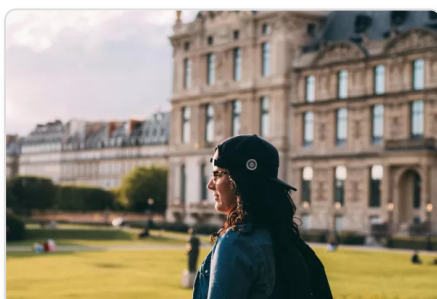
About the Author



Adrian R. Camilleri, Ph.D., is a behavioral scientist who currently works at the University of Technology Sydney (UTS) Business School.

Online: [Personal Website](#), [X](#), [LinkedIn](#)

More from Adrian R. Camilleri Ph.D.

**CAREER**

5 MIN READ

Which University Degree Should I Pursue?

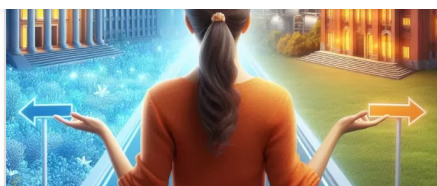
Choosing a university degree involves weighing interests against job prospects and financial stability.

**EDUCATION**

5 MIN READ

Which University Should I Attend?

Choosing the right university involves finding a good fit with academic, social, and physical dimensions.



EDUCATION

4 MIN READ

Should I Get a University Degree?

Despite famous dropouts, 94 percent of the most successful Americans have attended university.



RELATIONSHIPS

3 MIN READ

The 6 Most Common Regrets People Experience

Intense, long-term regrets often stem from poorly made big life decisions.

More from Psychology Today



MARRIAGE

3 MIN READ

Can a Marriage Divided by Politics Be Saved?

An estimated 30 percent of couples are in relationships where political views are not shared.



MARRIAGE

4 MIN READ

10 Red Flags of Emotional Neglect in a Relationship

The key to emotional connection in a marriage is responding to each other's emotional needs.

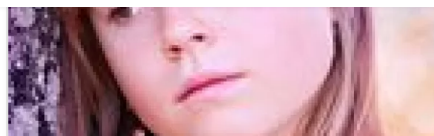


POP QUIZZES

3 MIN

Can You Spot Red Flags In A Relationship?

Test your knowledge of signs that a relationship is on shaky ground.

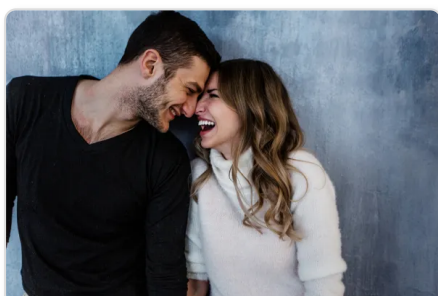


MARRIAGE

8 MIN READ

When One Parent Is Hurtful and the Other Stands By

Coming to terms with betrayal can be harder than dealing with toxicity.



MARRIAGE

5 MIN READ

Soul Mates Do Exist — Just Not In the Way We Usually Think

An argument for the reality of "soul mates."



MARRIAGE

6 MIN READ

Beware: Individual Therapy Can Harm Your Marriage

Looking for help from a therapist? Ask for help from the right kind of pro!



Single Women Without Children So Happy?

Single women without children are often happier and healthier than men and married women with children

Avoid Marriage, But It Benefits Them More Than Women

Men stereotypically avoid commitment in relationships.

Find a Marriage Counseling Therapist

Get the help you need from a therapist near you—a FREE service from Psychology Today.



Cities:

Atlanta, GA

Austin, TX

Baltimore, MD

Boston, MA

Brooklyn, NY

Charlotte, NC

Chicago, IL

Columbus, OH

Dallas, TX

Denver, CO

Detroit, MI

Houston, TX

- | | |
|------------------|-------------------|
| Los Angeles, CA | Raleigh, NC |
| Louisville, KY | Sacramento, CA |
| Memphis, TN | Saint Louis, MO |
| Miami, FL | San Antonio, TX |
| Milwaukee, WI | San Diego, CA |
| Minneapolis, MN | San Francisco, CA |
| Nashville, TN | San Jose, CA |
| New York, NY | Seattle, WA |
| Oakland, CA | Tucson, AZ |
| Omaha, NE | Washington, DC |
| Philadelphia, PA | |

Are you a Therapist? [Get Listed Today](#)





Subscribe Today

About & Policies

[About](#)

[Editorial Process](#)

[Privacy](#)

[Terms](#)

[Accessibility](#)

[Do Not Sell Or Share My Personal Information](#)

Get Help

[Find a Therapist](#)

[Find a Treatment Center](#)

[Find a Psychiatrist](#)

[Find a Support Group](#)

[Find Online Therapy](#)



United States

Psychology Today © 2026 Sussex Publishers, LLC