

*Financial Prospects and Union Dissolution in Young Adulthood*

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*ABSTRACT*

Socioeconomic resources have been identified as a major source of stress for romantic partners and have important implications for relational processes. However, despite decades of family research linking financial hardship to union dissolution, there is limited work focused on young adults. Additionally, although there is some support for the use of subjective indicators, this prior work has relied primarily on objective measures to reflect socioeconomic resources. Using data from the Toledo Adolescent Relationships Study (TARS), we found that subjective socioeconomic measures were associated with union dissolution whereas objective socioeconomic indicators were not. More specifically, we showed that the financial prospects of young adults' partners were negatively associated with dissolution, net of key sociodemographic and relationship correlates. Our study pointed to the importance of considering various types of socioeconomic measures in family and demographic research, especially among populations that have prolonged pathways to financial independence.

## *INTRODUCTION*

The dissolution of a romantic relationship has become an increasingly common experience for individuals with important implications for their health and wellbeing (Fincham & Cui, 2010; Le, Dove, Agnew, Korn, & Mutso, 2010). Thus, the stability of coresidential and dating relationships has become an important area of research over the past few decades. In addition to overall trends in union stability, researchers have explored various correlates of union dissolution (Le et al., 2010), with a particular emphasis being placed on socioeconomic resources. Indeed, socioeconomic resources have been identified as an important correlate of union dissolution, as previous research has linked financial hardship to increased odds of breaking up (for reviews of the literature, see Conger, Conger, & Martin, 2010 and White & Rogers, 2000). The bulk of this prior work, however, has focused on the stability of marital unions and may have overlooked an important population of individuals: young adults.

The exclusion of young adults from the broader literature on socioeconomic resources and union dissolution is notable. Not only are romantic relationships in young adulthood short-lived (Cohen, Chen, Hartmark, & Gordon, 2003; Halpern-Meekin, Manning, Giordano, & Longmore, 2013), they are also most vulnerable to economic uncertainty. Due to an economic recession that has altered the educational and career trajectories of many, young adults today experience heightened levels of economic instability (Pew Research Center, 2012a). Thus, a focus on young adulthood is important because individuals are more likely to endure financial stress and experience relationship instability, during young adulthood.

The current investigation used data from the Toledo Adolescent Relationships Study (TARS) to examine the association between socioeconomic resources and union dissolution in young adulthood. We focused on both subjective and objective indicators of socioeconomic

resources, arguing for the importance of considering subjective measures in family and demographic research. To examine the extent to which socioeconomic resources have an independent effect on union dissolution, we included a variety of correlates reflecting sociodemographic and relationship characteristics, as well as relationship dynamics. Due to the nature of the data, TARS provided us with the unique opportunity to assess the relative importance of socioeconomic resources, sociodemographic measures, relationship characteristics, and relationship dynamics to union dissolution. Our study provided new insight into relationship instability in young adulthood and had important implications for young adults' wellbeing and future union experiences.

## *BACKGROUND*

### *Romantic Relationships in Young Adulthood*

Estimates suggest that most young adults are involved in romantic relationships (Sorgi, Chen, Dean, & Harris, 2016), but there appears to be substantial variation in union experiences. According to Child Trends (2013), the majority of young adults are in dating relationships, followed by cohabiting and marital unions. Additionally, researchers (Lamidi & Manning, 2016; Schoen, Landale, & Daniels, 2007) have shown that cohabitation has become the most common union among young adults, replacing marriage as the 'new normal.' However, despite variation in union types and transitions, young adults frequently experience the dissolution of romantic relationships (Cohen et al., 2003; Halpern-Meekin et al., 2013; Shulman & Connolly, 2006). Although some scholars (Arnett, 2000; Arnett, 2004) attribute the fleeting-nature of young adult relationships to romantic exploration, previous research suggests that young adults do not often end a relationship to explore other romantic options, but rather do so because of poor relationship quality. Indeed, researchers have linked poor relationship quality to union dissolution (Bulanda

& Brown, 2007; Le et al., 2010), but one factor that has yet to be explored among young adults is socioeconomic resources.

### *Economic Instability in Young Adulthood*

Achieving financial stability and independence represents an important developmental task of young adulthood (Arnett, 2000; Furstenberg, Kennedy, McLoyd, Rumbaut, & Settersten, 2004), as individuals are expected to spend their early adult years pursuing higher education to advance their career opportunities (Copp, 2014). Although young adults today are more likely than ever to have a high school diploma and college degree (Pew Research Center, 2012a), their path to economic stability has become elusive. Compared to middle-aged and older adults, young adults are among those who were most effected by the economic recession. Not only have they had to compromise their long-term plans by taking a job ‘just to get by,’ but many feel as if they do not have the education or training necessary to get ahead in life. Additionally, feelings of job insecurity are high, as most young adults feel vulnerable to the instability of the economic landscape (Pew Research Center, 2012b). Undoubtedly, economic uncertainty has become a common experience for many young adults with widespread consequences for their wellbeing, involvement in risk behaviors, and romantic relationship trajectories.

### *Economic Conditions and Union Dissolution*

Most prior research has linked socioeconomic resources to union dissolution using indicators such as education, employment, and income (see Conger et al., 2010 and White & Rogers, 2000 for reviews). More specifically, researchers have shown that fewer financial resources, including lower educational attainment (Heaton, 2002; Manning & Cohen, 2012; Orbach, Veroff, Hassan, & Horrocks, 2002; Poponoe, 2007; Sweeney & Phillips, 2004), unemployment (Amato, 2010, Bramlett & Mosher, 2002), and lower earnings (Bramlett &

Mosher, 2002; Poponoe, 2007; Wu & Pollard, 2000) are associated with higher odds of marital dissolution. Though less studied, some scholars (Bramlett & Mosher, 2002; Lichter, Qian, & Mellott, 2006; Manning, Brown, & Stykes, 2016) have demonstrated that financial hardship has a similar effect on the dissolution of cohabiting couples. This prior work provides clear evidence of a link between socioeconomic resources and union dissolution, but our understanding of this association is complicated by its focus on objective economic indicators.

Although objective economic measures (education, employment, and income) are informative, subjective economic indicators may be particularly relevant for young adults. In general, subjective indicators reflect an individual's perceptions of their experience and capture how they feel in the context of their own standards (Diener & Suh, 1997; Western & Tomaszewski, 2016). Thus, subjective economic measures reflect how an individual feels about their financial situation, including feelings of job insecurity (Fox & Chancey, 1998) or financial prospects (Kinnunen & Pulkkinen, 1998). Compared to objective measures, subjective economic indicators are important to consider among young adults for two reasons. First, while they have an objective basis, subjective interpretations do not always correspond with young adults' objective economic realities. Demonstrating the mismatch between subjective interpretations and objective realities, estimates suggest that amid great economic uncertainty, young adults feel optimistic about their financial futures (Pew Research Center, 2012b). Second, subjective economic indicators are more dynamic in nature and more accurately capture the prolonged paths that young adults take to achieve financial independence.

Support for the use of subjective socioeconomic indicators in family research spans several decades, yet research using such indicators to examine the association between economic conditions and union dissolution has been limited (White & Rogers, 2000). Researchers have

linked subjective economic measures to marital quality, demonstrating that feelings of job insecurity and poor financial prospects are associated with levels of satisfaction (Fox & Chancey, 1998; Voydanoff & Donnelly, 1988), increased conflict (Broman, Hamilton, & Hoffman., 1990; Fox & Chancey, 1998; Hughes & Galinsky, 1994; Kinnunen & Pulkkinen, 1998), and greater instability (Fox & Chancey, 1998). Due to the strong association between relationship quality and union dissolution (Le et al., 2010; Sayer & Bianchi, 2000), it is anticipated that subjective economic indicators will be related to dissolution in the same manner. Thus, we expected that poor financial prospects would be associated with higher odds of dissolution in young adulthood.

At an individual-level, fewer socioeconomic resources are associated with union dissolution (Conger et al., 2010; White & Rogers, 2000), but from a dyadic perspective, the consideration of the partner's financial prospects is also important. Previous research (Buss, Shackelford, Kirkpatrick, & Larsen, 2001; Manning, Giordano, Longmore, & Hocevar, 2010) has shown that the economic potential of romantic partners is particularly valued by young adults. More specifically, researchers demonstrated that young adults have placed increasing importance on having partners with good financial prospects over the past few decades (Buss et al., 2001). Additionally, recent estimates from TARS suggest that young adults are concerned about the economic potential of their romantic partners, with the majority considering their partners' financial futures as important (Manning et al., 2010). Clearly, young adults today seek partners with economic potential. Thus, we expected that the financial prospects of young adults' partners would be associated negatively with union dissolution. Additionally, among a cohort of young adults who value financial security in their relationships, we anticipated that the financial prospects of young adults' partners would be more consequential to dissolution than their own socioeconomic resources.

### *Possible Confounding Factors*

Our analysis included the following sociodemographic characteristics that have important implications for union dissolution: racial composition of the relationship, age difference between romantic partners, and family structure. Researchers (Bratter & King, 2008; Zhang & Van Hook, 2009) have also demonstrated that risk of dissolution is greater among interracial, compared to same-race, relationships. Additionally, relationships in which there is a significant age difference between partners have higher odds of dissolution than those relationships in which the partners are the same age (Joyner, Manning, & Bogle, 2017). Prior work (Amato, 2010; Amato & DeBoer, 2001). has also showed that the odds of dissolution are lower among married individuals who lived in a household with continuously married parents.

Characteristics of romantic relationships, as well as relationship dynamics, are also important to consider when examining union dissolution. Union dissolution is generally more common in nonmarital unions than marital unions (Lyngstad & Jalovaara, 2010). Relationships longer in duration have lower odds of dissolution than relationships shorter in duration (Bulanda & Brown, 2007; Le et al., 2010; Lichter et al., 2006). The presence of stepchildren in the household is associated with greater risk of divorce, whereas shared children increase the stability of marital unions (Amato, 2010). Prior work (Manning, 2004) has demonstrated, however, that neither stepchildren nor shared children are associated with the dissolution of cohabiting unions.

### *CURRENT INVESTIGATION*

Using data from TARS, we examined the association between the financial prospects of young adults' romantic partners and union dissolution. We expected that young adults who felt their partners had poor financial prospects would have higher odds of dissolution than those



young adults who felt their partners had bright financial futures. We anticipated that this association would persist, net of socioeconomic, sociodemographic, and relationship characteristics, as well as relationship dynamics. We also assessed the relative importance of subjective and objective socioeconomic indicators. We expected that subjective indicators, specifically financial prospects, would be more strongly associated with union dissolution than objective socioeconomic indicators, including school enrollment and employment status. Moreover, we anticipated that the socioeconomic indicators would be more consequential to dissolution than the sociodemographic measures, relationship characteristics, and relationship dynamics.

The current investigation made several important contributions to our understanding of union dissolution. First, we focused on an understudied population in the broader family and demographic literature: young adults. Although the stability of romantic relationships has become an important area of research over the past few decades (Le et al., 2010), few studies have considered the socioeconomic correlates of the dissolution of dating, cohabiting, and marital unions. Given the variation in young adults' union experiences, there is a relevant need to understand the association between socioeconomic characteristics and dissolution in young adulthood. Second, we provided a recent analysis assessing the relative importance of subjective and objective socioeconomic indicators. There has been considerable debate about the utility of subjective and objective socioeconomic indicators within the family literature (White & Rogers, 2000), yet research assessing the relative importance of these measures is limited. Finally, we included a variety of measures reflecting sociodemographic and relationship characteristics, as well as relationship dynamics, to examine the extent to which socioeconomic resources had an independent effect on union dissolution.

## *METHOD*

### *Data*

The data were from the first, fourth, and fifth interviews of TARS. TARS is a longitudinal study based on a stratified random sample of adolescents who were registered for the 7<sup>th</sup>, 9<sup>th</sup>, and 11<sup>th</sup> grades in Lucas County, Ohio during the fall of 2000. Currently, data has been collected over a ten-year span, consisting of five interviews, with the first interview collected in 2001 and the fifth interview in 2012. The initial sample, developed by the National Opinion Research Center, was drawn from student rosters from 62 schools across seven different school districts and included over-samples of Black and Hispanic adolescents. The student rosters were made accessible through Ohio's Freedom of Information Act. Although the sampling frame of the TARS data was based on school enrollment, school attendance was not required for inclusion in the sample. The sample at the first interview included 1,321 respondents and the fifth interview retained 1,021 valid respondents, or 77 percent of the first interview. Compared with descriptive data from the 2011 American Community Survey, at the fifth interview, the TARS sample was similar sociodemographically to young adults living in the U.S. in terms of gender, race, educational attainment, employment status, and union status.

### *Analytic Sample*

The analytic sample (n=559) consisted of respondents who had valid data at the fourth and fifth interviews (n=943). Sample restrictions included respondents who were not in a current relationship (n=306) and respondents who reported on a same-sex relationship (n=12) at the fourth interview. Respondents who were 17 years old at the fourth interview were also excluded from the analyses (n=20). Finally, respondents who identified their partner's (n=41) or their own (n=5) race/ethnicity as 'other' were excluded from the analyses. Because missing data are not a

significant issue in TARS, mean and modal imputation were used to correct for any missing data. The TARS data were well-suited for this study because they provided detailed subjective and objective measures of socioeconomic resources. Additionally, these data provided a variety of measures reflecting sociodemographic and relationship characteristics, as well as those representing relationship dynamics, that allowed for the independent effect of financial prospects on union dissolution to be assessed.

### *Measures*

#### *Dependent Variable*

*Union dissolution* reflected whether the respondents were in romantic relationships at the fifth interview with their reported partners from the fourth interview. We used the following question to measure union dissolution: “Last time I talked to you, you were dating (living with, married to) [Partner]. Are you still with [Partner]?” Respondents who answered “no” were coded as having experienced union dissolution whereas respondents who answered “yes” were coded as having not experienced union dissolution.

#### *Independent Variables*

*Socioeconomic characteristics.* The *financial prospects* of the respondent’s partner were measured using a summed scale of three items from the fourth interview. Respondents were asked their level of agreement with the following statements: (1) “[Partner’s] financial future is bright”; (2) [Partner] doesn’t know what he/she wants as far as his/her job or future” (reverse coded); and (3) “I wish [Partner] had a better job” (reverse coded). Responses range from 1 – (strongly disagree) to 5 – (strongly agree). Scores on this summed scale range from 3 to 15, with higher scores reflecting better financial prospects ( $\alpha=.66$ ). *Enrollment in school* (respondent) was measured by a single item that reflected whether or not the respondents were in school at the

time of the fourth interview. Respondents who were enrolled in school were coded as the reference group. A similar item was used to measure whether or not (reference group) the respondent's partner was enrolled in school at the fourth interview. *Employment status* (respondent and partner) was measured at the fourth interview by the following categories: unemployed and employed (reference group).

### *Control Variables*

*Sociodemographic characteristics.* *Racial composition of the relationship* was measured by a single indicator that reflects whether the respondent was in an interracial (reference group) or same-race relationship. *Age difference* between partners was measured using a single indicator reflecting whether there is significant age difference between romantic partners. Scott and colleagues (2011) have suggested that the average age difference between young adult romantic partners is three years. Accordingly, respondents who were 4 years older or younger than their partner were coded as being in a relationship with a significant age difference. Respondents whose age was within 3 years of their partner were coded as being in a relationship with no significant age difference (reference group). *Gender* reflected whether the respondent's partner was male or female (reference group). *Family structure* was measured at the first interview by the following four categories: two-biological parent (reference group), stepfamily, single-parent family, and other family type.

*Relationship characteristics.* *Union status* was measured at the fourth interview by the following categories: dating (reference group), cohabiting, and married. *Relationship duration* was measured by a single question at the fourth interview. Respondents were asked, "How long have you and [Partner] been together?" Responses ranged from 1 – (less than a week) to 8 – (a year or more). *Shared children* were measured at the fourth interview and reflected whether or

not the respondent had children with his or her partner. Respondents who did not have children with their partners were coded as the reference group.

*Relationship dynamics.* *Verbal conflict* was based on the prior work of Longmore, Manning, Giordano, and Copp (2014) and was measured by a summed scale of three items from the fifth interview. Respondents were asked, “How often do you and [Partner]:” (1) “have disagreements or arguments,” (2) “have disagreements about your relationship,” and (3) “have disagreements about seeing other people?” Responses ranged from 1 – (never) to 5 – (very often). Scores on the summed scale ranged from 3 to 15, with high scores reflecting a greater frequency of verbal conflict ( $\alpha=.73$ ). *Trust* was measured with one question from the fourth interview. Respondents were asked their level of agreement with the following question: “There are times when [Partner] cannot be trusted.” Responses ranged from 1 – (strongly disagree) to 5 – (strongly agree). *Validation* was measured by a summed scale of two items from the fourth interview. Respondents were asked their level of agreement with the following two statements: (1) “[Partner] makes me feel good about myself” and (2) “Partner makes me feel attractive.” Responses ranged from 1 – (strongly disagree) to 5 – (strongly agree). Scores on this summed scale ranged from 2 to 10, with higher scores represented greater validation ( $\alpha=.79$ ). *Love* was measured with a single item from the fourth interview. Respondents were asked, “How much do you love [Partner]?” Responses range from 1 – (not at all) to 5 – (very much).

### *Analytic Strategy*

Descriptive statistics for all variables used in the analyses were presented in Table 1. Table 2 presented the multivariate logistic regression models that were used to assess the extent to which the financial prospects of young adults’ romantic partners were associated with union dissolution. Model 1 examined the relationship between financial prospects and union

dissolution, net of the objective socioeconomic measures. Model 2 added the sociodemographic indicators to the first model and Model 3 added the indicators reflecting relationship characteristics to the second model. The full model (Model 4) examined the association between the financial prospects of young adults' partners and union dissolution, net of the socioeconomic measures, sociodemographic indicators, relationship characteristics, and relationship dynamics. Standardized coefficients from the full model were assessed to determine the relative importance of all of the indicators included in the multivariate analyses.

## *RESULTS*

### *Descriptive Results*

Table 1 showed the descriptive statistics for the full sample (n=559), including the percentages/means, standard deviations, and ranges for each variable used in the multivariate analysis. About two-thirds (61.18%) of young adults experienced the dissolution of their relationships by the fifth interview whereas nearly two-fifths (38.82%) of young adults experienced relationship stability. The average level of financial prospects among young adults' partners was 10.85. This suggests that, on average, young adult respondents felt that their partners had bright financial futures. Supplementary analyses (not shown) demonstrated significant differences in mean level of financial prospects by union dissolution. More specifically, young adults who did not experience the dissolution of their relationship by the fifth interview reported higher levels of financial prospects of their romantic partners than those young adults who experienced the dissolution of their relationships.

Regarding the objective socioeconomic indicators, more than half (54.20%) of young adult respondents were enrolled in school at the fifth interview. Conversely, the majority (58.14%) of young adults indicated that their romantic partners were not in school at the fourth

interview. Over two-thirds (67.26%) of young adults were employed at the fourth interview whereas about one-third (32.74%) indicated that they were unemployed. Additionally, the vast majority (77.10%) of respondents reported that their partners were employed at the fourth interview. Supplementary analyses (not shown) demonstrated significant differences in mean level of financial prospects by partner's school enrollment and employment status. These analyses showed that average levels of financial prospects were significantly higher when young adults indicated that their romantic partners were enrolled in school (versus not in school) and when their partners were employed (versus unemployed).

About one-fifth (22.90%) of young adults reported that they were in an interracial relationship whereas nearly eighty percent (79.25%) indicated that they identified as the same race/ethnicity as their romantic partners. These percentages are consistent with the research of Sorgi and colleagues (2016), who reported that approximately one-fifth of young adults from the National Longitudinal Study of Adolescent to Adult Health (Add Health) were in an interracial relationship. The distribution reflecting the age difference between romantic partners showed that the majority (81.04%) of young adults were the same age as their partners. Nearly sixty percent (59.75%) of young adult respondents indicated that their partner was male whereas about percent (40.25%) reported that their partner was female. The majority of young adults lived in a two-biological parent family at the first interview, followed by single parent (22.18%), stepparent (13.24%), and other (12.16%) family types.

Most (62.79%) of young adults were in a dating relationship at the fourth interview whereas about twenty-seven percent (27.37%) and ten percent (9.84%) were in cohabiting and marital unions, respectively. The average level of relationship duration was 7.08. This suggests that, on average, young adults indicated that they were in a relationship with their romantic

partners for about nine months to one year. Over three-fourths (76.74%) of young adult respondents reported that they did not have any children with their romantic partners whereas about one-fourth (23.26%) indicated that they shared children with their partners.

Regarding relationship dynamics, the average level of verbal conflict was 6.71. This suggests that, on average, the frequency of disagreements young adult respondents had with their romantic partners was low. On average, young adults reported high levels of trust (3.98) and validation (8.16), suggesting that respondents largely trusted and felt validated by their partners. Finally, the average level of love was high (4.41) and showed that, on average, young adults indicated that they were in love with their partners.

### *Multivariate Results*

Table 2 presented the results from the logistic regression models predicting union dissolution. Model 1 examined the association between the financial prospects of young adults' partners and union dissolution, net of the objective socioeconomic indicators. Consistent with the bivariate results (not shown), financial prospects were negatively associated with dissolution. This suggests that young adults who felt that their partners had bright financial futures were significantly less likely to experience union dissolution than those who viewed their partners' financial prospects less positively. Compared to young adults who were employed, those who were not employed were significantly less likely to experience dissolution. Aside from the employment status of the young adult respondents, none of the other objective socioeconomic indicators were associated with union dissolution in Model 1. Financial prospects, as well as the employment status of young adult respondents, remained significantly associated with dissolution in the second model. Interestingly, none of the indicators reflecting the



sociodemographic characteristics (racial composition of the relationship, age difference, partner's gender, and family structure) were associated with union dissolution.

Model 3 examined the association between the financial prospects of the young adults' partners and union dissolution, net of the indicators reflecting socioeconomic, sociodemographic, and relationship characteristics. Consistent with prior models, financial prospects remained negatively and significantly associated with dissolution. The inclusion of relationship characteristics explained away the association between the employment status of young adult respondents and dissolution. Family structure was associated with dissolution in the third model, such that young adults who lived in an 'other' family type in adolescence had higher odds of experiencing dissolution than those young adults who lived in a two-biological-parent household in adolescence. Compared to young adults in dating relationships, those in cohabiting and marital unions were significantly less likely to experience dissolution. Relationship duration was negatively associated with dissolution, suggesting that young adults in relationships that were longer in duration had lower odds of experiencing a break-up than those in relationships that were shorter in duration. Additionally, young adults who had children with their romantic partners were significantly less likely to experience dissolution than those young adults who did not.

Model 4 (full model) showed the logistic regression models predicting union dissolution. Financial prospects remained negatively associated with dissolution in the full model, net of the socioeconomic measures, sociodemographic indicators, relationship characteristics, and relationship dynamics. In addition to financial prospects, the relationship characteristics (union status, relationship duration, and shared children) remained significantly associated with union dissolution. More specifically, young adults in cohabiting and marital unions had significantly

lower odds of experiencing a breakup than young adults in dating relationships. Additionally, relationship duration and shared children were negatively associated with dissolution. Regarding relationship dynamics, verbal conflict was positively associated with union dissolution. This suggested that young adults who reported greater frequency of verbal conflict had significantly higher odds of experiencing a breakup than those young adults who reported lower frequency of verbal conflict. Trust, validation, and love were not associated with union dissolution in the full model. Standardized coefficients (not presented) showed that relationship duration was the strongest predictor of dissolution, followed by union status, verbal conflict, shared children, and financial prospects, respectively.

### *DISCUSSION*

Socioeconomic resources have long been identified as an important correlate of union dissolution, but our understanding of this association is complicated by prior work's focus on objective socioeconomic measures. In this paper, we used detailed data to examine the associations between subjective and objective socioeconomic resources and union dissolution in young adulthood. We expected that socioeconomic resources would be associated with dissolution, specifically hypothesizing that young adults whose partners had poor financial prospects would have higher odds of experiencing a breakup. Additionally, we expected that subjective, compared with objective, indicators of socioeconomic resources would be more strongly associated with union dissolution, particularly in young adulthood.

Our results showed that young adults who rated their partners' financial prospects more poorly had higher odds of dissolution than those who felt their partners had bright financial futures. This finding persisted with the inclusion of the objective socioeconomic indicators, sociodemographic measures, relationship characteristics, and relationship dynamics.

Interestingly, however, the objective socioeconomic indicators (school enrollment and employment status) were not associated with dissolution in the full model. Although the results showed that relationship characteristics and dynamics were more strongly associated with union dissolution than financial prospects, our study pointed to the importance of considering subjective socioeconomic resources, especially when examining populations that have prolonged pathways to financial independence.

Although we provided new insights into union stability in young adulthood, there are several limitations to our research. First, due to data limitations, we were unable to assess the association between the financial prospects of young adult respondents and union dissolution. Future research would benefit from assessing the relative importance of the financial prospects of both romantic prospects to dissolution. Second, we relied on individual-level data, as the TARS does not provide quantitative, couple-level data. Although this research was concerned with young adults' perceptions, it is possible that respondents have misreported their romantic partners' sociodemographic information. Thus, future research should use couple-level data to provide a more nuanced, dyadic account of the association between socioeconomic characteristics and union dissolution. Finally, despite sharing similar sociodemographic characteristics to national average, the TARS data are not nationally representative. Therefore, we are unable to generalize our results to the entire U.S. population of young adults. Future research should replicate our study using nationally representative data, such as those provided by the Add Health study or the National Longitudinal Study of Youth (1997).

The role of financial prospects in young adult union stability should not be limited to a broader understanding. Thus, as a future step to our research, we plan to examine the gendered patterns that underlie the association between financial prospects and union dissolution.

Although women have made significant gains in the labor market (Bureau of Labor Statistics, 2014) and are increasingly viewed as important economic contributors in families, recent research suggests that the proportion of young adults in favor of the male breadwinner/female caregiver household has increased (Fate-Dixon, 2017). Thus, gender represents an important factor when assessing the association between financial prospects and union dissolution, particularly in young adulthood. Given recent trends in labor force participation, as well as in household attitudes, three competing hypotheses emerge. These hypotheses include the following: (1) young adult women, compared with men, whose partners have poor financial prospects will have higher odds of dissolution, (2) young adult men, compared with women, whose partners have poor financial prospects will have higher odds of dissolution, and (3) financial prospects of young adults' partners will be negatively associated with dissolution, but will not vary by gender. Our future research will test these hypotheses.

We also intend to use alternate specifications of objective socioeconomic resources in the future. In the current investigation, enrollment in school and employment status were used to represent the objective socioeconomic indicators. As a future step to our research, we plan to use an indicator of gainful activity—modeled after the research of Alvira-Hammond, Longmore, Manning, & Giordano (2014)—to reflect objective socioeconomic characteristics. We also plan to assess indicators of educational attainment and income. The next steps of our research will further our understanding of the gendered dynamics of romantic relationships in young adulthood, as well as provide a new lens on the importance of economic certainty in the way young adults navigate their relationships.

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## Appendix A.

Table 1. Descriptive Statistics (n=559)

	Percentage/Mean	SD	Range
<i>Dependent Variable</i>			
Union Dissolution			
Experienced dissolution	61.18 %		
No dissolution	38.82 %		
<i>Independent Variables</i>			
<i>Socioeconomic Characteristics</i>			
Financial Prospects (Partner)	10.85	2.57	3 - 15
School Enrollment (Respondent)			
Enrolled in school	54.20 %		
Not in school	45.80 %		
Education (Partner)			
Enrolled in school	41.86 %		
Not in school	58.14 %		
Employment Status (Respondent)			
Employed	67.26 %		
Unemployed	32.74 %		
Employment Status (Partner)			
Employed	77.10 %		
Unemployed	22.90 %		
<i>Control Variables</i>			
<i>Sociodemographic Characteristics</i>			
Interracial Relationship			
Interracial	20.75 %		
Same-race	79.25 %		
Age Difference			
Different age	18.96 %		
Same age	81.04 %		
Gender			
Male	59.75 %		
Female	40.25 %		
Family Structure (Respondent)			
Two-biological parent	52.42 %		
Stepparent	13.24 %		
Single parent	22.18 %		
Other	12.16 %		

Source: Toledo Adolescent Relationships Study (TARS)

*Table 1 continued. Descriptive Statistics (n=559)*

	<i>Percentage/Mean</i>	<i>SD</i>	<i>Range</i>
<i>Control Variables</i>			
<i>Relationship Characteristics</i>			
Union Status			
Dating	62.79 %		
Cohabiting	27.37 %		
Married	9.84 %		
Relationship Duration	7.09	1.55	1 - 8
Shared Children			
Yes	23.26 %		
No	76.74 %		
<i>Relationship Dynamics</i>			
Verbal Conflict	6.71	2.34	3 - 15
Trust	3.98	1.15	1 - 5
Validation	8.16	1.56	2 - 10
Love	4.41	0.95	1 - 5

Source: Toledo Adolescent Relationships Study (TARS)

Table 2. Logistic Regression Models Predicting Union Dissolution (n=559)

	Model 1	Model 2	Model 3	Model 4
<i>Independent Variables</i>				
<i>Socioeconomic Characteristics</i>				
Financial Prospects (Partner)	-0.10 **	-0.10 **	-0.12 **	-0.09 *
School Enrollment (Respondent) (Enrolled in school)				
Not in school	0.20	0.24	-0.30	-0.28
Education (Partner) (Enrolled in school)				
Not in school	0.31	0.29	-0.03	0.00
Employment Status (Respondent) (Employed)				
Unemployed	0.47 *	0.43 *	0.32	0.31
Employment Status (Partner) (Employed)				
Unemployed	0.07	0.04	0.11	0.17
<i>Control Variables</i>				
<i>Sociodemographic Characteristics</i>				
Racial Composition of the Relationship (Same-race)				
Interracial		0.01	0.20	0.17
Age Difference (Same-age)				
Different age		0.03	0.03	0.02
Gender (Partner) (Female)				
Male		0.06	0.29	0.28
Family Structure (Respondent) (Two-biological parent)				
Stepparent		-0.11	0.08	0.03
Single parent		0.22	0.38	0.27
Other		0.43	0.67 *	0.63
<i>Relationship Characteristics</i>				
Union Status (Dating)				
Cohabiting			-0.73 **	-0.70 **
Married			-1.57 **	-1.52 **
Relationship Duration			-0.42 ***	-0.41 ***
Shared Children (No)				
Yes			-0.69 *	-0.70 **
<i>Relationship Dynamics</i>				
Verbal Conflict				0.14 *
Trust				-0.01
Validation				0.08
Love				-0.21

Source: Toledo Adolescent Relationships Study (TARS)

Note: \*p<0.05; \*\*p<.01; \*\*\*p<.001