

The Changing Relationship between Economic Resources and Marriage in the 21st Century

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Abstract

The relationship between men's and women's economic resources and marriage has received a great deal of scholarly attention. In recent cohorts, both men's and women's economic resources are positively related to marriage. However, theory, from Oppenheimer (1988) to Edin and Kefalas (2005) and Cherlin (2005) predicts that the association between economic resources and marriage may have changed across cohorts. Yet, very little research actually tests for cross-cohort change in this association. For women, we might expect that the relationship between economic resources and marriage became increasingly positive from the 1960s. However, recent gender scholarship that finds evidence of a "stalled revolution" in gender progressivity suggests that this positive trend may have slowed. For men, economic resources have long been an important prerequisite of marriage, but the increasingly precarious labor market position of many young men may have precipitated a still stronger relationship for recent cohorts. We draw on cross-cohort data from the PSID to estimate event history models that examine the association between economic resources and marriage for both men and women for cohorts born 1949 to 1991. We assess whether this association changed across cohorts and if the change differed for men and women.

Keywords: family; economic resources; gender revolution; economic precarity; marriage

Introduction

Marriage remains highly salient for most Americans. Despite high rates of divorce, an increase in the number of children born to single mothers, and increases in the number of individuals cohabitating, Americans continue to associate marriage with prestige and aspire to it (Cherlin 2004), including among members of recent birth cohorts (Wang and Parker 2014). However, while marriage remains salient, a large body of theoretical and empirical research suggests that the social processes that lead to marriage have changed substantially over the past sixty years. In particular, the social meaning of economic resources for marriageability appears to have changed substantially from the mid-twentieth century to the present, especially along the lines of gender.

For women, the independent economic resources obtained through education and employment may have once been a detriment to marriage (Becker, 1981), but more recent research suggests that women's economic resources, like men's have become important positive predictors of marriage in the United States (Sweeney, 2002). For men, economic resources, long a normative pre-requisite of marriage (Davis and Blake, 1956), may have become more important still, with the "bar" for marriage rising in the face of declining economic prospects and increasing precarity for many workers (Kalleberg, 2000; Edin and Kefalas, 2007). These theories together suggest that the association between economic resources and transition to marriage may have changed substantially across cohorts since the mid-twentieth century.

However, although there is a large literature that investigates the relationship between economic resources and marriage for particular cohorts (i.e. Clarkberg, 1999; Oppenheimer et al., 2003; McClendon et al, 2014), little work has documented how that relationship may have changed across cohorts in the United States. The two studies that we are aware of that do so (Sweeney, 2002; Sassler and Goldscheider, 2004) are very valuable, but are also limited in several important respects. First, these studies make cross-cohort comparisons by assembling data from different datasets, resulting in models used for comparisons between cohorts that are—arguably—not comparable (Sweeney, 2002; Sassler and Goldscheider, 2004). Second, though these studies come to different conclusions, it is difficult to know if that is because of differences in the cohorts studied, model specifications, or data sets. Third, this work is limited in its comparative scope, examining cohorts born between 1944 at the earliest and 1970 at the latest. Indeed, we know of no other research that examines change for more recent birth cohorts or examines this relationship for cohorts over a long time period.

We suggest that the relationship between economic resources and marriage might have continued to change for men and women born after 1970, but for different reasons and potentially in different directions. There is widespread evidence of a *stalled gender revolution* (Mason & Lu 1988; England, 2010) in which trends toward greater gender progressivity on many dimensions have plateaued. We might expect similar dynamics in the changing association between women's economic resources and marriage. Additionally, given the decline in men's economic resources and the growing precarity of the economy (Kalleberg, 2009), we also expect that men's resources may have become even more important determinants of marriage for more recent cohorts. In sum, it is possible that the importance

of economic resources for marriage might differ for women and men at risk for marriage for different structural reasons; for the latter, changes in the economy might have changed the economic underpinnings of marriage in an era of precarity; for the former, changes in attitudes about gender might have led to a stall in the rising importance of women's resources for marriage.

We draw on fifty years of longitudinal panel data from the Panel Survey of Income Dynamics (PSID) covering the marriage histories of cohorts born between 1949 and 1991. We examine whether the association between employment and earnings and entry into marriage changed across these birth cohorts and we characterize the shape of the change. We examine, in particular, how gender may further moderate these changing associations.

Change in Gender Norms and Change in the Role of Women's Resources for Marriage

Just as women's economic position has undergone a fundamental transformation since the mid-twentieth century, so to, it seems likely, has the social meaning of women's economic resources for marriage. Even by the time Becker wrote *A Treatise on the Family* in 1981, to many he was already describing family life according to a model that was becoming increasingly unrepresentative of the population. Becker (1981) proposed a model of the family in which men specialized in the labor market, and women in non-market work. Noting the increasing entrance of women into the labor force (O'Connell and Bloom, 1987), Becker suggested that women's increasing labor force participation and economic resources might break that economic marital bargain and increase the independence, and so the non-marriage, of women. In short, that the association between women's economic resources and marriage would be negative.

However, the latter half of the twentieth century saw massive social, political, and institutional changes that marked the beginning of the gender revolution. Change in no-fault divorce made it possible for women to decouple themselves from undesirable partners and change in institutional practices enabled women to acquire more schooling (Martin & Parashar 2006). Improved contraceptive technology allowed women to obtain more education and to enter professions (Bailey 2006) and male-dominated occupations (England 2010). These cultural and legislative changes occurred in tandem with growing homogamy in partner choices, with men increasingly pairing with women with (favorable) economic resources. Synthesizing these changing circumstances, Oppenheimer (1988) suggests that increasing similarity in men's and women's educational and economic trajectories was likely to lead to greater similarity in how their resources were valued for marriage, that is to a positive association between women's resources and marriage.

However, despite clear trends towards gender equality in many domains, including labor force participation, educational attainment, occupational segregation, and household labor, there is now evidence of a *stalled revolution* in many markers of gender progressivity (England, 2010). For instance, Cotter, Hermsen, and Vanneman (2011) show that while there was strong movement towards less-traditional gender roles in the 1970s and 1980s, there has only been incremental change toward less-traditional gender roles since the mid-1990s. Cotter et al. (2011) also report that married mothers'

labor force participation declined around the mid-1990s, in conjunction with women's (declining) entry into male occupations, and peak in holding political office. This work documents a revolution that is *stalled*, but not one that has reversed. Other work goes so far as to suggest some reversal in gender progressivity. This idea has garnered traction in the popular press with intense coverage of women who forgo careers in favor of motherhood (Belkin, 2013).

Change in Economic Position and Change in the Role of Men's Economic Resources for Marriage

Men's economic resources have long been seen as a crucial determinant of marriage. Men who have attained higher levels of education, secured steady employment, and earned higher wages and salaries are seen as more "marriageable" (Davis and Blake, 1956; Oppenheimer, Kalmijn, & Ning 1997). Seen within Becker's (1981) model, men's part of the marital bargain is based in their economic success in the labor market.

However, while the economic and educational profiles of women improved from the 1960s to the 1990s, the story is different for men as documented in their diminishing economic prospects (particularly for young men). Between the 1970s and 1980s, the earnings of young males were less stable and younger cohorts of men were experiencing higher rates of involuntary job loss (Duncan, Boisjoly, & Smeeding 1996; Levy & Murnane 1992). Men with high school degrees experienced significant declines in their earnings, in contrast, men with college graduates who have seen an increase in the returns to their schooling. This erosion of economic position was perhaps most pronounced for African American men who experienced significant losses of stable manufacturing jobs with deindustrialization and the movement of jobs for northern cities to the Sunbelt (Wilson 1987; Wilson & Neckerman 1987; Wilson 1986) during the latter half of the 20th century. The increasing scarcity then of economic security could have increased the premium placed on men's economic resources for marriage.

More recent research on labor and employment as well as household economic insecurity suggests a continuation or even worsening of these trends. By many measures, employment has become more precarious from the 1990s through the first decades of the twenty-first century (Kalleberg, 2008). Non-standard employment contracts (Kalleberg, 2000), a loss of fringe benefits (Brand, 2006), non-standard (Presser, 2003) and unstable and unpredictable work schedules (Schneider and Harknett, 2018), as well as a decline in unionized jobs (Clawson and Clawson, 1999) have further eroded young people's ability to satisfy the economic pre-requisites of marriage. However, recent ethnographic work suggests that economic success and security remains a central part of the normative standard for marriage (Edin and Kefalas, 2007). If anything, young people in the current period appear to place particular priority on having economic security before marrying.

Hypotheses

We hypothesize that, as documented by the research on the declining economic prospects of young men, that the relationship between economic resources and marriage has gotten stronger. It is likely that, given growing economic precarity, men with lower economic resources (i.e., income,

employment, educational attainment) born in the 1970s - 1990s are less likely to marry in the modern era relative to those born in the 1940s – 1960s. For women, we hypothesize that, in line with the work of Oppenheimer (1997) and Sweeney (2002), which we describe in greater detail in the next section, that women’s resources became more important for birth cohorts from the 1940s to the 1970s but that the rate of increase then slowed thereafter in alignment with the *stalled gender revolution*.

Prior Empirical Research

While demographic and economic theory suggests changes in the association between economic resources and marriage for men and for women, almost all demographic research that examines the association does so by following a single birth cohort, forestalling an examination of change in the relationship across cohorts. While these single-cohort studies are not easily comparable, we can gain some sense of if the association has changed over time by comparing across these studies.

The earliest cohort of men followed for marriage in this literature was surveyed by the National Longitudinal Survey of Young Men. These respondents were born between 1942 and 1952 and in this cohort, employed men (Sweeney, 2002; Sassler and Goldscheider, 2004) and men with higher earnings (Sweeney, 2002) were more likely to marry. Drawing on data from a somewhat more recent cohort, the National Longitudinal Survey of the High School Class of 1972, which captured men born in 1953-54, Clarkberg (1999) also finds a positive relationship between men’s earnings and marriage entry. These results are largely mirrored in analyses of a more recent cohort of men, those surveyed by the National Longitudinal Survey of Youth – 1979, which tracks a sample of men born between 1957 and 1965. This work finds strong associations between men’s employment (Sweeney, 2002), particularly full time work (Oppenheimer, 1997; Oppenheimer, 2003; Schneider, 2011; Shafer and James, 2013), and their odds of entry into first marriage. Men in the NLSY-79 who had higher earnings were also more likely to marry (Oppenheimer, 1997; Sweeney, 2002; Oppenheimer, 2003; Schneider, 2011; Shafer and James, 2013; Schneider and Reich, 2014). Women living in localities with higher male/female sex ratios were also more likely to marry (Lichter et al. 1992). A recent set of studies has updated these findings using data from the NLSY-97, a longitudinal survey of men born between 1980 and 1984. This research presents a somewhat more ambiguous relationship between men’s economic resources and first marriage entry. Of three recent studies, two find evidence of a positive relationship between men’s earnings and marriage (McClendon et al, 2014; Kuo and Raley, 2016), but another finds no significant relationship (Addo, 2014). For employment, one study finds evidence of a positive relationship (McClendon et al, 2014), but two find no significant association (Kuo and Raley, 2014; Addo, 2014). Studies using data from the Fragile Families and Child Wellbeing Study, which tracks a cohort of new parents from 1998-2000, find that men’s employment is positively related to marriage entry (Harknett and Kuperberg, 2011; Harknett and McLanahan, 2004).

For women in the earliest cohort studied, those born between 1942 and 1952 and captured in the National Longitudinal Survey of Young Women, there is no effect of women’s earnings on marriage entry (Sweeney, 2002). However, for women born soon after, in 1953-1954, there appears to be a positive effect of women’s earnings on marriage (Clarkberg, 1999). This positive relationship is also apparent in multiple analyses of the cohort born between 1957 and 1965 that is tracked by the NLSY-

79 where both women's employment (Lichter et al, 1992; Shafer and James, 2013) and earnings (Lichter et al, 1992; Sweeney, 2002; Schneider, 2011; Schneider and Reich, 2014) increase the odds of first marriage entry. The positive relationship with earnings also persists for more recent cohorts including the NLSY-97 (McClendon et al, 2014 and Kuo and Raley, 2014) and for mothers surveyed in the Fragile Families Study (Carlson et al, 2004; Harknett and Kuperberg, 2011).

However, it is difficult to compare the magnitude of these associations across these many separate studies, estimated on many different data sets. Yet, just a very few prior studies have actually directly tested whether the association between economic resources and marriage has changed across cohorts.

Perhaps the most prominent prior work in this vein is Sweeney (2002), combining data from the National Longitudinal Surveys of Young Men/Young Women and the NLSY79 to examine change in the association between employment and earnings, for men and women, between the 1950-54 and the 1961-1965 birth cohorts. However, Sweeney (2002) finds no evidence of change across cohorts in the association between men's economic resources and marriage.

Notably, these results stand in some contrast to those of Sassler and Goldscheider (2004), who find that men's economic resources—employment, enrollment, and educational attainment—have become less important in likelihood of men getting married. For individuals born in the 1950s-60s, employment is still linked to an increased likelihood of marrying between age 18/19 and 29 but this effect is smaller relative to individuals born 1944-1952. Sassler and Goldscheider (2004) do not examine changes in women's entry into marriage.

The only other research which we are aware of is Torr (2011), which does not track transition to marriage for individuals, but rather uses Census data to examine educational stratification in marital status between 1940 and 2000. Torr finds that in 1940—when gender specialization was high—college-educated women were the least likely to be married and the relationship between education and the predicted probability of being currently married remained negative until 1970. However, after 1970 the probability of being married declined for women but declined more rapidly for women with little education, such that by 2000, this relationship became inverted—the relationship between education and marriage changed from being a negative predictor of marriage to being a positive predictor of marriage.

In all, though a rich body of theoretical and empirical research motivates examination of the changing association between economic resources and marriage, the extant literature is quite limited. We argue that longitudinal data is necessary to parse out potential confounding factors (e.g., selection into marriage). In a similar vein, we argue that the use of non-harmonized datasets to make cross-cohort comparisons has important shortcomings, given that models across datasets are incomparable. We also argue that additional work is necessary to examine the possibility of continued change across younger cohorts of men and women. We motivate this question by underscoring growth in the precarity of the economy alongside an apparently stalled gender revolution.

Data and Methods

The PSID is a nationally-representative survey initiated in 1968, with a sample of over 5,000 families in the United States. The survey has repeatedly collected information on respondents on information such as—but not limited to—health, marriage, childbearing, employment, income and wealth. The survey has information on the socioeconomic histories of families as well as the outcomes of children to individuals of the original sample, moved into it, or were born to the individuals in the original sample. Given our interest in making comparisons across cohorts, we start by pooling data on the marital histories of individuals in the PSID born between 1949 and 1991. The design of the survey enables us to look at the marital histories of individuals who were sampled at the start of the survey, in 1968, and the children of those in the sample—enabling us to make comparisons across cohorts and over a larger period of time than most studies on economic resources and marriage. We restrict our sample to individuals with the PSID “gene,” meaning that they were in the original sample or they are the children of an original parent in the sample. We then create cohorts and follow them over time in 5-year increments.

Sample

The analytic sample for this study was formed by pooling data from as early as the 1968 to 2013 waves of the PSID with 2013 being the last year with marital histories. However, we analyze data on marital histories for birth cohorts born as early as 1949 to as late as 1991. This enabled us to track the marital-formation behaviors across cohorts. We then further restricted the sample to those respondents who had the PSID gene and a value other than missing on sex, marriage, income, education, employment, age, race and survey year. We also included individuals in the sample who were not identified as head of households, whether they be husbands or wives. We did this to include those in the household who might be “at risk” for marriage, irrespective of their household status at the time. Indeed—research finds that some women (e.g., women with little schooling) get married earlier relative to other women in the population.

Measures

We construct a set of time-varying and time-invariant individual level measures from the PSID data.

First Marriage. We measure entry into first marriage by combining reports in both the marriage family history file and individual-level file. The marriage variable is dummy-coded as 1 if the event of marriage is experienced, and 0 if not experienced. Respondents are censored at first marriage or by attrition.

Employment. We coded this variable based on respondents’ employment status and hours worked. We categorized those who worked 35 hours and above as *full-time employed*, those working 34 hours or less as *part-time employed*, and included values for those who self-reported themselves *unemployed* or *not working*.

Earnings.

The PSID dataset has information on income for households and spouses but lacks this data for other individuals in the family from 1994 onward. To overcome this limitation, we merge data from the Cross-National Equivalent File, a harmonized data set stationed at Ohio State University, which houses data from the PSID and provides access to income data on other family members.

Using individual-level data on income, we bracketed earnings into quartiles in line with prior research which finds that the threshold above might reduce the positive effect of income on marriage (Oppenheimer 2003). We also do this to get a good estimate of the how the relationship between earnings and marriage (potentially) differs across the earning distribution.

Race/Ethnicity

We stratify our models by race. However, because Hispanics are a very small proportion of the sample in the early decades of the PSID, we are limited to comparing white and Black respondents.

Birth Cohorts.

In order to draw comparisons across cohorts, we created a 7-level categorical variable that indicates birth in a particular birth cohort in 5-year increments; the reference category is the group of individuals born between 1949 and 1954, with comparison made for those born in the subsequent 5-year cohorts. The cohorts that follow are those born between 1955 and 1960, 1961 and 1966, 1967 and 1972, 1973 and 1978, 1979 and 1984, and 1985 and 1990.

Covariates.

We coded education based on respondents' self-reported highest level of educational attainment. This is reported as absolute years in the PSID, with for example a value of 8 meaning "eighth grade." Thus, we categorized individuals with 11 years of schooling or less as *less than a high school degree*, those with 12 years of schooling with *high school degree*, those with 13, 14, or 15 years of schooling as *some college*, and those with 15 years or more of schooling as *bachelor's diploma or higher*. We also adjust for whether or not respondents' parents divorced (0 = *no*, 1 = *yes*) and for respondent age and age-squared.

Analysis Plan

Using the longitudinal design of the PSID, we construct a person-year file. We use these data to estimate discrete time event history models for entry into marriage for men and women separately and separately by race, contrasting White and Black respondents. In preliminary models below, we interact the focal independent variable (education) with a continuous variable for survey year. In revised models, we will test interactions with a categorical indicator for birth cohort. We then repeat this model for employment and earnings, running each of these interactions separately. Once again, we repeat these same steps for women in our analytic sample.

Results

Here, we present some preliminary results which we will substantially augment before the 2019 Meetings of PAA.

In M2 and M2 of Table 1, we present estimates of the association between income quartile and full time employment and White and Black men's transition to first marriage. The key coefficients of interest are the interactions between year and these two sets of economic indicators. For white men, the coefficients on the interactions between year and earnings quartile are negative, suggesting declining importance for men's earnings over time, but are not generally significant. In contrast, we estimate a significant positive interaction between year and full-time employment for white men. In contrast, for Black men, we find some evidence that the highest earning men are increasingly more likely to marry than their lower-earning peers over time, but no significant interaction between full-time employment status and year.

In M3 and M4 of Table 1, we present parallel models, but for women. Here, we estimate significant positive interactions between year and women's earnings quartile where women in the top two quartiles are increasingly more likely to marry over time. This association holds true for both white and Black women. However, we find no evidence that women's full time employment became more important for marriage over time.

These preliminary models operationalize change by interacting our key economic measures with year. In the conference paper, we will instead examine interactions between five-year birth cohorts and these economic measures. This alternative modelling while align more closely with the question of cross-cohort change in the association between economic resources and marriage and the use of a categorical indicator will make it possible to test for non-linear changes in the association.

Table 1. Association between Earnings and Employment and Entry into First Marriage by Gender and Race, Moderation by Survey Year.

	<u>M1</u>	<u>M2</u>	<u>M3</u>	<u>M4</u>
	<u>White Men</u>	<u>Black Men</u>	<u>White Women</u>	<u>Black Women</u>
Year	-0.021**	-0.030**	-0.033***	-0.041***
<i>Economic Resources</i>				
Income				
(Zero income)	-	-	-	-
1st quartile non-zero income (Low)	0.263	-0.055	-0.118	0.318
2nd	0.605***	0.906***	0.575***	0.247
3rd	1.005***	0.198	0.027	-0.131
4th (High)	0.526**	-0.101	-0.403*	-0.236
Employed Full-time	-0.117	0.448*	0.229	0.233
<i>Year * Economic Resources</i>				
Income				
(Zero income)	-	-	-	-
Year * 1st quartile non-zero income (Low)	-0.016	0.013	0.007	0.01
Year * 2nd	-0.012	-0.025*	-0.003	0.015
Year * 3rd	-0.017*	0.014	0.024***	0.039***
Year * 4th (High)	0.014	0.038**	0.039***	0.049***
Year * Employed Full-time	0.015*	0.003	-0.002	-0.008
Person-Years	32071	30490	27755	35532

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