Money and Marriage:
How Money Shapes Orientations towards Marriage among Cohabitors

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Short Abstract

Unmarried cohabitation has become increasingly prominent in the United States and a growing literature in demography and other social sciences has sought to understand the factors that spur cohabiting couples to marry. While several studies suggest that good economic circumstances are associated with marriage, whether and how cohabitors perceive finances as a part of their decision-making about marriage is unclear. Drawing on data from 115 in-depth interviews with cohabiting Black, Latino/a, and White young men and women, this paper builds on quantitative studies by exploring whether and in what ways economic circumstances shape cohabitors' thinking about whether and when to marry.

Extended Abstract

Introduction

As is well known, the last few decades have ushered in significant changes in family patterns -- in union formation, union dissolution, childbearing, and attitudes about a range of family issues (Casper and Bianchi 2002; Thornton, Fricke, Axinn and Alwin 2001; Thornton and Young-Demarco 2001). After a brief period characterized by early marriage and low levels of divorce after World War II (i.e., the Baby Boom), recent decades have been marked by lower levels of childbearing, higher divorce rates, increases in the average age at marriage, rising nonmarital childbearing, and rising levels of cohabitation.

Although most Americans still marry at some point and the vast majority express strong desires to marry, unmarried cohabitation has dramatically transformed the marriage process. Today, the majority of marriages and remarriages begin as cohabiting relationships. Most young men and women have cohabited or will cohabit, cohabitation has increased in all age groups, and cohabitation is increasingly becoming a context for childbearing and childrearing; it is estimated that two-fifths of children born in the early 1990s will spend time in a cohabiting-parent family (Bumpass and Lu 2000; Casper and Bianchi 2002; Chevan 1996; Manning 2002).

An issue of interest to both researchers and policymakers is whether and under what circumstances cohabitation leads to marriage. A long line of research in the social sciences and demography has drawn on representative surveys or the Census to examine the economic correlates, causes, and consequences of marriage and divorce. More recently, studies have emerged examining similar issues for cohabiting unions (e.g., Brown 2000; Clarkberg 1999; Manning and Smock 1995; Oppenheimer 2003; Sassler and McNally 2003; Smock and Manning 1997; Wu and Pollard 2000). Our paper elaborates on this body of work by analyzing newly gathered in-depth interview data with cohabiting young, Black, Latino/a, and White men and women. We investigate whether and how financial circumstances are involved in what cohabitors feel needs to be "in place" in order to marry.

Background

A large literature has documented that marriage and divorce have economic correlates. A variety of studies have demonstrated that the occurrence and stability of marriage are linked to good economic circumstances. Those with higher education and better economic prospects are more likely to become married, to stay married, and to have children within marriage (e.g., Carlson, McLanahan and England 2002; Goldstein and Kenney 2001; Lichter, et al. 1992; Mare and Winship 1991; Oppenheimer 2000; Raley and Bumpass 2003; Smock and Manning 1997; Smock, Manning, and Gupta 1999; Sweeney 2002; Xie, et al. 2003). Recent estimates by Raley and Bumpass (2003), for example, suggest that 60% of marriages among women without high school degrees will end in separation or divorce, compared to one third for college graduates.

Cohabitation, too, is patterned with respect to economics. While today it is common throughout the socioeconomic spectrum, there is evidence that its prominence and role may vary by social class; overall, cohabitation appears to play a more prominent role in family life among those with fewer economic resources. First, people with less education are more likely to have experienced cohabitation at some point. Bumpass and Lu (2000) report that, in 1995, nearly 60% of women ages 19-44 without high school degrees had ever cohabited compared to less than 40% among those with a college education. This is consistent with levels of educational attainment among currently cohabiting couples compared to married couples; in the year 2000, approximately 30% of husbands and 25% of wives were college graduates compared to 18% and 17% among cohabiting men and women, respectively (Fields and Casper 2001).

Second, cohabitors tend to have lower incomes and higher poverty rates than married couples. In the year 2000, for example, approximately 27% of married men had earnings over $50,000 compared to 14.6% of cohabiting men. Conversely, only 6% of husbands had earnings of $10,000 or less compared to 12% of cohabiting men. Manning and Lichter (1996) report that roughly 30% of children in cohabiting families are poor compared to 9% for those in married couple households. Also, cohabitors' levels of unemployment are more than twice as high as those of married men and women (Fields and Casper 2001).

There are also several studies indicating that, among cohabiting couples, marriage is more likely when economic circumstances are good. Male partners' earnings and education are positively associated with the transition to marriage (Smock and Manning 1997; see also Brown 2000; Manning and Smock 1995; Oppenheimer 2003; Sanchez et al. 1998; but see Sassler and McNally [2003] for an exception). Analyzing young adults' transitions into their first coresidential unions, Clarkberg (1999) finds that relative income -- how well an individual is doing relative to others in similar circumstances -- has substantially stronger positive effects on marriage than on cohabitation, leading her to conclude that marriage may be perceived as requiring better economic circumstances than marriage. Oppenheimer (2003) concludes that cohabitation provides a fallback strategy for men whose careers aren't established; this is because she finds that men working less than full-time year-round may start a relationship, but, compared to steady workers, that relationship is more likely to be a cohabitation than a marriage.

In view of findings like these, there has been the suggestion that cohabitation may be operating essentially as a "poor man's" marriage; that is, cohabitation is an adaptive family strategy that allows for union formation in the face of economic uncertainty because it makes few unambiguous demands on the male as breadwinner (Landale and Forste 1991:603) Some researchers have argued that marriage has become a "luxury good," cohabitation representing a discount or budget marriage (Furstenberg 1996).

Current Investigation

Quantitative research has examined the factors that predict marriage among cohabitors, including economic factors; however, it has been difficult with existing surveys to identify the mechanisms by which these variables exert effects or whether, indeed, they are causal variables at all. As Lin (1998) argues, analyses based on quantitative data can often provide us with the "what" -- that two or more variables are related and that there may be a credible causal story -- but it cannot necessarily provide us with the "how" and the "why." Establishing causality arguably requires more in-depth inquiry into the perceptions and feelings that underlie motivations and behavior.

Thus, the current study draws on data from 115 in-depth interviews with cohabiting men and women to explore whether and how money shapes orientations towards marriage. While it appears from past research that good economic circumstances are correlated with marriage among cohabiting adults, it nonetheless remains unclear how financial circumstances are involved in cohabitors' thinking about whether and when to marry. This study has implications not only for our understanding of the marriage process, but for the discourse surrounding marriage strengthening. Social scientists, policy researchers, and policymakers in the U.S. have recently become engaged in a dialogue about the potential of marriage to improve child wellbeing, and are thus interested in the causal forces underlying marriage entry and stability.

Data and Analyses

We draw on data from the Cohabitation and Marriage in America (CMA) project. We are gathering data in three stages: (1) in-depth interviews with 115 young adults (late teens through mid-30s) who are currently cohabiting or have very recently cohabited; (2) 18 focus groups with young adults that are race/ethnic (White, Black, Latino) and gender homogenous, allowing us to explore race/ethnic and gender differences; (3) 60 interviews with both partners (interviewed separately) in dating, cohabiting, and married couples. We have completed the first stage, including much of the data analysis, and are in the midst of the midst of the focus groups. Hence, this paper will be based on data from the first stage and -- if possible – data from the focus groups as well.

Our sample includes 115 young adults who are currently cohabiting or have recent cohabitation experience. The respondents were interviewed in 2002, largely between October and April. We focus on young adults who are between 21 and 35 years old, although we have a few respondents less than 21 or slightly older than 35. Additionally, our sample is divided such that we have at least 15 interviews with each gender and race/ethnic group (White, Black, Latino). While the number of interviews does not seem large by quantitative data analysis standards, it is by qualitative data collection standards.

The respondents all live in the vicinity of Toledo, Ohio. The population of Toledo is quite similar to the distribution of the population in the nation with regard to race, marital status, education, and income.[1] We recruited our sample by means of personal contacts, as well as encounters with potential respondents in the community (e.g., the laundry mat, grocery store, restaurants, around the neighborhood, parties). To meet the demographic specifications of the sample, some respondents were targeted from specific social service agencies and areas in the community in which the pool of prospective participants had a greater probability of being a specific race or gender. Some interviews were conducted immediately following an introduction, but most were

[1] Based on Census data the populations of the MSA of Toledo and the nation are similar in terms of race (13% in Toledo and 12% in US Black); education (80% in Toledo and 84% in US high school graduates); median income ($50,046 in Toledo and $50,287 in US); and marital status (73.5% in Toledo and 75.9% in US married couple families).

scheduled for a later time. Also, the sample was partially a snowball sample, with about 30% of the respondents referred from the pool of participating respondents.

Our sample can be characterized as largely working class and lower middle-class (i.e., generally high school graduates and those with some college or technical school training). We purposefully set out to study "average" young Americans rather than the privileged or the low income population. The latter are receiving attention in the qualitative work associated with the Fragile Families and Child Wellbeing Study and the Three City Study (Burton, Hurt, and Avenilla 2002; Gibson, Edin, and McLanahan 2003; McLanahan and Garfinkel 2000; Reichman et al. 2001; Winston et al. 1999; see Sassler and Jobe [2002] for an analysis of 25 cohabiting men and women with at least some college education). Additionally, our data differ from the Fragile Families and Three City Study in that we did not restrict our sample to cohabitors with children; a range of parenthood statuses is represented in our data (e.g., no children, biological children with current partner, biological children with past partner).

The educational breakdown of our sample is as follows: less than high school (11.4%), high school (25%), some college (44.7%); college graduate or more (18.4%). The vast majority of our respondents are currently employed (82%), although a few are enrolled in school full time, and some are both employed and enrolled in school part time. Yearly couple incomes range from approximately $15,000 to $60,000, with most reporting combined incomes in the $20,000 to $40,000 range. Individual incomes range from about $10,000 per year to $55,000 per year, with the majority earning less than $20,000 per year.

The interviews were semi-structured and lasted, on average, about one hour, with the mean length of a single transcribed interview being 36 pages. While semi-structured interviews provide some organization, they also allow the interviewer to probe with follow-up questions and pursue additional lines of inquiry. Generally, in-depth interviews are an excellent method for exploring perceptions, behavioral patterns, and their cognitive justifications, ultimately helping to illuminate the causal processes that quantitative social science seeks to uncover (Weiss 1994).

We use a computer program called Atlas/ti to aid in our analyses. Termed a "code-based theory builder," the program assists with coding and analysis of qualitative data (Weitzman 1999), and offers tools to manage, store, extract, compare, explore, and reassemble meaningful pieces of our data flexibly and systematically. The development of our coding scheme was an intensive, evolving, and central analytic task. Coding is a way to capture meaning in the data and serves as the basic building block for our analyses. Essentially, coding applies a meaning or interpretation to a segment of data -- in our case, textual data from the interviews. Coding consists of creating categories (i.e, groups of concepts/categories that represent phenomena); segments of the data are marked with codes. A single paragraph or sentence may have one code or several and these may be overlapping with other text segments.

Additionally, we examined intercoder reliability by using a merge function in the program. The three authors each read a subset of transcripts, coding them independently. The merge function allowed us to juxtapose codes, review similarity of code lists, compare the number of codes derived, and assess consistency between coders in segments of text coded (i.e., where segments begin and end). We were then able to discuss the discrepancies and generate an improved coding scheme.

Our analyses involve searching for instances in which the issue of finances was raised by the respondent both in response to a question about "what needs to be in place to marry" and at other points in the interview in which respondents raised the issue themselves. We organize our results around each emergent theme, providing representative quotations to illustrate the findings. We also address the implications of our findings for past quantitative research on this topic.

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