The Marriage Gradient Transition: Changing Selection into Marriage By Education and Income for Men and Women, 1940-2000

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Introduction

Over the last 60 years there have been substantial changes in living arrangements, fertility, and women's employment in developed countries. In the United States, over the last forty years, the age at first marriage has risen substantially (Raley 2000; Fitch and Ruggles 2000; Bianchi and Casper 2000), first marriage rates have fallen, divorce rates have risen (Axinn and Thornton 2000), and the incidence of cohabitation (Bumpass and Sweet 1989) and living alone have risen (Axinn and Thornton 2000). In addition, women's labor force participation rates and income levels have soared and education levels for both men and women have risen substantially.

Despite all of these changes in living arrangements, the percentage of Americans who eventually marry remains high. However, the overall trends in marriage ages and rates mask substantial differences in trends for Blacks and Whites over the period (Koball 1998; Tucker and Mitchell-Kernan 1995b). In general, there has been less change in the percent ever marrying for Whites and Hispanics than for Blacks (Tucker and Mitchell-Kernan 1995b). The decline in marriage rates has been especially dramatic for Blacks, particularly Black women. This phenomenon has been called the "retreat from marriage." As an example of the extent of the difference in Black and White marriage rates for women, Goldstein and Kenney (2001) estimate that approximately 90% of White women born in 1960-1964 will eventually marry, but only 64% of Black women will.

This paper examines three economic-characteristics explanations for the declines in marriage rates over time: 1) Becker's (1981) independence hypothesis; 2) Bernard's (1982) marriage gradient hypothesis; and 3) Oppenheimer's (1988) male economic status hypothesis. In addition, I consider a different approach which combines the notion of the gender revolution (Hochschild 1989; McDonald 2000) with bargaining theory and theories of marriage that stress noneconomic resources (e.g., Cherlin 2000).

All three economic theories build on (or attempt to refute) Becker's New Home Economics theory, which stresses the separate spheres of men and women, or gendered role specialization based on so-called "traditional" division of labor which relegates men to market work and women to household production. Although these theories differ with regard to whose income or education matters for marriage, they all make a similar point—that changes in marriage rates (and to a lesser extent timing) over time are a result of changes in characteristics, not fundamental changes in the relationship between income or education and marriage. That is, changes in marriage result from increasing numbers of less marriageable persons, and controlling for income and education should explain away any differences over time in marriage rates.

For Becker these less marriageable people are higher income women. Becker (1981) argues that marriage is the most efficient maximization of resources because of specialization. Men contribute market wages to the marriage while women contribute childrearing and housework. Each person needs what the other person provides. Becker's independence hypothesis suggests that as women gain economic independence from men, they no longer need to marry and are less likely to be able to provide the household services that made them attractive

marriage partners. On an individual level, women with more education (potential earning power) or more income (actual earning power) will be less likely to marry and once married will be more likely to divorce. At a more macro-level as the number of women who are employed, highly educated, and make a lot of money increases, marriage rates should decline.

In a related vein, Bernard (1982) argues that it is normative for men to "marry-down" and women to "marry-up" with respect to education, occupation, and other characteristics. As a result of this marriage gradient, highly educated or high earning women (what Bernard calls the "cream-of-the-crop") and less educated and lower earning men (what Bernard calls the "bottom-of-the barrel") will be less likely to marry because there are no appropriate mates for them. Again, the changes in education, employment, and income over the last 40 years have resulted in more women becoming "cream-of-the crop" and this should explain declining marriage rates over time.

In contrast to Becker and Bernard's hypotheses, most recent studies have found a positive relationship between women's education (e.g., Goldstein and Kenney 2002), and to a lesser extent income (Cherlin 2000), on likelihood of marriage. Greater education is also associated with later ages at marriage (Goldstein and Kenney 2002).

Oppenheimer (1988) and Wilson and Neckerman (1987) also propose a characteristics-based theory of union formation but argue that changes in men's (rather than women's) economic status that has played a key role in changing marriage rates. Oppenheimer (1988; 2000) finds that those men who have struggled most in the labor market (especially Black men and less educated men)

have the most trouble transitioning to marriage. Furthermore, during the same period that women have entered the labor force and increased their earnings, real wages for men have declined. Similarly, Wilson and Neckerman (1987) argue that the poor economic prospects of young Black men in urban areas has led to lower marriage rates for urban Blacks.

Thus this economic theory suggest that men's declining economic situation, not women's improved economic situation, is responsible for declining marriage rates and older ages at first marriage. Although this theory differs from those that stress specialized roles with regards to whose income matters in the transition to marriage, they make a similar point—that changes in marriage rates are the result of changes in characteristics. Declining marriage rates result from increasing numbers of less marriageable persons, and controlling for income and education should explain away any differences over time in marriage rates. However, these theories also suggest that perhaps a more complete explanation of changing marriage patterns should consider both men's and women's economic status and marriage patterns together, rather than focusing on one or the other.

Alternatively, the gender revolution approach suggests that as men's and women's roles have become less specialized (as a result of the gender revolution) there has been a fundamental shift in the relationship between income/education and marital status, especially for women. As women's education, employment, and income patterns have become increasingly similar to men's, we might expect that the relationship between income/education and marital status would become increasingly similar as well. Becker's and Bernard's "male patterns" should hold for both men and women: the more

income or education you have, the more likely you are to marry. This approach suggests that we will see a shift in the relationship between education/income and marital status over time (an interaction with time). Adding income and education to the model will not explain away differences in marriage rates over time.

Research Objective

The main objective of this paper is to examine, using Integrated Public Use Microdata Samples (IPUMS) built from census data for 1940 to 2000, the extent to which the independence, marriage gradient, male economic status, and the gender revolution hypotheses provide reasonable explanations for the patterns of marriage rates by education and income observed in the United States, both historically and today. Simply put, if the independence/marriage gradient/male economic status hypotheses are correct then we would expect the most educated women (or the highest earning women) and least educated men (or lowest earning men) to be the least likely to marry in all years. The growing number of women with greater education and income, and the growing number of men of lower socioeconomic status, should dramatically lower marriage rates overall. As such controlling for income and education should explain away changes in marriage rates over time.

However, noneconomic theories suggest that with the declining importance of separate spheres and the rise of a (more) shared set of roles for men and women, we would expect to see changes in the patterns of marriage by education and income. This is indicative of an interaction between income/education and time. If this hypothesis is correct then controlling for education/income in a statistical model will not explain away the effect of time on

marital status. Examining changes in who is married by education and income using the IPUMS data for 1940 to 2000 and NSFH should shed some light on which of these theories is more appropriate (and for which years), and whether there has indeed been a shift in the relationship between income, education, and marriage.

As Bernard (1982) points out, men and women experience marriage differently and thus it is important to study both "his" and "her" marriages. However, most studies of marriage focus on either men or women (and primarily on women). This analysis will examine the changing marriage patterns by income and education for both men and women. Although marriage rates vary dramatically different by race and ethnicity this paper examines overall trends in marriage for men and women, including race/ethnicity as a control variable only. Additional analyses are planned which will examine whether the changes described here are more or less relevant for different groups. Similarly, the increasing role of cohabitation in changes in who marries will be examined in future work as well.

This paper hopes to make an important contribution to the literature by exploring how well changes over time in the relationship between education, income and marital status, for both men and women, can be explained by economic theories of marriage. In addition, this paper examine an alternative theory which builds on the notion that changes in marriage formation would result from changes occurring as part of the gender revolution.

Data

Using data from IPUMS, Integrated Public Use Microdata Series of the United States decennial censuses created by Steven Ruggles and his colleagues at the University of Minnesota Department of History (Ruggles & Sobek 2003), changes over time in who is likely to be married in the U.S. will be examined. The IPUMS provides a series of compatible format individual-level samples of the census populations for 1940, 1950, 1960, 1970, 1980, 1990, and 2000. However, no income data are available for 1940 and Alaska and Hawaii were not included prior to 1960. In addition, there are some differences in measures for different years. For example, the 2000 data include multiple race categories (coded here as Other) that was not available in previous years and metropolitan area definitions are different across different years.

Each of these files is a cross-sectional sample for the census year, and provides data representative of men and women for that point in time (subject to undercount). The files are based on samples from the manuscript census archives, which vary in overall sampling fraction and in construction method, depending on the information available. All files use din this analysis are considered 1% samples. However, actual sampling fractions varied from 1 in 100 to 1 in 760 depending on the year and characteristic. Thus the IPUMS data provide a cross-sectional snapshot of who is currently married, never married, or previously married in any census year. The sample for this analysis is restricted to men and women aged 18 to 39. Models are analyzed separately for men and women.

Although the IPUMS series goes back as far as 1880, the years prior to 1940 are excluded because the measurement of education differs substantially prior to 1940 and education is a key component in this analysis. In addition, because of sampling

procedures used by the Census Bureau in 1950, only sample line individuals, for whom there is information on education and income, are included in this sample.

Tables 1 and 2 below show descriptive statistics and the number of cases for each year for men and women. There are over 200,000 cases in the male and female samples for all years except 1950. Because of the sample line restrictions described above, there are roughly 80,000 women and 75,000 men included in the analysis for 1950. While this is a much smaller number of people than are included from the other years, it is still a substantial sample size and includes all people age 18 to 39 for whom we have education and income data for that year. Self-weighting samples are used for 1940 and 1950. Data for 1990 and 2000 are currently unweighted but will be weighted in the final version of this paper. All other years are self-weighting.

The IPUMS data provide only a cross-sectional view of the relationships between education, income, and marital status. While most (but not all) people complete their education before marrying, the timing and causality of the relationship between income and marital status is much more problematic.

Methods

Using IPUMS data I will conduct a descriptive analysis of the characteristics of men and women aged 18 to 39 by marital status over time. In addition, multivariate regression analysis will be used to examine changes in determinants of marriage over the time period with particular attention paid to income and education. Both pooled models and separate models by year will be examined. In addition, a pooled model is examined in order to test whether the includsion of income and education reduces the coefficient for time (year) to nonsignificant levels. This paper focuses on the contrast between the

currently married and the never married excluding the previously married. Another paper deals with the contrast between the never married, currently married, and previously married but for length reasons those results are not presented here.

The key independent variables in all these model are education and income. In addition, another key set of variables in the pooled models are dummy variables for year (time). The multivariate models include controls for age, race, foreign born status, employment and school enrollment status, presence of children in the household, region, residence in a metropolitan area, farm residence, and home ownership. Although not shown here, I am working on building measures of state labor market and marriage market variation to account for any local differences in economic and marriage opportunities that may be driving the relationship between income/education and marital status (Groves and Ogburn 1928). (If I can complete this in time, I will present these at PAA, I apologize for not having them available now.)

Education is measured as a set of dummy variables for the following education levels: less than high school, some high school, high school diploma, some college, and college degree or higher. The reference category is high school diploma. The key advantage to using education level as a measure of economic status in a set of cross-sectional analyses is that education is more likely than other measures of economic status, such as income, to be achieved prior to the outcome of interest, in this case marital status. Thus, despite the fact that some of the people in this sample are still in school, their education level can be viewed more safely as causally prior to marital status than income. However, this is not necessarily the case and the census results should still be viewed primarily as descriptive rather than causal.

Despite the issues of indeterminate causal ordering, income is also used as a key independent variable because it is such an important component of economic status. Income is measured as individual personal income and assigned to quartiles in order to facilitate comparisons across time. Thus we compare the impact of earnings in the following categories for men: less than 25th percentile, 25 to 50th percentile, 50 to 75th percentile, and 75 to 100th percentile. For women, in the earlier years of the analysis more than 50% of women earned no income, so the income variable for women is dichotomous, coded 1 if the woman had earnings in the top 25% (75-100th percentile), and 0 otherwise. In the earlier years this captures the effect of having any income at all. Income data were not available for 1940, thus the effect of income is excluded from regressions for 1940 and the pooled regressions.

While the census data has the advantage of large sample sizes, it's major limitation is that the data are cross-sectional rather than longitudinal. As a result (and discussed above), it is often difficult to determine the causal ordering of the variables. Thus, the results presented below, including the multivariate results, should be viewed as primarily descriptive rather than asserting causal order, particularly with regard to income. Again, one major advantage of using education as a measure or economic standing or potential is that it is likely to have been achieved prior to marriage behavior, although a substantial percentage ranging from 5% to 20% of the sample is still in school.

Hypotheses

Economic Characteristics Based Explanations

H1) *Independence Hypothesis*
The independence hypothesis suggests that:

a) The greater income a man earns, the more likely he will be to marry.

b) The greater income a woman earns, the less likely she will be to marry.

H2) *Marriage Gradient*
The marriage gradient hypothesis suggests that:

a) Men with greater education levels will be more likely to marry.
b) Women with greater education levels will be less likely to marry.

H3) Men's Economic Status
The male economic status hypothesis suggests that the effect of income/education on marital status should be stronger for men than women.

H4) Differences Over Time:
For all three of the economic characteristics explanations, the proposed relationships (and the associated coefficients in the models) should remain constant over time. Any observed changes in marital status over time should be explained away by including income and education in the model. That is, the coefficient for time in the pooled model should be reduced to nonsignificant levels by including income and education.

H5) Race Differences in Marriage Rates
For all three of the economic characteristics explanations including income and education in the model should eliminate any differences in marriage rates by race.

H6) The Gender Revolution

The gender revolution theory suggests that
a) as men's and women's roles become more similar and less specialized selection into marriage by education and income will also occur more similarly for men and women. This should manifest itself as a change over time in the coefficients for income/education with respect to marital status for women.

b) there is an interaction between time and income/education. Thus controlling for income and education in the pooled model will not reduce the effect of time on marital status to nonsignificant levels.

c) the timing of the change in the relationship between income/education and marriage for women should coincide with the move away from gendered role-specialization, with the rise of women's labor force participation and earnings in the 1960s.

Descriptive Statistics

Marital Status

The proportion of men and women aged 18 to 39 who were never married declined between 1940 and 1960 and then rose between 1960 and 2000, reaching higher levels than in 1940. The proportion of women who were never married decreased from 31% in 1940 to 18% in 1960, and then rose to 38% by 2000. Nonmarriage rates for men followed a similar pattern but at slightly higher percentage for all years. Forty-four percent of men were never married in 1940. This figure declined to 29% by 1960 and then rose again to 47% by 2000. Figure 1a shows the percentage of all men and women age 18 to 39 who were never married for the census years 1940 through 2000. All descriptive statistics for women by year are presented in Table 1; descriptive statistics for men are presented in Table 2.

[Insert Table 1 and Table 2 here, Insert Figure 1a. here]

One of the main reasons that nonmarriage rates are higher today than previously is that since 1960 in the United States the age at first marriage has risen sharply (Raley 2000; Fitch and Ruggles 2000; Bianchi and Casper 2000). During the 1950s and 1960s the median age at first marriage for Whites reached 22 for men and 20 for women. This was the lowest median age at first marriage recorded since 1850, the year for which the first reliable estimates of age at first marriage are available, when the median age at first marriage was 25 for men and 21 for women (Fitch and Ruggles 2000). Since the 1960s, the median age at first marriage for Whites rose sharply, reaching 27 for men and almost 25 for women in 2000. The difference in median age at first marriage between 1960 and 2000 is much greater than between 1850 and 2000 as a result of the anomalous period of high and early age at marriage during the baby boom years. Regardless, the median age at

first marriage for White men and women in 2000 are the highest recorded median ages at first marriage since 1850 (Fitch and Ruggles 2000).

The trend in marriage ages for Blacks over the last 60 years is somewhat different than the trend for Whites. At the beginning of the twentieth century, Blacks and Whites had relatively similar patterns of age at first marriage, albeit with Blacks marrying at slightly younger ages than Whites. However, while Whites experienced a post-war marriage boom, Blacks did not (Fitch and Ruggles 2000). Thus there was little decline in age at first marriage for Blacks during the 1950s and 1960s, and by the end of the 1960s there was a racial cross-over in marriage timing, with Blacks marrying later than Whites (Fitch and Ruggles 2000; Koball 1998; Tucker and Mitchell-Kernan 1995b). By 1990, the median age at first marriage for Black women was 27.3, compared to 24.5 for White women. The median age at first marriage for Black men was 28.6 compared to 26.6 for White men.

One major reason that the median age at first marriage for Blacks has risen faster than for Whites (Fitch and Ruggles 2000) is that since the 1950s Blacks have experienced steeper declines in marriage rates than Whites (Raley 2000). Figure 1b shows the percent of men and women never married by race for the census years 1940 to 2000. In 1940, nonmarriage rates were lower for Black men (40%) and women (25%) than for White men (45%) and women (31%), by 1950 they were very similar at roughly 32% for men and 18% for women. After 1950, nonmarriage rates rose for Blacks much faster than for Whites leading to a widening marriage gap. By 2000, 45% of White men were never married compared to 58% of Black men, while 30% of White women were never married compared to 58% of Black women. Although Black men and women have

similar levels of nonmarriage today, the increase in nonmarriage rates was especially dramatic for Black women, and the gap between White women and Black women is much larger than the gap for Black Men and White men, this phenomenon which has been called by some "the retreat from marriage."

[Insert Figure 1b here]

Despite substantial changes in timing of marriage (Oppenheimer 1994), the prevalence of cohabitation prior to marriage, as well as a rise in divorce and remarriage, the majority of Americans expect to and do marry. Using June 1995 Current Population Survey (CPS) data, which collects marriage history data for all women aged 15 to 65, Goldstein and Kenney (2001) predict that over 90% of women born in the 1950s and 1960s will eventually marry. This is only a small decline from the anomalously high rates for those who came of age during the baby (and marriage) boom years, and more in line with historical marriage levels (prior to the baby boom). At the same time, age at first marriage continues to rise, especially for those with college educations. Thus Goldstein and Kenney suggest that, at least for these cohorts, women are delaying marriage— not foregoing it.

In general, there has been less change in the percent ever marrying for Whites and Hispanics than for Blacks (Tucker and Mitchell-Kernan 1995b, see also Figure 1b above). Goldstein and Kenney (2001) estimate that approximately 90% of White women born in 1960-1964 (the latest cohort they can study with the CPS data) will eventually marry, but only 64% of Black women born in 1960-64 will. As one might expect from the trends described above, the decline from previous cohorts was slightly greater for Blacks than Whites. For the cohort born in 1945-1949, 95% of White women married, as

did 85% of Black women. Despite these declines for Black women, Goldstein and Kenney (2001) argue that although more recent cohort marriage rates are below those for the cohort that came of age during the baby boom, they are more in line with historical percentages and the primary difference over time is age at marriage, not the percent marrying. Thus they argue that Black and White women are, at least to some extent, delaying marriage rather than foregoing it.

Education and Income

In addition to these smaller changes in the distribution of marital status, there were much more striking changes in the distribution of education levels for men and women, as shown in Figures 2a and 2b. For both men and women the proportion with less than a high school diploma declined from roughly 40% to 5%. There were also substantial declines in the proportion with some high school education. At the same time the proportion with a college degree or higher increased from roughly 5% in 1940 to roughly 20% in 2000. The proportion with a high school diploma or some college also increased over the century for both men and women. But, the growth in the proportion with high school diplomas occurred mainly in the 1950 to 1980 period, and then declined through 2000, as the percent with at least some college education began to rise.

[Insert Figures 2a and 2b here]

There were also substantial changes in income over the century. As described above income was measured as personal income in quartiles for men, and income in the 75th percentile or greater for women. For women the income cut-off for being in the top 25% of income rose from $1,050 in 1950 to just over $25,000 in 2000 (in nonconstant

dollars). For men the value of the bottom 25% rose from $1,050 in 1950 to $8,050 in 2000, while the value of the top 25% rose from $3,250 in 1950 to $36,500 in 2000.

As can be seen in Tables 1 and 2, there are a few other changes over time have particular relevance to this analysis. First, the percent of employed women more than doubled between 1940 and 2000 (32 and 66% respectively), while the proportion of women in school quadrupled (21% in 2000). The proportion of men not in the labor force doubled (from 9% in 1940 to 18% in 2000) while the proportion in school tripled (from 6% in 1940 to 19% in 2000). The proportion of 18 to 39 year-olds who are Asian or Other race increased, while the proportion White declined. The dramatic declines in the White population between 1990 and 2000, and subsequent increase in proportion Other, are primarily a result of allowing multiple races to be chosen by respondents for the first time on the 2000 Census. As a result, a large number of persons previously classified as White are now classified as Other race (this needs to be further analyzed and different approaches examined). In addition, the proportion foreign born increased. The proportion living in metropolitan areas increased from roughly half in 1940 to three-fourths in 1990, and then fell to 57% in 2000 as a result of changes in the classification of urban areas. The proportion living on farms fell from roughly 20% to 1% for both men and women. All of these variables are included as controls in the multivariate analysis.

Multivariate Analysis

This section presents the results of initial multivariate regressions by year using the IPUMS data to examine the changing effect of income and education on marital status for men and women. Results in this section are presented for all men and women aged 18 to 39 together, and are not broken out by race. Again, while the census data have the

advantage of large sample sizes, the major limitation is that the data are cross-sectional rather than longitudinal. As a result, it is often difficult to determine the causal ordering of the variables. Therefore, the results presented below, including the multivariate results, should be viewed as primarily descriptive rather than asserting causal order, particularly with regard to income.

The descriptive analysis above indicates that there have been substantial changes in education, income, and marital status, as well as in residence locations, employment, schooling, race, and foreign born status. The multivariate analyses examine the extent to which the relationships between education and marital status and income and marital status may have changed between 1940 and 2000. Tables 3 and 4 show models separately for each year to allow us to examine changes over time in these relationships (essentially full interactions by year). The "A" tables present the odds of being currently married versus never married, [not presented in this paper are the "B" tables present the odds of being previously married versus never married, and the "C" tables present the odds of being previously married versus currently married. Thus all possible comparisons are made.] The next section focuses on the main comparison of interest in this analysis, the comparison between the currently married and the never married. Odds ratios are presented in Tables 3a and 4a below, and the coefficients for the multivariate regressions are presented in Appendix Tables 5a and 6a.

[Insert Table 3a and 4a here]

Currently Married versus Never Married

Education

Figures 3a and 3b illustrate the changes over time in the relationship between education level and marital status for women and men respectively. These figures show the odds of being currently married versus never married for 1940 through 2000 by education level (the reference category is high school diploma).

[Insert Figures 3a and 3b here]

In the earlier period (1940-1960) women with some college or a college degree were less likely to be currently married (versus never married) than women with a high school diploma. In the later period (1970-2000) these women were more likely to be married than their less educated counterparts. Conversely, women with less than a high school diploma were less likely to be currently married versus never married than those with a high school diploma in all years except 1940. Women with some high school education were more likely to be married in 1940, 1950, and 1960 than women with a diploma, but by 1970 and later they were less likely to be currently married.

These findings lend support to the gender revolution hypothesis that there has been a change in the relationship between education and marital status for women over the 60-year period. In the earlier period women with more education were less likely to be currently married, either because they could not find appropriate mates or because they were able to buy their independence. The opposite is true in later years. Women with the most education are now the most likely to be currently married of all education groups. In 2000, women with less than high school or some high school education were 15 to 30% less likely than those with a high school diploma to be currently married versus never married. Women with some college or a college degree were 27% and 63% more likely, respectively, to be currently married versus never married than those with a

high school diploma. Thus for women, being part of the "cream-of-the-crop" no longer places them out of the marriage market. In fact, it increases the likelihood of marriage substantially.

The pattern is slightly different for men as shown in Figure 3b. Furthermore, the magnitude of the relationships between education and men's marital status is, in general, smaller than for women. In all years except 1960, men with some college or a college degree were more likely to be currently married than never married. Those with some high school education were significantly more likely than high school graduates to be currently married in 1940-1960, but after that were less likely than high school grads to be married. Men with no high school education were also slightly more likely to be currently married than those with a high school education in 1950, 1960 (not significant), and 2000, but were less likely to be currently married in 1940, 1970, 1980, and 1990.

Thus for men, those at the "bottom-of-the barrel," at least for education, were less likely to be married than men with higher education levels in 1970, 1980, and 1990, while this was not the case earlier in the century or for 2000. However, men with some college or college degrees have been more likely than those with high school diplomas to marry in almost all years. This finding lends some support to the marriage gradient and male economic status hypotheses for men. However, a preliminary analysis of the pooled model (not shown) indicates that controlling for education (and income) does not remove the effect of time as would be expected if a characteristics-based explanation were at work. With the exception of the 2000 results for those with no high school education (a category that now describes less than 5% of men), it seems that the effect of education is

now more similar for men and women than it was in the earlier part of the century again supporting the gender revolution hypothesis.

Income

Figures 4a and 4b present the odds of being currently married versus never married by income for women and men, respectively, for 1950 through 2000 (no income data were available for 1940). As described above, income for women is measured as earnings in the top 25% of the distribution because of the large percentage of women with no earnings in the early years (presented in Figure 4a). For men, the odds of being currently married versus never married by income quartile are presented in Figure 4b.

[Insert Figures 4a and 4b here]

For women, income exerts little effect on the likelihood of being married versus never married. Women who have earnings in the top 25% were no more likely in 1990 or 2000 to be currently married than those women with less income. In 1950 and 1980, they were slightly less likely to be married (9% and 4% less likely, respectively) than women with lower incomes. In 1960 they were 30% more likely and in 1970 they were 4% more likely to be married. Thus in 1960 and 1970, when women first reported incomes in large numbers, high income increased the likelihood of marriage, although it no longer does. This result is most consistent with the male economic status hypothesis. However, it is possible that the lack of significance and consistency across years for this relationship may be the result of the indeterminant causal ordering between income and marriage for women. [I will retry this analysis only for working women and see if the results change, however this analysis essentially distinguishes between working and nonworking women until 1980].

For men, as shown in figure 4b, the magnitude of the relationship between income and marital status is much greater than for men's education or either women's education or income. Essentially, men who have earnings above the lowest 25% (or above the "bottom-of-the-barrel"), are significantly more likely to be currently married than those in the lowest 25%. The magnitude of the effect increases with increasing income, but decreases over time. In 1950, men who were in the second quartile of income were 2.7 times more likely to be married than men at the bottom of the income distribution. The odds of being married for men in the second quartile rose to almost 3 times more likely in 1960 and 1970, before declining slightly to 2 times more likely in 1980 and 1990 and 1.6 times more likely in 2000.

Somewhat similar patterns of rise and slight decline were observed for the third quartile as well. In 1950 men whose income was just above the median (in the third quartile) were 4.5 times more likely to be married, in 1970 they were over 5.5 times as likely as men with the lowest income to marry, but by 2000, they were only 2.6 times more likely to marry. Men in the top income quartile were over seven times more likely than those at the bottom to be married in 1940, and this figure rose and fell over the remainder of the century, with a big decline by 2000 when men in the top income quartile were only 3.7 times more likely to marry than men at the bottom of the income ladder.

Thus income continues to be an important factor in determining men's marital status, although the magnitude of its effect has declined over time. Although the causal ordering cannot be definitively ascertained, the more money men earn the more likely they are to be married. For women, income is much less clearly related to marital status. Perhaps conducting this analysis separately for Black and White women may help to

explain this finding. In the meantime, these findings lend some support to the male economic status hypothesis, although it is not clear why the effect of income would decline over time according to this hypothesis. Again, the significance of the time variables in the pooled models suggest that something more is going on here than simply changes in characteristics over time. Regardless, men with the lowest levels of income are less likely to be married than their better-off counterparts. However, women with high incomes have the same likelihood of being currently married as those with less income. The lack of effect for income for women may be partly a result of the greater likelihood of married women to be outside the labor force.

Other Predictors of Being Currently Married versus Never Married

In addition to education and income, age race, employment status, school enrollment, region, metropolitan status, farm residence, home ownership and children in the household are all significantly related to the likelihood of being currently married for both men and women. Older age increases the likelihood of being currently married for both men and women in all years. Being in the labor force whether employed or not (not significant for 2000) increases the likelihood of being currently married for men, but decreases the likelihood of being currently married for women, although the effect for both men and women is somewhat reduced over time. School enrollment, metropolitan residence, and farm residence all decrease the likelihood of being married for men and women. All of these odds ratios are presented above in Tables 3a and 4a (again coefficients are presented in Appendix tables 5a and 6a).

As prior studies have indicated (Koball 1998) there is a racial cross-over in the likelihood of marriage for both men and women over the decade. Black women were

more likely than white women to be married in 1940, and they were similar in 1950, after 1950 black women were substantially less likely than white women to be married. Black men were more likely than white men to be married in 1940 and 1950, but less likely thereafter. With the exception of 1950 for men, Asians and those of "Other" races were less likely than whites to be married in all years. Differences by race/ethnicity will be further explored in a subsequent paper. Being foreign born increased the likelihood of being currently married for women in all years, although the effect of being foreign born doubled between 1940 an 2000. Being foreign born depressed men's likelihood of marriage in 1940 and 1960 but increased the likelihood of being married in 1980 , 1990 and 2000.

Discussion/Summary

Between 1940 and 2000 there have been substantial changes in the distribution of men and women aged 18 to 39 by marital status and even larger changes in education and income levels, as well as in labor force participation and school enrollment. This preliminary analysis indicates that the determinants of marital status for women have also changed somewhat over the period.

The results of the multivariate analyses presented above, which examine the effect of income and education, provide mixed support for two of the hypotheses outlined above. The major finding for education is that the patterns of relationships between education and marital status have become more similar for men and women over time, supporting the gender revolution hypothesis. The patterns of relationship between income and marital status have remained more distinct for men and women, supporting the male economic status hypothesis.

The findings for education lend more support to the gender revolution hypothesis, that as men's and women's roles have become more similar so have the effects of education on income for men and women. Women with the most education are now most likely to be married versus never married, and women with the least education are least likely to be married. The is the opposite of the relationship that held in the earlier part of the analysis period. With the exception of 2000, men in the later part of the century with the least education were less likely to be married versus never married, the opposite of the trend observed in the earlier period. Men with at least some college education were most likely to be married across all years. Thus the women's trend for education on the likelihood of being currently married now more closely resembles men's. Similarly, the pooled model results indicate that including education and income in the model does not reduce the effect of time. This provides some support for a change-based explanation, such as the gender revolution hypothesis.

The effect of income on women's likelihood of being married versus never married is smaller than men's, inconsistent, and sometimes not significant. This lends some qualified support to the male economic status hypothesis but the inability to determine the causal ordering between current marital status and current income, as well as the large number of women who drop out of the labor force after marriage in the early years of the period, should preclude making too much of this finding.

In contrast the trends for men indicate that income is an extremely important factor, substantially increasing the odds of being currently married versus never married in all years examined. Although the causal ordering cannot be definitively ascertained, the more money men make the more likely they are to be currently married. Again, this

lends some support to the male economic status hypothesis. Lower income men have a hard time getting married, while income seems to matter less in defining the marriage options of women.

Although there is still much analysis to be done, these results provide some evidence that there has been a shift in the relationship between socioeconomic status and marriage for women over the century consistent with the gender revolution hypothesis. The results for education are more suggestive of this than the results for income. In addition, as the male economic status hypothesis suggests, income appears to play a more important role in determining men's marital status than it does for women. The next step in this line of research is to examine whether these changes over time in the relationship between income and education and marital status differ by race ethnic group. In addition, the role of cohabitation in these changes needs to be explored. Finally, now that such a change has been identified, more work is needed to examine what factors may have led to such changes.

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Table 1. Descriptive Characteristics For Women Aged 18-39 by Marital Status (Unweighted Means)							
	1940	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**
	Value or Proportion	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**
Currently Married	0.61	0.71	0.74	0.65	0.56	0.53	0.49
Never Married	0.31	0.19	0.18	0.24	0.31	0.33	0.38
Previously Married	0.08	0.09	0.08	0.1	0.13	0.14	0.12
Less Than HS	0.39	0.26	0.17	0.09	0.05	0.03	0.04
Some HS	0.22	0.23	0.24	0.20	0.14	0.13	0.03
HS Diploma	0.26	0.37	0.42	0.45	0.43	0.31	0.27
Some College	0.08	0.10	0.12	0.17	0.23	0.34	0.35
College Degree or Higher	0.04	0.05	0.06	0.09	0.15	0.18	0.21
75th Percentile Income	----------	1,050	1,750	3,550	8,625	17,066	25,000
18 to 24	0.35	0.31	0.31	0.39	0.36	0.28	0.29
25 to 29	0.23	0.25	0.21	0.23	0.24	0.23	0.21
30 to 34	0.21	0.23	0.23	0.19	0.22	0.25	0.23
35 to 39	0.20	0.22	0.25	0.19	0.17	0.23	0.26
White	0.89	0.89	0.88	0.87	0.84	0.84	0.72
Black	0.11	0.11	0.11	0.11	0.12	0.12	0.13
Asian	0.00	0.00	0.01	0.01	0.02	0.03	0.04
Other	0.00	0.00	0.00	0.01	0.01	0.01	0.11
Foreign Born	0.06	0.04	0.04	0.05	0.07	0.10	0.15
Employed	0.32	0.34	0.37	0.46	0.66	0.67	0.66
Unemployed	0.04	0.02	0.02	0.03	0.05	0.05	0.05
Not in Labor Force	0.64	0.64	0.61	0.51	0.35	0.27	0.29
Currently In School	0.05	0.05	0.07	0.13	0.16	0.20	0.21
Any Child in HH	0.13	0.59	0.70	0.64	0.58	0.59	0.52
North East	0.28	0.27	0.25	0.24	0.20	0.21	0.19
Midwest	0.30	0.29	0.28	0.27	0.25	0.23	0.22
South	0.33	0.32	0.31	0.31	0.32	0.34	0.36
West	0.10	0.13	0.16	0.18	0.20	0.21	0.23
Metropolitan	0.56	0.60	0.60	0.65	0.77	0.73	0.57
Farm	0.19	0.12	0.07	0.03	0.02	0.01	0.01
Own Home	0.36	----------	0.55	0.55	0.58	0.58	0.57
N	244,132	80,047	261,070	303,677	407,427	434,705	429,418

Table 2. Descriptive Characteristics For Men Aged 18-39 by Marital Status (Unweighted Means)							
	1940	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**
	Value or Proportion	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**	**Value or Proportion**
Currently Married	0.51	0.61	0.65	0.60	0.50	0.46	0.41
Never Married	0.44	0.32	0.29	0.34	0.40	0.44	0.47
Previously Married	0.05	0.07	0.06	0.06	0.09	0.11	0.12
Less Than HS	0.44	0.31	0.21	0.11	0.06	0.04	0.05
Some HS	0.22	0.23	0.23	0.19	0.15	0.15	0.16
HS Diploma	0.21	0.28	0.32	0.38	0.38	0.32	0.30
Some College	0.07	0.11	0.13	0.18	0.23	0.31	0.30
College Degree or Higher	0.05	0.07	0.11	0.14	0.19	0.18	0.19
Q1 Income	----------	1,050	1,850	2,250	4,740	6,750	8,050
Median Income	----------	2,250	4,050	6,050	10,755	16,419	21,000
Q3 Income	----------	3,250	5,850	9,050	18,005	28,300	36,500
18 to 24	0.36	0.31	0.31	0.39	0.37	0.30	0.30
25 to 29	0.23	0.24	0.21	0.23	0.24	0.23	0.21
30 to 34	0.21	0.23	0.23	0.19	0.22	0.24	0.23
35 to 39	0.20	0.22	0.24	0.19	0.17	0.23	0.26
White	0.90	0.90	0.89	0.88	0.86	0.86	0.73
Black	0.10	0.10	0.10	0.10	0.11	0.10	0.11
Asian	0.00	0.00	0.01	0.01	0.02	0.03	0.04
Other	0.00	0.00	0.00	0.01	0.01	0.01	0.12
Foreign Born	0.06	0.04	0.03	0.04	0.07	0.11	0.16
Employed	0.80	0.81	0.80	0.77	0.78	0.79	0.75
Armed Forces	0.01	0.04	0.06	0.06	0.03	0.03	0.02
Unemployed	0.10	0.04	0.04	0.03	0.06	0.06	0.06
Not in Labor Force	0.09	0.11	0.09	0.14	0.12	0.12	0.18
Currently In School	0.06	0.11	0.11	0.19	0.17	0.19	0.19
Any Child in HH	0.36	0.47	0.55	0.49	0.39	0.38	0.35
North East	0.28	0.26	0.24	0.23	0.20	0.20	0.18
Midwest	0.30	0.29	0.28	0.27	0.25	0.22	0.22
South	0.32	0.32	0.31	0.32	0.32	0.33	0.36
West	0.10	0.14	0.17	0.19	0.21	0.22	0.24
Metropolitan	0.54	0.59	0.59	0.64	0.76	0.73	0.57
Farm	0.22	0.13	0.07	0.03	0.02	0.01	0.01
Own Home	0.37	----------	0.52	0.52	0.58	0.58	0.55
N	237,643	74,550	248,744	286,942	399,773	428,107	429,601

Table 3a. Multivariate Regression for Women: Odds Ratios for Currently Married Vs. Never Married by Year (Reference Category is Never Married)

	Currently Married vs. Never Married						
	1940	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**
	OR	**OR**	**OR**	**OR**	**OR**	**OR**	**OR**
Education (HS Diploma is ref.)							
Less Than HS	1.28 ***	0.76 ***	0.59 ***	0.36 ***	0.42 ***	0.44 ***	0.84 ***
Some HS	1.48 ***	1.11 **	1.08 **	0.78 ***	0.63 ***	0.54 ***	0.70 ***
Some College	0.94 *	0.93	1.00	1.22 ***	1.13 ***	1.20 ***	1.27 ***
College Degree or High	0.61 ***	0.76 ***	0.89 **	1.28 ***	1.06 ***	1.28 ***	1.63 ***
Income over 75 Percentile	----------	0.91 **	1.28 ***	1.04 *	0.96 *	1.00	1.00
Age (18 to 24 is ref.)							
25 to 29	4.43 ***	2.37 ***	2.09 ***	2.49 ***	3.18 ***	3.48 ***	2.92 ***
30 to 34	7.24 ***	2.87 ***	2.88 ***	3.12 ***	4.59 ***	5.23 ***	4.26 ***
35 to 39	9.27 ***	3.39 ***	3.40 ***	3.81 ***	5.83 ***	7.23 ***	5.42 ***
Race (White is Ref.)							
Black	1.08 **	0.98	0.51 ***	0.20 ***	0.13 ***	0.11 ***	0.17 ***
Asian	0.64 ^	0.57 ^	0.72 **	0.52 ***	0.84 ***	0.86 ***	0.74 ***
Other	0.80 ^	0.36 **	0.26 ***	0.45 ***	0.53 ***	0.37 ***	0.68 ***
Foreign Born	1.13 ***	1.32 ***	1.29 ***	1.31 ***	1.50 ***	1.57 ***	2.36 ***
Employment (Not In Labor Force is ref.)							
Employed	0.07 ***	0.26 ***	0.34 ***	0.45 ***	0.75 ***	0.93 ***	0.68 ***
Unemployed	0.03 ***	0.21 ***	0.36 ***	0.47 ***	0.58 ***	0.60 ***	0.65 ***
Currently In School	0.02 ***	0.08 ***	0.10 ***	0.12 ***	0.25 ***	0.40 ***	0.44 ***
Any Child in HH	n.s.	101.34 ***	n.s.	25.95 ***	17.79 ***	15.05 ***	14.01 ***
Region (ref. Is Northeast)							
Midwest	1.42 ***	1.62 ***	1.49 ***	1.49 ***	1.39 ***	1.29 ***	1.28 ***
South	1.69 ***	1.83 ***	1.76 ***	1.87 ***	1.97 ***	1.73 ***	1.63 ***
West	2.12 ***	2.17 ***	1.89 ***	1.52 ***	1.40 ***	1.22 ***	1.28 ***
Metropolitan	0.89 ***	0.96	0.97 ^	0.87 ***	0.75 ***	0.72 ***	0.79 ***
Farm	0.65 ***	0.60 ***	0.75 ***	0.65 ***	0.92 ^	1.06	1.27 ***
Own Home	0.45 ***	----------	0.63 ***	0.73 ***	1.66 ***	1.73 ***	2.01 ***

Notes: *** indicates p<.0001; ** indicates p<.001; * indicates p<.01; ^ indicates p<.10

Table 3b. Multivariate Regression for Women: Odds Ratios for Previously Married Vs. Never Married by Year (Reference Category is Never Married)

	Previously Married vs. Never Married						
	1940	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**
	OR	**OR**	**OR**	**OR**	**OR**	**OR**	**OR**
Education (HS Diploma is ref.)							
Less Than HS	1.93 ***	1.45 ***	1.09 *	0.74 ***	0.67 ***	0.66 ***	0.85 ***
Some HS	2.01 ***	1.67 ***	1.63 ***	1.22 ***	0.99	0.83 ***	0.85 ***
Some College	0.89 *	0.93	0.96	1.00	0.95 *	1.00	1.08 ***
College Degree or Higher	0.54 ***	0.57 ***	0.59 ***	0.69 ***	0.55 ***	0.53 ***	0.51 ***
Income over 75 Percentile	----------	1.59 ***	3.11 ***	2.28 ***	1.93 ***	1.54 ***	1.34 ***
Age (18 to 24 is ref.)							
25 to 29	3.84 ***	2.33 ***	1.74 ***	2.23 ***	3.80 ***	3.62 ***	3.60 ***
30 to 34	7.55 ***	2.82 ***	2.53 ***	2.97 ***	6.91 ***	6.70 ***	8.08 ***
35 to 39	11.62 ***	3.79 ***	3.25 ***	3.84 ***	9.33 ***	10.97 ***	13.33 ***
Race (White is Ref.)							
Black	2.55 ***	3.28 ***	1.76 ***	0.57 ***	0.31 ***	0.27 ***	0.31 ***
Asian	0.48 ^	0.23 *	0.57 ***	0.48 ***	0.65 ***	0.74 ***	0.58 ***
Other	2.15 ***	0.78	0.56 ***	0.73 **	0.79 ***	0.65 ***	0.74 ***
Foreign Born	0.86 **	1.45 ***	1.05	0.93 ^	0.93 *	1.09 **	1.11 ***
Employment (Not In Labor Force is ref.)							
Employed	0.50 ***	0.72 ***	0.75 ***	0.79 ***	1.39 ***	1.33 ***	0.99
Unemployed	0.61 ***	1.08	1.08	1.04	1.44 ***	1.28 ***	2.08 ***
Currently In School	0.13 ***	0.25 ***	0.17 ***	0.25 ***	0.51 ***	0.70 ***	0.85 ***
Any Child in HH	n.s.	48.85 ***	n.s.	27.09 ***	15.92 ***	11.64 ***	4.39 ***
Region (ref. Is Northeast)							
Midwest	1.49 ***	1.51 ***	1.46 ***	1.33 ***	1.32 ***	1.27 ***	1.32 ***
South	2.10 ***	1.91 ***	2.11 ***	1.77 ***	1.88 ***	1.83 ***	1.84 ***
West	3.23 ***	2.51 ***	2.50 ***	1.81 ***	1.62 ***	1.40 ***	1.30 ***
Metropolitan	0.97	1.00	1.06 ^	0.97	0.91 ***	0.80 ***	0.75 ***
Farm	0.43 ***	0.37 ***	0.50 ***	0.50 ***	0.39 ***	0.54 ***	0.51 ***
Own Home	0.47 ***	----------	0.37 ***	0.40 ***	0.51 ***	0.65 ***	0.63 ***

Notes: *** indicates p<.0001; ** indicates p<.001; * indicates p<.01; ^ indicates p<.10

Figure 1a. Percent of Men and Women Never Married by Year

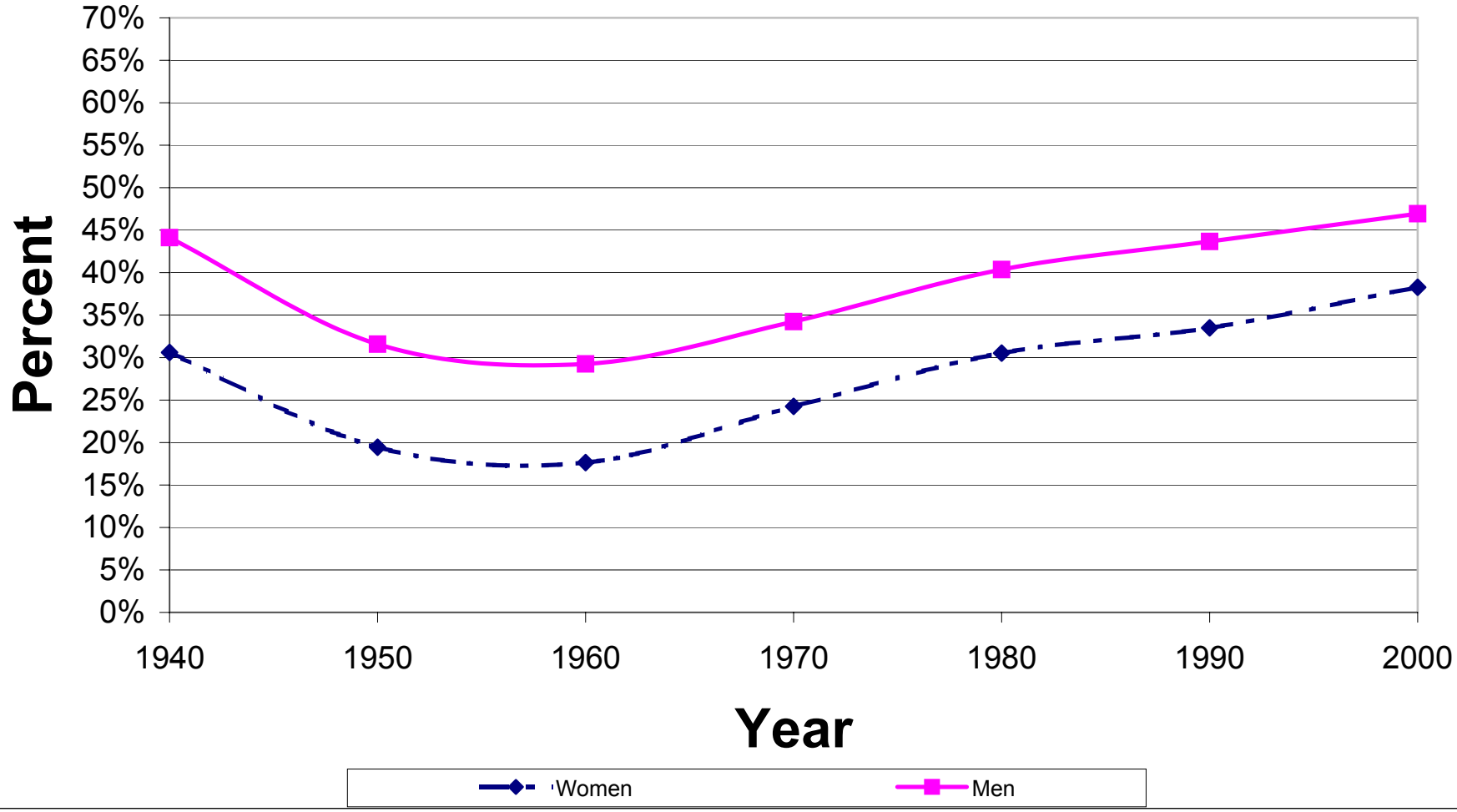


Figure 1b. Percent of Men and Women Never Married by Race and Year

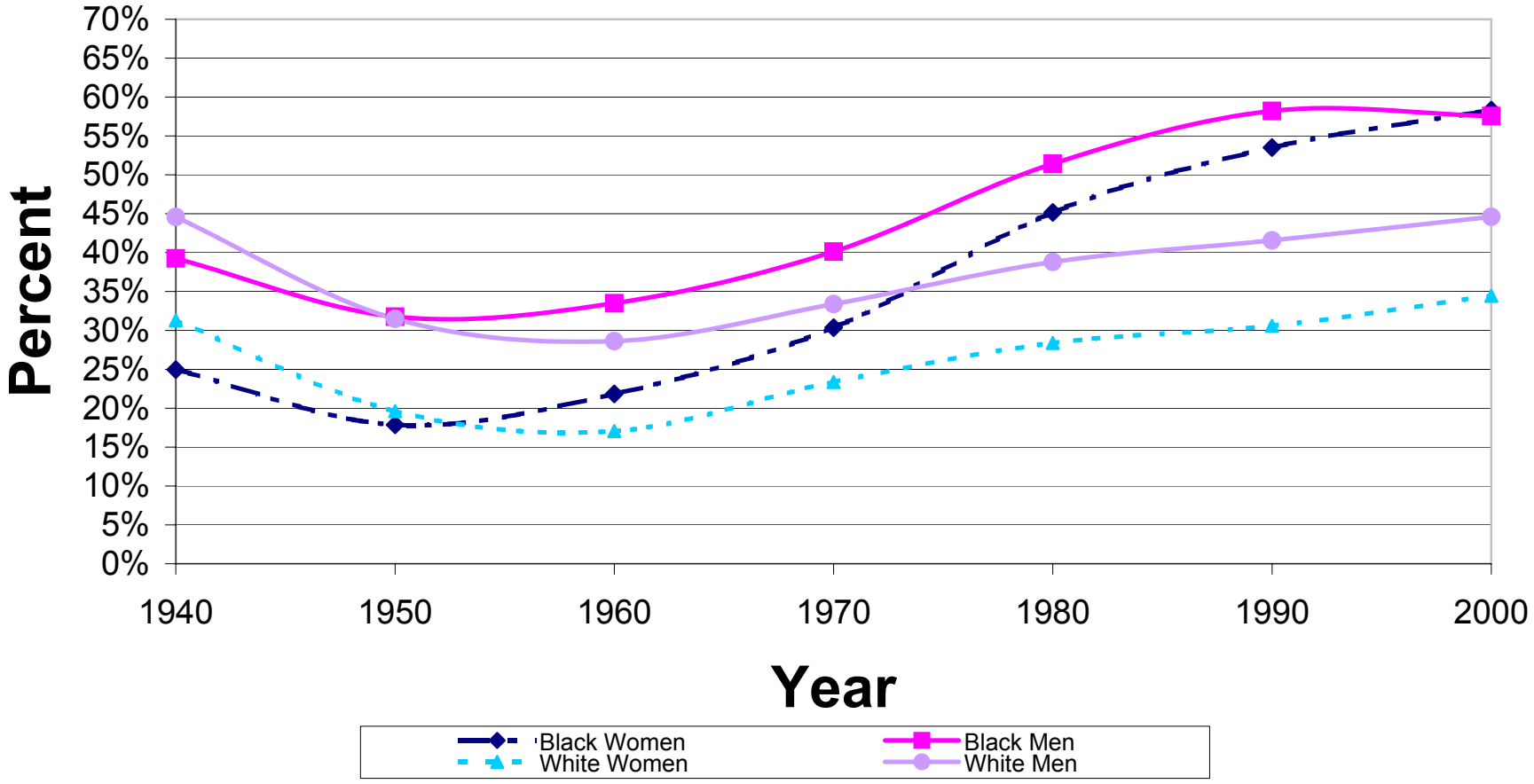


Figure 2a. Women's Educational Attainment by Year

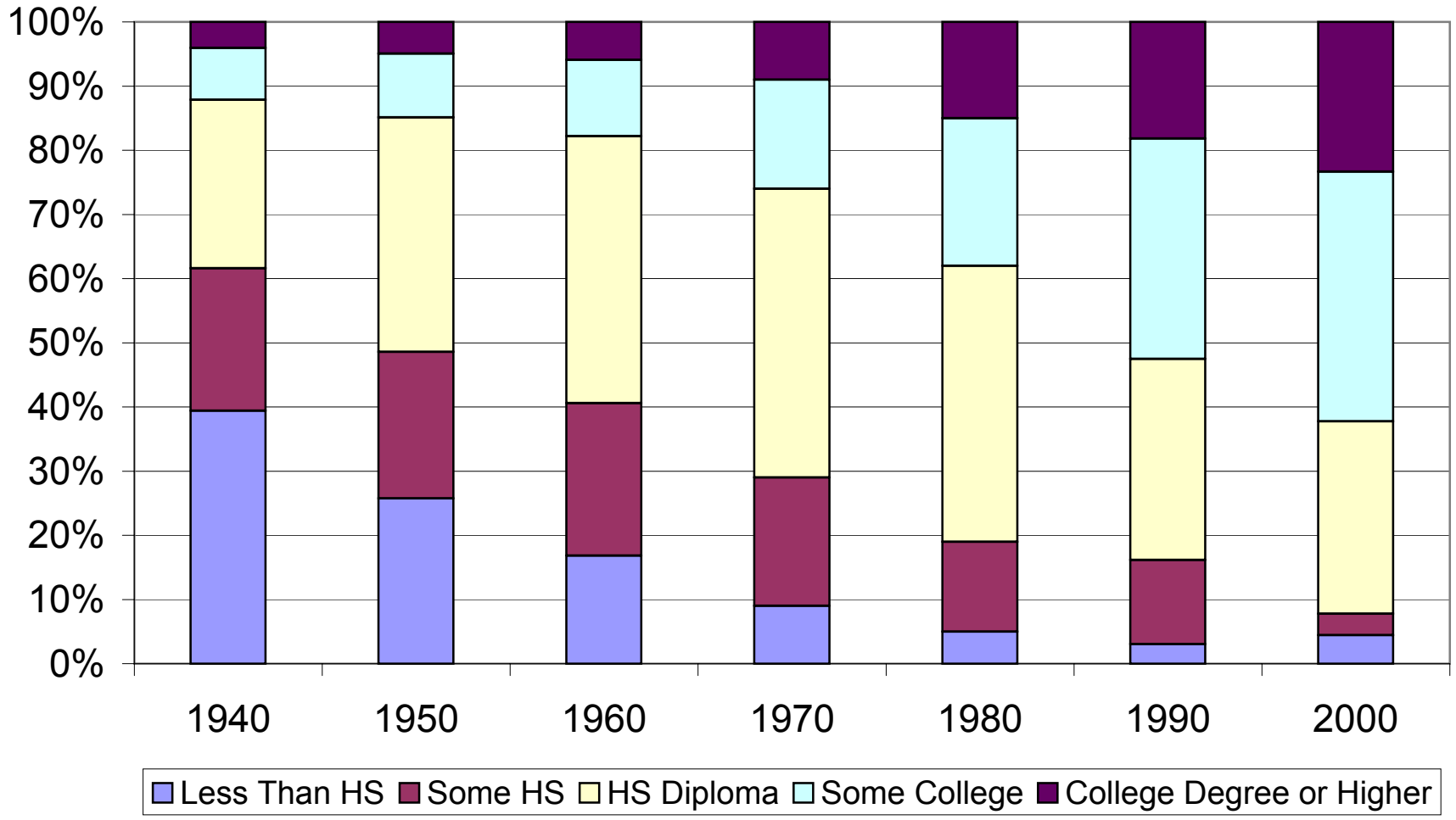
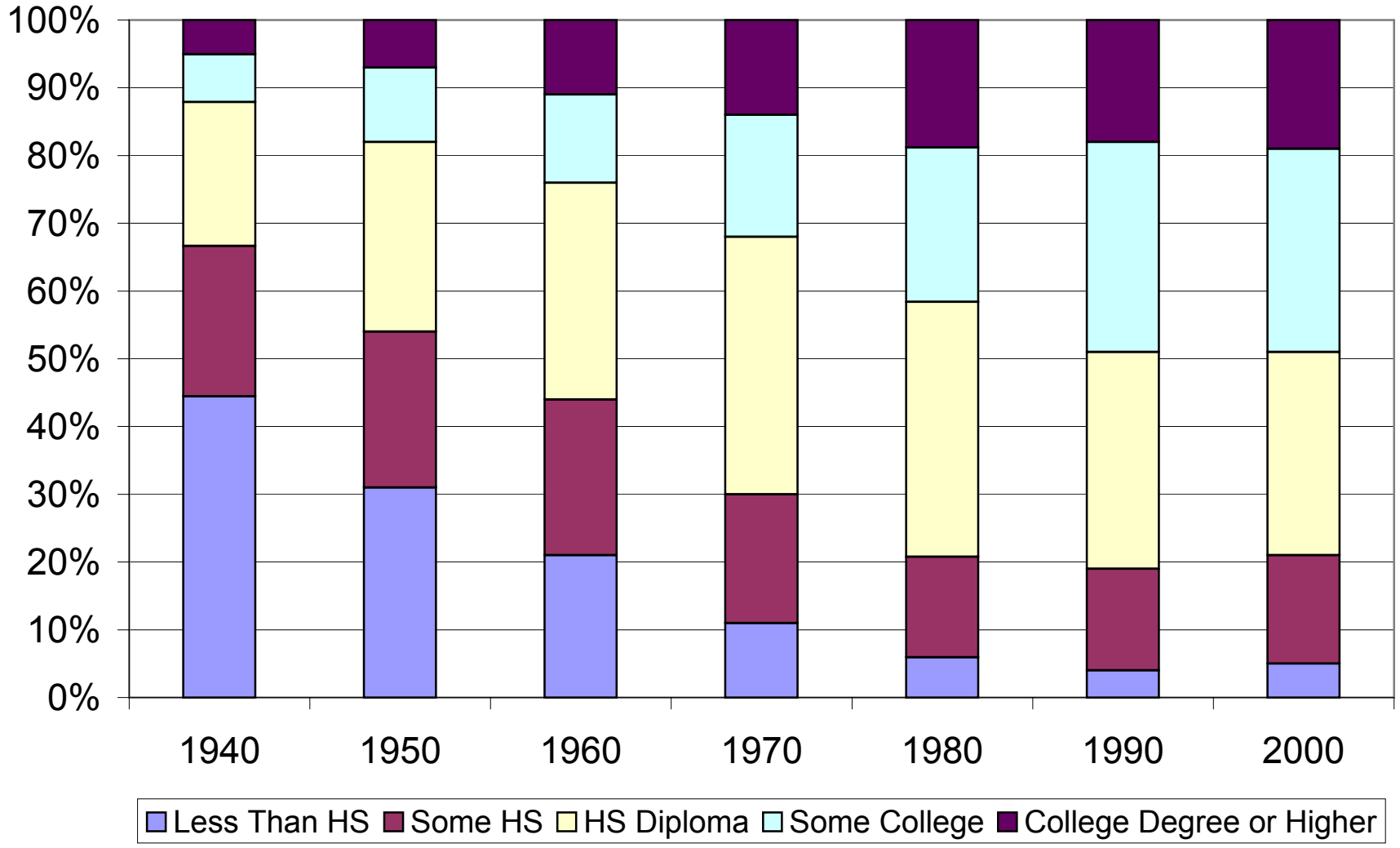


Figure 2b. Men's Educational Attainment by Year



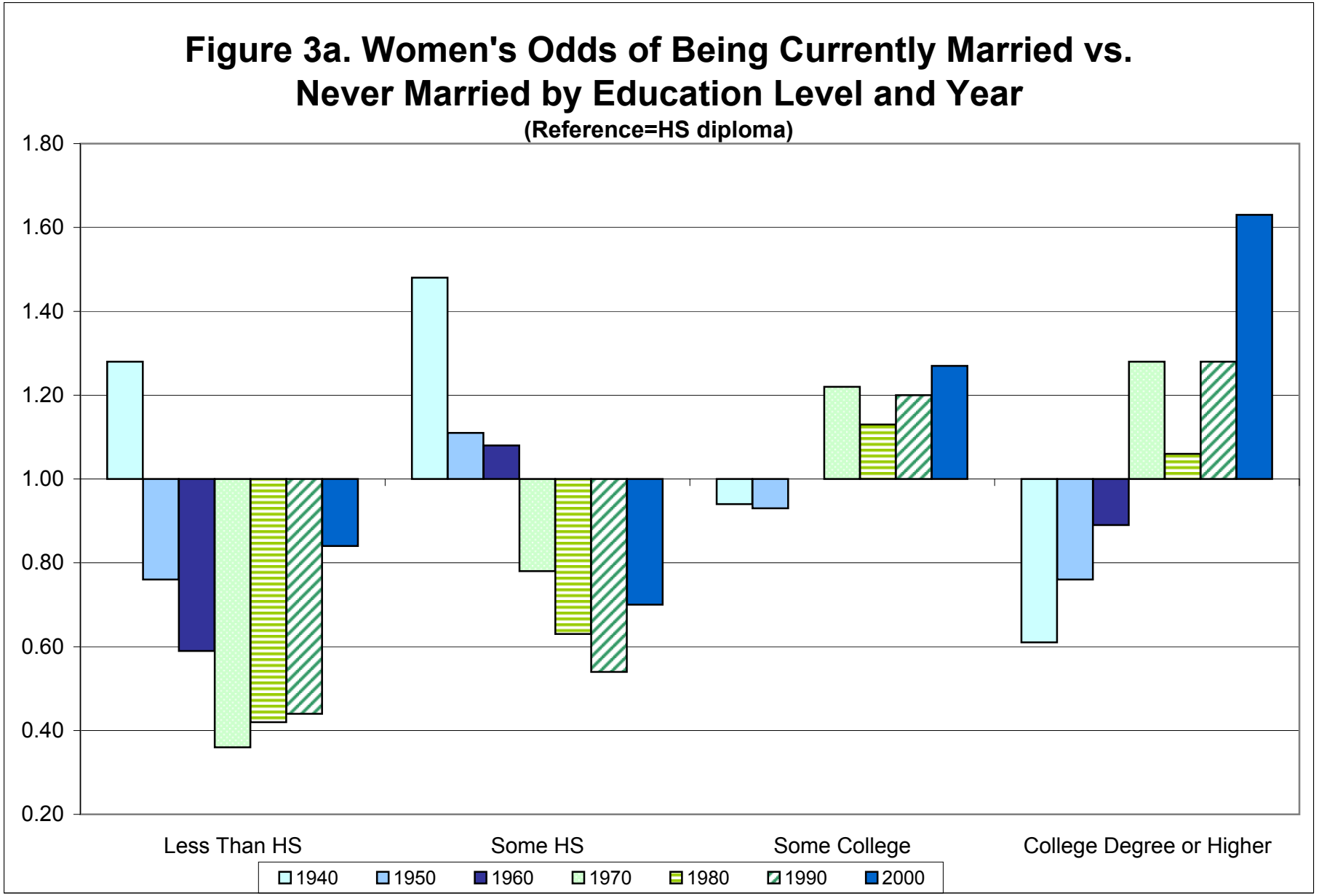


Figure 3a. Women's Odds of Being Currently Married vs. Never Married by Education Level and Year
(Reference=HS diploma)
1.80
1.60
1.40
1.20
1.00
0.80
0.60
0.40
0.20
Less Than HS
Some HS
Some College
College Degree or Higher
1940
1950
1960
1970
1980
1990
2000

Figure 3b. Men's Odds of Being Currently Married vs. Never Married by Education Level and Year

(Reference=HS diploma)

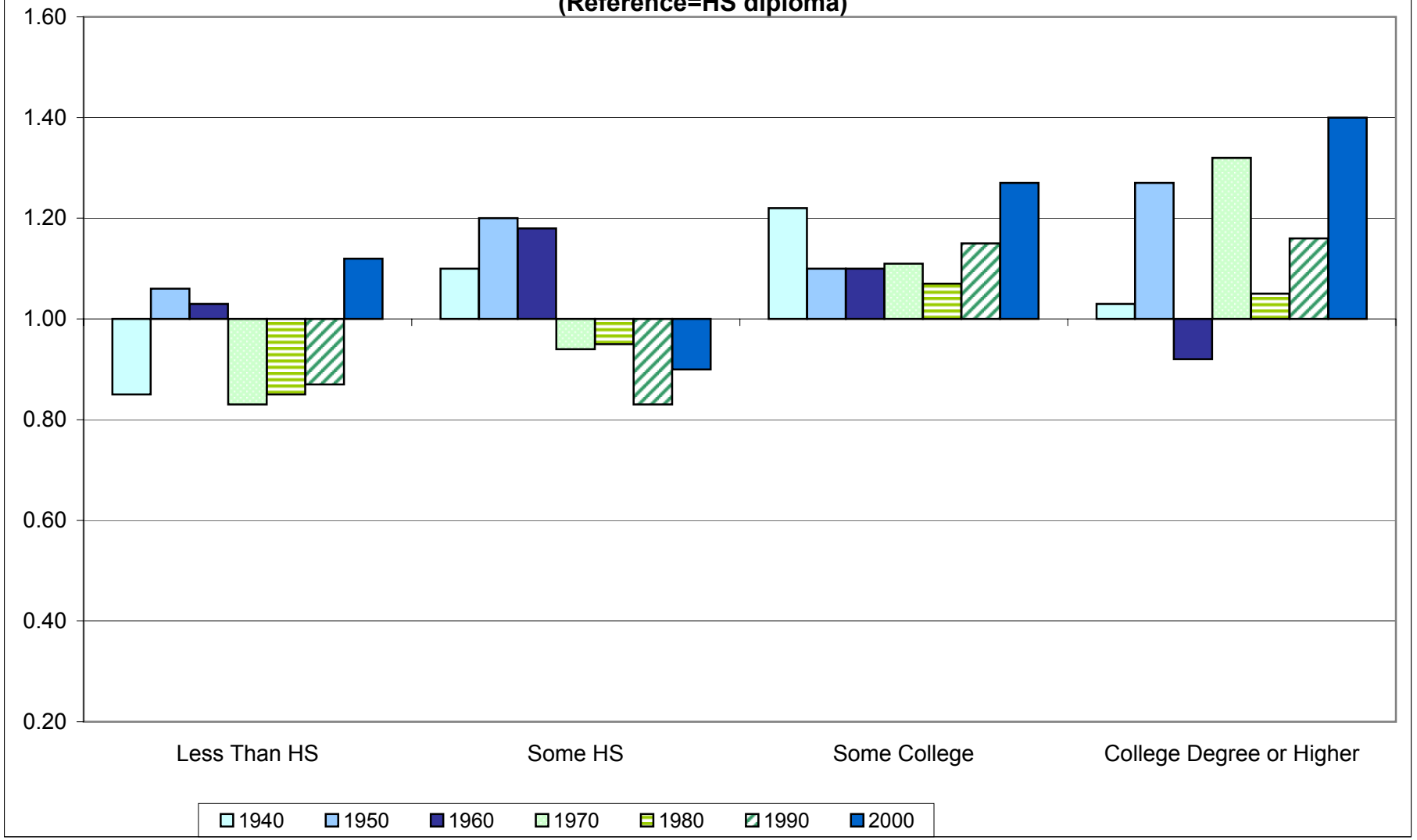
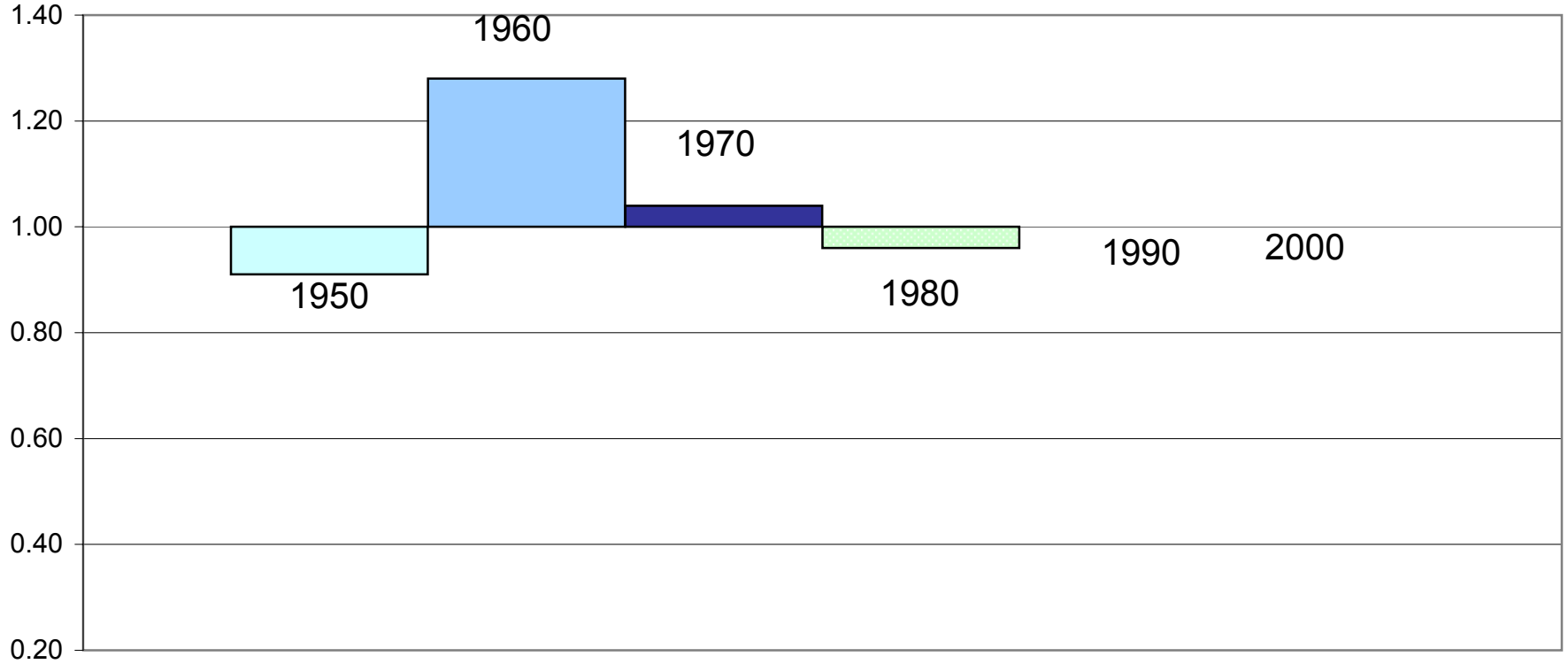


Figure 4a. Women With Income Over 75th Percentile Odds of Being Currently Married vs. Never Married by Income by Year



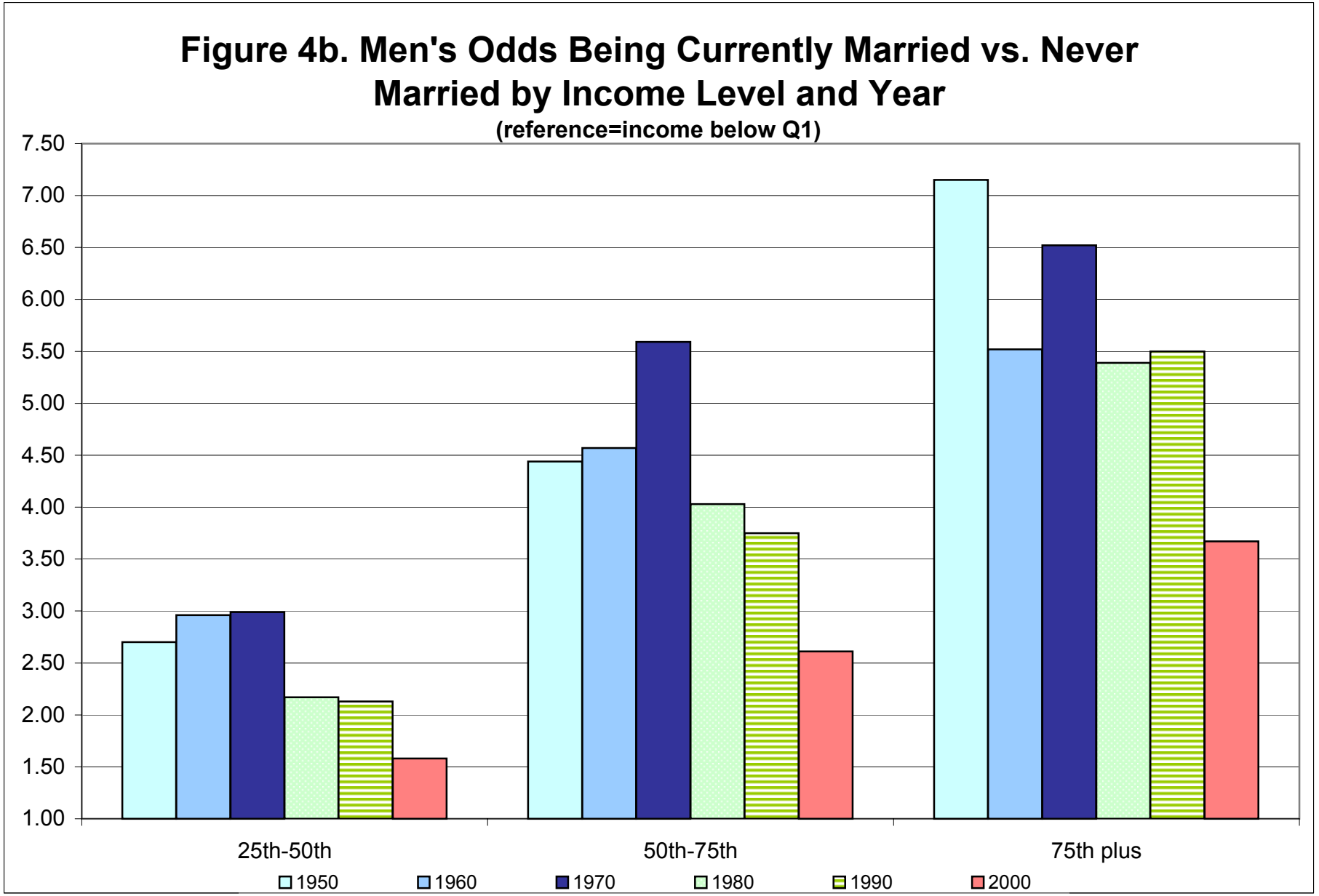


Figure 4b. Men's Odds Being Currently Married vs. Never Married by Income Level and Year
(reference=income below Q1)
7.50
7.00
6.50
6.00
5.50
5.00
4.50
4.00
3.50
3.00
2.50
2.00
1.50
1.00
25th-50th
50th-75th
75th plus
1950
1960
1970
1980
1990
2000

Table 5a. Multivariate Regression for Women: Coefficients for Currently Married Vs. Never Married by Year
Reference Category is Never Married

	Currently Married vs. Never Married						
	1940	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**
	B	**B**	**B**	**B**	**B**	**B**	**B**
Education (HS Diploma is ref.)							
Less Than HS	0.25 ***	-0.27 ***	-0.53 ***	-1.03 ***	-0.88 ***	-0.81 ***	-0.18 ***
Some HS	0.39 ***	0.10 **	0.07 **	-0.25 ***	-0.47 ***	-0.61 ***	-0.35 ***
Some College	-0.07 *	-0.07	0.00	0.20 ***	0.13 ***	0.18 ***	0.24 ***
College Degree or Higher	-0.49 ***	-0.28 ***	-0.11 **	0.25 ***	0.06 ***	0.25 ***	0.49 ***
Income over 75 Percentile	----------	-0.10 **	0.25 ***	0.04 *	-0.04 *	0.00	0.00
Age (18 to 24 is ref.)							
25 to 29	1.49 ***	0.86 ***	0.74 ***	0.91 ***	1.16 ***	1.25 ***	1.07 ***
30 to 34	1.98 ***	1.05 ***	1.06 ***	1.14 ***	1.52 ***	1.65 ***	1.45 ***
35 to 39	2.23 ***	1.22 ***	1.22 ***	1.34 ***	1.76 ***	1.98 ***	1.69 ***
Race (White is Ref.)							
Black	0.08 **	-0.02	-0.67 ***	-1.60 ***	-2.06 ***	-2.23 ***	-1.79 ***
Asian	-0.44 ^	-0.57 ^	-0.33 **	-0.65 ***	-0.18 ***	-0.15 ***	-0.30 ***
Other	-0.22 ^	-1.02 **	-1.33 ***	-0.79 ***	-0.64 ***	-0.99 ***	-0.38 ***
Foreign Born	0.12 ***	0.27 ***	0.25 ***	0.27 ***	0.40 ***	0.45 ***	0.86 ***
Employment (Not In Labor Force is ref.)							
Employed	-2.65 ***	-1.35 ***	-1.08 ***	-0.79 ***	-0.29 ***	-0.08 ***	-0.39 ***
Unemployed	-3.53 ***	-1.58 ***	-1.02 ***	-0.74 ***	-0.55 ***	-0.51 ***	-0.43 ***
Currently In School	-3.96 ***	-2.54 ***	-2.32 ***	-2.10 ***	-1.40 ***	-0.92 ***	-0.81 ***
Any Child in HH	17.30	4.62 ***	19.61	3.26 ***	2.88 ***	2.71 ***	2.64 ***
Region (ref. Is Northeast)							
Midwest	0.35 ***	0.48 ***	0.40 ***	0.40 ***	0.33 ***	0.25 ***	0.25 ***
South	0.53 ***	0.60 ***	0.56 ***	0.63 ***	0.68 ***	0.55 ***	0.49 ***
West	0.75 ***	0.77 ***	0.64 ***	0.42 ***	0.34 ***	0.20 ***	0.25 ***
Metropolitan	-0.12 ***	-0.04	-0.03 ^	-0.14 ***	-0.29 ***	-0.33 ***	-0.23 ***
Farm	-0.43 ***	-0.51 ***	-0.29 ***	-0.43 ***	-0.09 ^	0.06	0.24 ***
Own Home	-0.80 ***	----------	-0.47 ***	-0.32 ***	0.51 ***	0.55 ***	0.70 ***

Notes: *** indicates p<.0001; ** indicates p<.001; * indicates p<.01; ^ indicates p<.10

Table 5b. Multivariate Regression for Women: Coefficients for Previously Married Vs. Never Married by Year
Reference Category is Never Married

	Previously Married vs. Never Married						
	1940	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**
	B	**B**	**B**	**B**	**B**	**B**	**B**
Education (HS Diploma is ref.)							
Less Than HS	0.66 ***	0.37 ***	0.09 *	-0.30 ***	-0.40 ***	-0.42 ***	-0.16 ***
Some HS	0.70 ***	0.51 ***	0.49 ***	0.20 ***	-0.01	-0.19 ***	-0.16 ***
Some College	-0.12 *	-0.07	-0.04	0.00	-0.05 *	0.00	0.08 ***
College Degree or Higher	-0.61 ***	-0.55 ***	-0.53 ***	-0.36 ***	-0.60 ***	-0.64 ***	-0.67 ***
Income over 75 Percentile	----------	0.47 ***	1.13 ***	0.82 ***	0.66 ***	0.44 ***	0.29 ***
Age (18 to 24 is ref.)							
25 to 29	1.34 ***	0.84 ***	0.55 ***	0.80 ***	1.33 ***	1.29 ***	1.28 ***
30 to 34	2.02 ***	1.04 ***	0.93 ***	1.09 ***	1.93 ***	1.90 ***	2.09 ***
35 to 39	2.45 ***	1.33 ***	1.18 ***	1.35 ***	2.23 ***	2.40 ***	2.59 ***
Race (White is Ref.)							
Black	0.94 ***	1.19 ***	0.57 ***	-0.57 ***	-1.18 ***	-1.31 ***	-1.18 ***
Asian	-0.73 ^	-1.45 *	-0.57 ***	-0.74 ***	-0.43 ***	-0.31 ***	-0.55 ***
Other	0.76 ***	-0.24	-0.58 ***	-0.32 **	-0.24 ***	-0.43 ***	-0.30 ***
Foreign Born	-0.16 **	0.37 ***	0.05	-0.07 ^	-0.07 *	0.08 **	0.10 ***
Employment (Not In Labor Force is ref.)							
Employed	-0.70 ***	-0.33 ***	-0.28 ***	-0.24 ***	0.33 ***	0.29 ***	-0.01
Unemployed	-0.49 ***	0.07	0.08	0.04	0.37 ***	0.25 ***	0.73 ***
Currently In School	-2.07 ***	-1.39 ***	-1.76 ***	-1.39 ***	-0.68 ***	-0.36 ***	-0.16 ***
Any Child in HH	17.81	3.89 ***	19.72	3.30 ***	2.77 ***	2.45 ***	1.48 ***
Region (ref. Is Northeast)							
Midwest	0.40 ***	0.41 ***	0.38 ***	0.28 ***	0.27 ***	0.24 ***	0.28 ***
South	0.74 ***	0.65 ***	0.75 ***	0.57 ***	0.63 ***	0.60 ***	0.61 ***
West	1.17 ***	0.92 ***	0.91 ***	0.60 ***	0.48 ***	0.33 ***	0.26 ***
Metropolitan	-0.03	0.00	0.05 ^	-0.03	-0.09 ***	-0.22 ***	-0.29 ***
Farm	-0.85 ***	-1.01 ***	-0.70 ***	-0.70 ***	-0.95 ***	-0.61 ***	-0.68 ***
Own Home	-0.76 ***	----------	-0.98 ***	-0.93 ***	-0.67 ***	-0.44 ***	-0.46 ***

Notes: *** indicates p<.0001; ** indicates p<.001; * indicates p<.01; ^ indicates p<.10