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ABSTRACT

Unmarried cohabitation has become increasingly prominent in the United States and a growing literature has sought to understand the factors that spur cohabiting couples to marry. While quantitative studies suggest that good economic circumstances are associated with marriage, the mechanisms and the sequencing through which economics influence marriage are less well understood. Drawing on data from 115 in-depth interviews with cohabiting young adults from the working and middle classes, this paper explores whether and in what ways economic circumstances shape perspectives on marriage. We find that cohabitators typically perceive finances as important for marriage, with common themes including having “enough” money, being able to afford a “real” wedding, having achieved a set of financial goals prior to marriage (e.g., home ownership, financial stability), and the ability of the male partner to be an economic provider. While some social scientists have speculated that cohabitators must think that something will change in their lives in order to motivate marriage, our findings suggest that cohabitators think marriage should occur once something has *already* changed; that is, marriage does not mean that you are working to become financially comfortable, but that you already are.

INTRODUCTION

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

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

Given that cohabitation is now the modal path to marriage, an important issue is whether and under what circumstances cohabitation leads to marriage. A long line of research in the social sciences has drawn on data from surveys or the Census to examine the economic determinants of marriage. More recently, studies have emerged examining similar issues for cohabiting unions (e.g., Brown, 2000; Clarkberg, 1999; Manning & Smock, 1995; Oppenheimer, 2003; Sassler & McNally, 2003; Smock & Manning, 1997; Wu & Pollard, 2000).

Our paper builds on this body of work by analyzing in-depth interview data with a diverse sample of cohabiting young men and women. Our central goal is to elaborate the empirical findings of quantitative research about the impact of economics on marriage by exploring the meaning of economic factors and their influence on cohabitators' feelings and thinking about whether and when to marry. This aim is also a theoretical one, in that we seek to determine whether and how economic factors play a role in marriage decisions. Given that the majority of marriages now begin as cohabitations, this paper also has important implications for the "retreat" from marriage and, ultimately, what types of policies might encourage marriage.

BACKGROUND

Studies in the fields of demography, sociology, and economics have generally demonstrated that the occurrence and stability of marriage are linked to good economic circumstances. That is, people with higher education and better economic prospects are more likely to become married, to stay married, and to have children within marriage (e.g., Carlson, McLanahan, & England, 2004; Goldstein & Kenney, 2001; Lichter et al., 1992; Mare & Winship, 1991; McLaughlin & Lichter, 1997; Oppenheimer, 2000; Oppenheimer, Kalmijn, & Lim, 1997; Raley & Bumpass, 2003; Smock & Manning, 1997; Smock, Manning, & Gupta, 1999; Sweeney, 2002; Xie et al., 2003). Recent estimates by Raley and Bumpass (2003), for example, suggest that 60 percent of marriages among women without high school degrees will end in separation or divorce, compared to one third for college graduates.

To provide a context for the current study, Table 1 shows the findings of several quantitative studies that examine the economic determinants of marriage among single or cohabiting people. Studies were selected using three main criteria: (a) they were published after 1990, (b) they use longitudinal, or cross-sectional data that contain retrospective histories, to

predict marriage among cohabitators or single men and women, and (c) they use data that are representative nationally or at least representative of a large subpopulation (e.g., Fragile Families and Child Wellbeing Study).

[Table 1 about here]

Panel A shows the relatively few extant studies on the economic correlates of transitions out of cohabitation (marriage versus separation), and Panel B displays studies examining the transition into marriage. Some in the latter group treat all unmarried people as single, regardless of whether or not they are cohabiting, whereas others focus on noncohabiting men's and women's transitions into marriage or cohabitation. As the third column shows, the independent variables used to tap economic circumstances typically include education, employment, occupation, and earnings, although these vary in how they are measured and operationalized. Also, while our discussion centers on the fourth column (marriage as the dependent variable), we also show results for cohabitation and separation, given that many of these studies use competing risk models (i.e., the dependent variable in such studies is (a) whether a cohabitation ends in marriage or separation, or (b) whether a single individual enters a cohabiting or marital union).

The results of studies that specifically focus on marriage (versus separation), among cohabitators, and summarized in Panel A, suggest three conclusions. First, five out of seven studies— Brown (2000), Duvander (1999), Oppenheimer (2003), Smock and Manning (1997), and Wu and Pollard (2002)—find that the male partners' earnings, occupation, or education are positively associated with the transition to marriage among cohabitators. However, Sassler and McNally (2003) find that cohabiting men's earnings have a statistically significant *negative* effect on marriage. While drawing on the same data as some of the other studies (the National Survey of Families and Households), Sassler and McNally use imputed data to account for

attrition. Second, none of these studies finds a significant association between cohabiting women's economic characteristics and marriage. Third, three of the seven studies suggest that employment or earnings have a negative effect on the likelihood of breakup (Manning & Smock, 1995; Oppenheimer, 2003; Sassler & McNally, 2003)

Panel B, focusing on marriage among single people (unmarried couples in one case), suggests similar conclusions. First, all of the 14 studies suggest that economic circumstances generally matter in the expected direction, with positive situations encouraging marriage. Second, all of the studies that include men in their samples (11 out of 14) find that men with higher educations, higher earnings, greater labor force attachment, and the like are more likely to marry. The three studies that do not include men (studies 11, 12, and 16) also suggest that women with better economic profiles are more likely to marry.

Third, of the six studies that include the characteristics of both men and women (8, 9, 18, 19, 20, 21), two (18 and 21) find effects for the economic characteristics of men but not women; four find effects for both; and most important, none finds effects for women but not men. For example, Sassler and Schoen (1999) find that men's full-time employment and educational attainment are positively associated with marriage, but the same characteristics for women do not attain statistical significance. Similarly, the Xie et al. (2003) study suggests that men's earnings and educational attainment have a significant impact on marriage while women's do not. Altogether these results suggest that men's economic profiles may matter more for marriage.

In sum, while not without exceptions, the weight of the quantitative research shown in Table 1 indicates that marriage, and marriage specifically among cohabitators, is sensitive to economic circumstances and especially to men's earnings, employment, and education profiles.

Good economic circumstances tend to be positively linked to marriage generally and to marriage among cohabitators in particular.

CURRENT INVESTIGATION

The current study builds on prior work by exploring how cohabitators link economic circumstances and the marriage decision-making process. A key motivation for this work is that it is difficult with quantitative research alone to understand why education, income, or employment measures are positively and significantly correlated with marriage. Our aim is to explore what positive economic circumstances mean to cohabiting men and women and how those meanings shape marriage decisions. As Lin (1998) argues, analyses based on quantitative data can often provide us with the “what” -- that two or more variables are related and that there may be a credible causal story -- but it cannot necessarily provide us with the “how” and the “why.”

We thus draw on data from 115 in-depth interviews with men and women who are now or were recently cohabiting to explore whether and how financial issues are involved in cohabitators’ thoughts and feelings about marriage. Our approach is informed by the social psychological paradigm of symbolic interactionism, which posits that individual behavior is based not only on what is, but on individuals’ interpretations of “what is.” The interactionist perspective assumes that individuals categorize and construct their social world, subjectively define situations, and use these interpretations to adapt their behavior (Mead, 1934; Stryker, 1972). According to this perspective, it is important to determine the meanings that individuals ascribe to events and relationships, and such meanings emerge through interactions with the wider culture, family and peer groups, mass media, as well as through negotiations between partners themselves. Most broadly, the symbolic interactionist paradigm holds that identifying

subjective meanings and interpretations is essential for understanding individual behavior. Thus, through in-depth interviews this paper seeks to uncover how young adults are interpreting the link between economic circumstances and their feelings and expectations about marriage.

This study also adds to extant knowledge through its focus on working- and lower-middle class men and women. We purposefully set out to study average young Americans, including those who are childless, rather than low-income parents, the latter of whom are the focus of the qualitative work associated with the Fragile Families and Child Wellbeing Study and with the Three City Study (Burton, Hurt, & Avenilla, 2002; Cherlin, 2004; Gibson, Edin, and McLanahan, 2003; McLanahan & Garfinkel, 2000; Reichman et al., 2001; Winston et al., 1999; see also Edin, 2000). Moreover, a quantitative study spanning the years 1960 to 2000 underscores the importance of focusing on a broader range of the socioeconomic spectrum, and not just the disadvantaged to understand the forces behind changing family patterns. Ellwood and Jencks (2001) show that the increase in single parenthood over the past 40 years has been concentrated in the middle and lower thirds of the educational distribution, and not just the lower third.

DATA

Our analysis is based on in-depth interviews with 115 young adults who were currently cohabiting or had recently cohabited. Our strategy for the interviews drew on the idea of the relationship as “career” by asking how and why cohabitating relationships began, perceptions of the future of the relationship at the beginning of the cohabitation, views on prerequisites for marriage, perceptions of how being married would differ from cohabiting, and how and why the cohabitating relationship ended (if relevant). At the time of interview, 47 percent of our sample were cohabiting, 26 percent were married (after having cohabited with their spouse or someone

else), 26 percent were currently single after having recently cohabited, and one respondent was divorced after having cohabited and married. The respondents were interviewed in 2002, largely between April and October. We focus on young adults 21 to 35 years old, although we have a few respondents outside of this range. Additionally, our sample is divided such that we have at least 15 interviews with each gender and race/ethnic group (White, African American, Latino/a). While the number of interviews does not seem large by quantitative data analysis standards, it is by qualitative data collection standards.

The respondents all live in the vicinity of Toledo, Ohio, which has a sociodemographic distribution quite similar to that of the entire nation. For example, 2000 Census data indicate that the populations of the Metropolitan Statistical Area of Toledo and the nation are similar in terms of race (13% in Toledo and 12% in U.S. are African American); education (80% in Toledo and 84% in the U.S. are high school graduates); median income (\$50,046 in Toledo and \$50,287 in US); and marital status (74 percent in Toledo and 76 percent in U.S. are married couple families).

We recruited our sample by means of personal contacts, as well as encounters with potential respondents in the community (e.g., local coin laundry, grocery stores, restaurants, neighborhood, parties). To meet the demographic specifications of the sample, some respondents were targeted from specific social service agencies and areas in the community in which the pool of prospective participants had a greater probability of being a specific race or gender. Some interviews were conducted immediately following an introduction, but most were scheduled for a later time. Also, the sample was partially a snowball sample, with about 30 percent of the respondents referred from the pool of participating respondents.

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

Table 2 shows the distribution of our sample according to education, personal income, and employment status. Our sample can be characterized as largely working class and lower middle-class (i.e., generally high school graduates and those with some college or technical school training). The educational breakdown of our sample is as follows: less than high school (12.2%), high school (25%), some college (44.7%), college graduate or more (18.3%). The majority of our respondents are currently employed (82%), although a few are enrolled in school full time, and some are both employed and enrolled in school part time. Yearly individual incomes range from about \$10,000 per year to \$55,000 per year, with the majority (57%) earning less than \$20,000 per year and only 7 percent earning more than \$40,000. Couple incomes range from approximately \$15,000 to \$60,000, with most reporting combined incomes in the \$20,000 to \$40,000 range (not in table). Income varies significantly by race/ethnicity and gender. White men and women are the most highly educated; white men are most likely to earn at least \$40,000 per year; and over half of all Hispanics and African Americans earn less than \$20,000 per year. Also noteworthy is that Latinos and Latinas are least likely to be currently employed. Finally, a

range of parenthood statuses is represented in our data: 45 percent childless, 23 percent have a biological child with their partner, 6 percent have a biological child from a prior relationship, 10 percent have a stepchild(ren), and the remainder having some combination of step- and biological children from a prior relationship (not in table).

[Table 2 about here]

Our analyses proceeded generally according to the grounded theory approach of Glaser and Strauss, whereby categories are derived as they emerge from the data. We use a computer program called Atlas/ti to aid in our data management and analyses. The program assists with coding and analysis of qualitative data (Weitzman, 1999), and provides tools to manage, store, extract, compare, explore, and reassemble meaningful pieces of our data flexibly and systematically. The development of our coding scheme was an intensive, evolving, and central analytic task. Essentially, coding applies a meaning or interpretation to a segment of data -- in our case, textual data from the interviews; it consists of creating categories and marking segments of the data with these codes. A single paragraph or sentence may have one code or several and these may be overlapping with other text segments.

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

Our analyses for this paper involve first searching for instances in the interviews in which the issue of money was raised by the respondent either in response to a question about “what would need to be in place for marriage” or at other points in the interview in which respondents

raised the issue themselves. We then analyzed the context in which finances were raised – that is, how respondents themselves made the connection between economic factors and marriage. We organize our results around emergent themes regarding aspects of finances, providing representative quotations to illustrate these themes.

RESULTS

We asked current and recent cohabitators about their views on marriage prerequisites, or what kinds of things needed to be “in place” to decide to marry. To obtain a broad view of this issue, we initially categorized cases into four groups: mentioned only economic factors, mentioned only relationship/individual qualities, mentioned both types of factors, and gave no response. Economic factors include issues associated with money, jobs, assets (e.g., houses, savings), or education. Relationship/individual factors include things like needing more time in the relationship, quality of the relationship, age/maturity, and substance abuse or violence.

As shown in Table 3, most respondents perceive both relationship and economic factors as important for marriage. Approximately 23 percent named only economic criteria or only relationship criteria; nearly 50 percent named both. Thus, overall, 72 percent of the sample identified at least one economic factor as a prerequisite for the relationship to result in marriage. Table 3 also suggests that the prominence of economic concerns may vary by race, with African Americans more likely to cite economic factors than Latinos or whites (82 % vs. 67 % and 71 % among whites and Latinos, respectively), but the percentage is high in all groups.

[Table 3 about here]

In the remainder of the paper we explore the specific aspects of economics that cohabitators deem important for marriage as well as related themes. Essentially, our goal is to unpack the ways in which cohabitators think money matters for marriage. Five central themes

emerged from the data: (a) having enough money; (b) having the ability to pay for a “real” wedding; (c) achieving a set of financial goals before marriage; (d) the male partner having the ability to be an economic provider, and (e) lack of money acting as a source of stress and relationship conflict.

Money as Capstone in the Cohabitation-Marriage Sequence:

“Everything’s There Except Money”

About one third of those many citing any economic factor mentioned money generally as needing to be in place for them to marry (or have married) their cohabiting partner. Leroy, who is 29 years old and recently unemployed, says: “I don't really know 'cause the love is there uh...trust is there. Everything's there except money.” Similarly, Ofilia, a 25-year-old Latina says: “Money, it’s just money. Nothing else.” And Joseph, 31 years old, says: “Basically everything was in place, just basically it gets back to the money.” Patricio, a 20-year-old unemployed Latino who dropped out of high school, puts it perhaps most straightforwardly: “If I ever got rich I would marry Melissa.” Calvin, who is 24 and unemployed, says: “I want to be financially okay when I, when I’ve decided to take that step.”

Other respondents are somewhat more specific. The idea of marriage appears to be associated with having attained a certain “comfortable” financial status. Holly, a 36-year-old store supervisor whose cohabiting relationship dissolved without marriage, describes how getting married should signify that one is no longer struggling economically:

I: Ok. How then, like what would have had to been in place for you to have gotten married?

R: Money.

I: Ok. Tell me a little bit about what that means.

R: Money means um...stability. I don't want to struggle, if I'm in a partnership, then there's no more struggling, and income-wise we were still both struggling.

The implication is that one doesn't get married if one is struggling financially; marriage both connotes and requires a certain level of economic stability. Holly's comment about financial stability was echoed in some other cohabitators' concerns. Donald, a 30-year-old African American roofer, tries to describe what he means: "we feel when we get financially, you know what I'm saying, stable, then we will be ready."

Andy, a white 26-year-old computer technician whose relationship recently ended, also talks about wanting to be financially "comfortable," but expresses it in negative terms, mainly focusing on debt: "I'm still at a financially unstable point because of like school loans. And I don't want to impose that upon anybody else. Like that's one of my major things before I get married, I want to be paid up I don't want anybody buying into my debt, really." Thus, empathizing with what he thinks a future partner might feel, Andy will not marry unless he is basically debt-free. This concern with debt was echoed by several others as they thought about what needed to be in place to marry: getting "bills paid down," "caught up on some bills," and dealing with student loans all inhibited their sense of being ready to marry.

Heidi, an assistant manager at a shoe store, lives with her boyfriend and her boyfriend's parents. She implies that marriage, but not cohabitation, requires economic and residential independence, which boils down to having enough money:

Right now, we wouldn't be able to afford, you know, to be out on our own

To have to pay rent . . . to pay bills I mean, I realize that you're going to have rent and I realize that you're going to have you know, utilities and groceries and furnishings and stuff like that. I don't think he realizes that half

the time and he's like, "Hmmm, so let's go!" You know, and . . . I think ahead and . . . I think that we need to have more income coming in so we can be able to do that.

Money and the Symbolic Meaning of the Wedding Ceremony: A “Real” Wedding

For some cohabitators, the issue of enough money is tied directly to the ability to afford a wedding. Overall, one fifth of those mentioning any economic issue as important for marriage mentioned weddings, or more precisely, the cost of weddings, as an impediment to getting married. This is especially noteworthy because the interviewer never raised the issue of weddings, and it emerged without prompting.

Respondents often cite saving to have a “real” wedding as a prerequisite to marriage. Abram, a 27-year-old Latino, said he knew right away that he wanted to marry his girlfriend, but “we never saved up enough money to have the wedding we wanted.”(He also mentioned the cost of a honeymoon as part of what he considers a proper wedding.) In fact, another respondent, Vicente, currently cohabiting with his fiancé, posited that the purpose of cohabitation is actually to pay for a wedding: “I mean cohabitation I think it's alright I mean. You see someone you love and if you want to have a big wedding, you can't afford it, you go live with them until you can afford it.”

Other respondents said they simply couldn't afford a wedding, even if they had plans to marry. A 29-year-old Latina, Petra, who works as an administrative assistant, reported that her boyfriend tells her he “wants to marry me and that he wants a big wedding and, you know, he wants the whole nine yards, but right now we can't really afford it.” And, for Ofilia, having a wedding competes monetarily with raising children; she and her boyfriend don't have enough money to do both:

. . . . he gave me a ring, he asked me to marry him a long time ago. We talked about getting married, it's just we don't have anyone to pay for the wedding and I don't want to go downtown. So, it's on us . . . and when we came down to the decision of do we want kids or do we want the marriage and for now we wanted the kids because I really don't think getting married is going to change anything in our relationship after nine years.

Typically, respondents who talked about weddings want to have sufficient financial resources for a relatively large wedding. But for others the impediment is just being able to afford an engagement ring or a modest wedding. Geraldine, a 28-year-old white law clerk reported that her partner was “trying to sell his trumpet” to pay for her ring. Indeed, even very modest weddings may pose a serious obstacle to marriage for working- and middle-class young adults. Ben, a 30 year-old railroad conductor, said he didn’t know where he’d come up with five thousand dollars for a wedding, exclaiming “weddings are expensive!”

Several men and women made a distinction between a “church” wedding and a “downtown” (or “courthouse” or “justice of the peace”) wedding. This distinction was quite salient to them. When asked whether she and her partner had considered marriage, Terri, a beautician, says:

I did, I did a lot. He just said he wasn't ready or we don't have the money, you know wait until we get our finances straight. Well, you never can get your finances straight, it don't matter how long and I don't want a big wedding, I already told him that, I want to go downtown and that's it, it's not going to cost that much but for some odd reason he just, I don't think he ever wants to get married to be truthful.

Here, note that Terri has come to the conclusion that her partner's persistent desire to wait until their finances are "straight"—despite her willingness to compromise on a downtown wedding—amounts to a strategy to avoid marriage.

Heidi, too, decides that although she yearns for a church wedding, a downtown wedding would be acceptable:

I've always wanted a church wedding. You know . . . I want to walk down the aisle with my Dad, and you know, I want to dance with my Grandpa (laughs)
 . . . But if it came down to the point where Eric was just like, I really don't want to have a church wedding, let's just go downtown, I, I love him so much, I want to be with him so much, that I probably would do it.

Among other cohabitators, especially some women, the resistance to "going downtown" was formidable. Annie, a 22-year-old home health care aid, explains that she's just waiting for her boyfriend to change his mind because "until he does, we just won't get married. I'm not going downtown . . . I say, you don't want a big wedding, we're not going to get married."

Gloria, a 25-year-old African American woman who works for a telephone company says: "We're gonna do it right. So, we wouldn't rush a wedding like -- let's just go get married "justice of peace" . . . We want to have a big wedding. We want to have, you know, both of our families enjoy it." Here, one can see that perceptions of prerequisites for marriage also involve relations to others such as family members. Asked whether he's considering marriage, Leroy answered:

R: Well, it crossed my mind. Um . . . I always said I just couldn't afford it. If I could afford it I probably would be married by now . . . You can't get married for free.

I: Ok. But you could go down to the justice of the peace, you could have a

simple church wedding, you could, I mean...

R: But that's the poor people way.

Despite the fact that Leroy is nearly poor--having recently lost a job paying him about \$15,000 per year-- it is vital to him to have a "real" wedding rather than a "poor people" wedding. Leroy goes on to explain his reactions to his cousin's recent wedding. Although it was in a church, it was small, simple and inexpensive. There weren't any bridesmaids, or groomsmen, or flower girls, leading Leroy to say that "it just didn't seem like a wedding" and it was more like a "get together." Kerry, a white female homemaker, appears to agree. She reports that her sister-in-law told her "Oh, don't go downtown, you should have a wedding!"—implying that marriage by a justice of the peace is not considered a "real wedding." For Annie, these kinds of weddings are somehow "not right." Others cohabitators also spoke of "just" going downtown, with the implication that this is a minimal, lesser sort of wedding.

James, a 36-year-old carpenter, describes how he and his girlfriend are trying to save up for a house so he suggested that they go "downtown" to marry and then have a "real" wedding in a couple of years when they could afford it:

And her thing was "No, I don't want to do that. I want to go back home, I want to have this big ceremony with my mother by my side." My thing was "we just can't afford it, your mother doesn't have any money. It's not like she's going to pay for anything. I'm going to pay for this and we can't afford it. You know. So, no we can't do it." Then her thing was "Well, no I'm not going down to the court house and getting married." You know, and that was about the extent of our conversation.

Wesley, a 22-year-old African American who works as a supervisor at a manufacturing plant, was quite specific about the need for a little “financial time” because of his girlfriend’s desire for a “big 30, 40 thousand thing and I’m not quite ready for that...we need to get some more of my student loans paid off and stuff like that before I can even do that.”

It is noteworthy that in all cases the young couples seem to assume they will have sole responsibility to pay for the wedding; parents or other relatives are not mentioned as potential resources. These young adults, unlike their more privileged counterparts, are apparently unable to rely on family members to absorb the cost, or even some of the cost, of a wedding.

Money as Part of the Respectability Package: “After X, W, and Z, we’ll get married”

An important theme that emerged in the interviews is the importance of accomplishing a *set* of financially-related goals before marriage. Respondents who mention any one economic factor as a prerequisite for marriage tend to mention more than one. These responses were generally stated as “when we have x, w, and z, we’ll get married.”

LaTonya, a 24-year-old African American customer service supervisor, says of her partner: “So he thinks that he needs to graduate and be making more money and, you know, buy me a house and a really big ring and all that kind of thing before we get married.” Russell, 19 years old and unemployed, says: “For us to get married we’d have to have a lot. Like we’d have to both have good jobs, money, and a place to stay. And all of that. Mostly financially stable.” Fred, a 22-year-old, white UPS worker states: “If I had the money, I would, I’d get married, but all that wedding and stuff and I want to get my own place before—I want to settle down before I get married.” For Fred, financial resources for a wedding and a home are required before marriage. Malcolm, a 25-year-old waiter, wants a car and a good career prior to marriage: “I don’t have a car I want a nice dependable car, I want a good job as far as career-wise I

want to either be back at school or take a path to going back to school or being in school and being successful and on my way to graduating.” Ellen, a white graduate student and part-time Medicaid eligibility worker, says: “I think, have enough money set aside, and maybe even living in our own apartment or a house maybe?”

Candace, a 25 year-old African American who is currently on workman’s compensation, provides a more elaborate response. She talks about how she and her partner are interested in marrying, but there are some things they want first.

Um, we have certain things that we want to do before we get married. We both want very good jobs, and we both want a house, we both want reliable transportation. I'm about to start taking cake decorating classes, and so I can have me some good income, and he – he's trying his best you know? He's been looking out for jobs everywhere, and we – we're trying. We just want to have- we gotta have everything we need before we say "Let's get married."

Although Candace and her partner have discussed these issues at some length and generally agree on their goals, lack of money still intervenes. Candace has a G.E.D., and isn’t quite sure how many years of schooling her partner has. Their relatively low levels of schooling and unemployed status suggest that they may have enormous difficulty achieving their goals of good-paying jobs in order to marry.

As suggested by several of the above quotations, home ownership is often part of the desired package. Approximately 22 percent of those mentioning at least one economic factor say that owning their own home as an important prerequisite for marriage. The case of Peter, a white 28-year-old salesman who did end up marrying his partner, is illustrative. Reflecting on the timing of the marriage, he says: “Probably the biggest thing of all...was a...just a financial

stability before we would jump into something like that. I didn't want to get married and go living in apartment or townhouse. I wanted to save on up to, you know, buy a home, start a family.” These results are consistent with a quantitative analysis showing that housing opportunities influence young adults’ living arrangements. Hughes (2003) finds that people are more likely to be married when potential earnings are high and housing costs are low.

Sandra, a 19-year-old Latina, voices a similar concern. She and her partner live half of the time at her parents’ house and half at his parents’ house. She explained that they are not yet ready for marriage because they don’t have the resources to set up an independent household, which – in her mind – is necessary for marriage:

I feel like we don't have the resources, I mean he lives here, and my mom always says you know, "if you want to get married, you can live here and it wouldn't matter", cause, but I, I wouldn't feel right. I feel like if you get married, you need to go out on your own, and start your own life, and I'm not ready for that right now. And neither is he.

Another factor sometimes mentioned in the set of economic prerequisites for marriage is finishing school. This is consistent with both quantitative (e.g., Manning & Smock, 1995; Thornton, Axinn, & Teachman, 1995) and qualitative research (Sassler, 2004), which suggests that school enrollment inhibits marriage among cohabitators. However, finishing school is not necessarily viewed as an end in itself, but part of package, tied to attaining economic stability. As Geraldine, a teacher who ended up marrying her partner, says: “I wanted to be graduated from college, I wanted to have a job.” Gloria, who also married her partner, has a similar view about the timing of her marriage: “See I had the degree and I was ready to move to this next step which would be my mate...because I've done the schooling and I've secured the job

with the security, financial security.” In one case, however, finishing a degree before marriage was an end in itself. Vicente explains that he and his partner are waiting to marry because “college is free when you're a single mom...They give her the grants for free, she can do all that until she graduates or gets married.”

Money and Gendered Expectations: “The guy takes care of the woman and his kids...”

Another theme that emerged in our interviews is a perception on the part of some cohabitators that men’s economic situations are relatively more important than women’s for marriage. This came across in two ways. First, it was more common for women than men to be concerned about their partner’s jobs. Approximately 20 percent of women versus just 7.5 percent of men reported they wanted a change in some aspect of their partner’s employment (e.g., get a job or get a better paying job) in order to marry. While women might mention wanting to finish their degrees and get their career on track before marriage, both men and women made far more references to men’s jobs and men’s income stability. This is of particular interest, given that cohabitators express more gender-egalitarian views than those who do not cohabit (e.g., Clarkberg, Stolzenberg, & Waite, 1995).

Second, a significant minority of our respondents directly expressed an expectation that the male should be able to “provide for” or “support” a family. Such views were expressed by 23 percent of the total sample ($n=26$), by one third of those mentioning at least one economic factor, and about equally by women and men.

For example, Henry, a 33-year-old white information systems manager, reflects: “Had I been... in a financial position where I was able to take care of myself and a family, then it might have moved things along quicker.” Jamal, a 27-year-old African American, says: “What would

make me ready? Knowing that I could provide . . .” Victor, a 27-year-old white male, states that it is “the male's financially responsible for like, you know, the household, paying the bills.”

The following interchange with Hector, a 20-year-old Latino student, clearly reveals gendered expectations. Here he is describing why he and his former cohabiting partner didn't marry:

R: . . . if I do get married I need myself to be able to support [her] as well as me and everybody else that gets brought into this family. That's what I, that's what you know, I ideally what I was brought up to be. The guy takes care of the woman and his kids...

I: Is that machismo?

R: Not machismo. That's just how I was brought up. I mean I...I could be wrong. I'm probably wrong to most people now because women are taking care of themselves, which is fine.

I: You're more of a traditionalist.

R: Yeah.

I: So you wanted to be able to support her financially?

R: Right.

Sometimes the belief that men are more responsible for the finances in a marriage comes out in subtler ways. Lester, an 18-year-old house painter, says that in order to marry his partner “I would have to be able to take care of myself before I'd be able to take care of a family.” This implies his expectation that it would be his responsibility to take care of a family. Perhaps less realistically, Donald, who is 30 years old and currently cohabiting, muses that he would marry his partner “if I was to hit the lottery and could take her somewhere and we wouldn't have to worry about no problems for the rest of our life.”

Women also sometimes express views that men have more responsibility for providing in marriage than women. Kerry, a 25-year-old married homemaker, reflects on what had to be in place for her to marry her partner, illustrating the expectation the male needs to be a provider: “I don't know if he was really thinking about what marriage meant. You know, he was gonna have to take care of us, and have a family now, and be a provider. He was just being kind of immature still...” Kerry also says that they were “trying to get him into a career that, you know, was gonna make enough money for us...And then worry about getting married ...” Gloria puts it this way:

I'm just saying that I feel like, ok, I do want my man to make more money than me, I believe he needs to be the breadwinner and I also feel like, as a wife those are my responsibilities to keep the house clean and all this

(Gloria went on to say that the minute she would start helping her husband to earn money, then household chores ought to be split.) While seeing gender as less relevant to income provision, Candace nonetheless explains her hesitancy to marry her partner because she needs to know whether “he can take care of us” (Candace has four children), if anything happens to her to prevent her from working.

A case in which we did hear a woman talking about needing to be able to “provide” or support a family herself was Geraldine’s. When describing how she wanted to finish school and start a job before marriage she explained, “if anything happened, or if he died or something, or we did end up getting divorced somewhere down the line, that I wouldn't be destitute.” Thus, her concern with economic independence, while seemingly a prerequisite for marriage, was more a precaution in case of her partner’s death or a divorce.

Money and Relationship Quality: “Whenever we’d get in fights, it’d be about money”

While not typically referenced in the quantitative literature on the economic determinants of marriage or cohabitation, there is a body of research linking forms of economic distress to marital quality and stability (e.g., Clark-Nicolas & Gray-Little, 1991; Conger et al., 1990; Fox & Chancey, 1998; Johnson & Booth, 1990; see Voydanoff [1990] and White & Rogers [2000] for reviews). While effects are not always large, studies suggest that perceived economic hardship has negative effects on relationship quality and is positively related to thoughts of divorce; that employment uncertainty and low income are associated with psychological distress among husbands and wives; and that husbands’ job insecurity has a significant positive effect on wives’ reports of marital conflict and thoughts of divorce. One study of farm families, for example, suggests that economic hardship is related to thoughts of divorce, with about half of this effect due to depression (Johnson & Booth, 1990). Another, focusing on African American married couples, finds that perceived economic adequacy -- as measured by adequacy of income for food, clothing, medical, care, leisure, and monetary surplus left at month’s end -- is a significant predictor of marital satisfaction (Clark-Nicolas & Gray-Little, 1991).

Our interviews with cohabitators are supportive of these findings, suggesting that financial constraints are sometimes perceived as a source of relationship conflict that affects relationship quality and the sense of a stable future. Roughly a quarter of the total sample (27 %) told us that money was a problem area when asked about conflict in their relationships. Larry, for example, reports that he had no hopes for the future with his partner at the beginning of their relationship because they argued about “how we’re going to pay for these bills...” Aileen, a 32-year-old computer technician, says about her partner:

[He] doesn't work enough, sometimes. He like, you know, he won't go to work for four days, so his paycheck will be half of what it should be. And then he'll want to pay his bills, before he gives, gives me the money that I, I need. And that pisses me off.

Vicente, when asked about the stability of his relationship, says that “just finances, pretty much, is about the only instability in the relationship.” And when asked about the main source of conflict in her relationship, Rose, a married, 27-year-old medical worker, had this to say:

R: Money.

I: Money. Okay. Does that mean like choices in what each other spends it on?

R: Oh no. Just ‘cause we don't have enough . . . to pay all the bills at one time.

The severity of the problem varies of course with economic resources. Thus, while some cohabitators may feel money is a source of tension, they are able to resolve ensuing conflicts. As described by Ellen, a graduate student: “Sometimes when it's dwindling down before we're gonna get paid, and it's like not really a conflict, it's just like, "What are we gonna do?" And then, like the last fight we had, we fought about money a little bit, we kind of just didn't talk for ten minutes, then we just started talking about it . . . and we worked it out.”

Notably, in the event that financial circumstances improve and stabilize, relationship quality can be impacted in a positive way. Ben, now married to his partner, reports that “I think things stabilized quite a bit too with when I started working for the railroad. It stabilized us a lot more. We were making better money...it wasn't an up and down, it was a constant. It's a stable job, it was a stable company.” In his prior job, “it was a lot of stress. It was a lot of 'Okay, am I gonna be able to make my bills this month?’” Recalling this earlier time, Ben says:

It's hard when you don't have money and you can't get what you want to get and you . . . might not be able to get all the groceries that you want to get, you might not be able to put gas in your car to go somewhere So, I think it's helped us a lot being able to do what we want, when we want, and get the things that we need.

DISUCSSION AND CONCLUSION

Economic and financial problems are much more important to successful marriage than is generally realized. (Folsom, 1941, p. 86)

Quantitative research based on survey data has typically shown that good economic situations are associated with higher chances of marriage among cohabiting couples (see Table 1). However, we have had little research on whether cohabitators themselves perceive economic circumstances as important for marriage. Prior work also does not address the mechanisms underlying the link between economic factors and marriage. That is, *why* do economic characteristics influence marriage decisions? Drawing on in-depth interviews with 115 young adults who are currently or were recently cohabiting, this paper suggests that, for the majority of cohabitators (72%), economic factors are salient in thinking about when and whether to marry, helping to explain why cohabitation is perceived as costing less than marriage (e.g., Clarkberg, 1999).

We find that cohabitators believe that their economic circumstances matter for marriage in several different ways. First, having “enough” money is a common consideration, alongside the view that marriage signifies that one is no longer struggling economically. Interestingly, this view of marriage as occurring after economic stability has been achieved contrasts sharply with

the experiences of the working-class married couples studied 30 years ago by Lillian Rubin (Rubin, 1976). While Rubin describes how financial difficulties pervaded the early years of marriage in her sample, our findings suggest that today those years of economic struggle often occur during cohabitation rather than marriage. We also find that lack of money is associated with relationship conflict, suggesting an important indirect pathway by which financial difficulties inhibit marriage.

Second, although our sample is generally non-poor, having sufficient money or savings to afford a “real” wedding is also a concern. Going “downtown” to the courthouse is not deemed a real wedding—even among those willing to compromise—and some cohabitators say they will delay marriage until they can afford a church wedding and reception. A related noteworthy finding is that these young couples, generally from modest backgrounds, apparently anticipate paying for their weddings themselves, without help from parents.

Third, it is often not attaining a single financial goal, but several as a package, that is perceived as necessary for marriage. Cohabitators’ thoughts on this issue often took the form of “after x, y, and z, we’ll get married.” Most commonly, this economic package includes home-ownership, getting out of debt, and financial stability (not living paycheck to paycheck).

Fourth, we also find that some cohabitators, both male and female, tend to think that the decision to marry hinges on the male partner’s ability to fulfill the breadwinner role – despite the prevailing view that cohabitators are less invested in traditional normative practices than those who do not cohabit. Our findings, however, are consistent with some quantitative studies that have found that men’s economic situations may matter more for marriage than women’s (e.g., Oppenheimer, 2003; Smock & Manning, 1997; Xie et al., 2003). For example, Oppenheimer (2003) concludes that cohabitation provides a fallback strategy for men whose careers aren’t

established. She finds that men working less than full-time and year-round may start a relationship, but, compared to steady workers, they are more likely enter a cohabiting than a marital relationship. Landale and Forste (2001) speculate that cohabitation is an adaptive family strategy that allows for union formation in the face of economic uncertainty, because it makes few unambiguous demands on the male as breadwinner (1991, p. 603). Our study illustrates that some cohabitators are making a direct and conscious connection between willingness to marry and the male partner's ability to provide.

This paper has some limitations. First, our findings are based on a non-representative sample of cohabitators who were living in the Toledo, Ohio area. Given this, and the qualitative nature of our study, the results cannot be generalized to a larger population. Nonetheless, an important goal of this study is to deepen our understanding of the connections between economic factors and marriage and to provide a basis for interpreting quantitative analyses of nationally representative data. Another limitation is that we rely on data from respondents at one point in time. We plan follow-up interviews with respondents who were cohabiting at the time of the interview to gain a better understanding of the dynamics of cohabiting relationships and the forces behind transitions into marriage or dissolution.

This study has at least two implications for how social scientists study marriage. First, our findings can inform the development of new measures (i.e., beyond those displayed in Table 1) to investigate how and why economic circumstances influence marriage decisions. For example, our study suggests that gauging perceptions of financial difficulties (e.g., perceived economic adequacy) could enhance our understanding of relationship quality, stability, and the transition to marriage (see Clark-Nicolas & Gray-Little [1991] for examples of such measures). We also believe that questions about the type of wedding expected and sources of funds for

weddings may be useful predictors of marriage among cohabitators or couples who plan to marry but are living apart. Finally, further development of questions about the male provider role may help to better explain why men's economic circumstances appear to matter more than women's for marriage.

Second, family demographers Bumpass and Sweet (2001) have argued that, to be motivated to marry, cohabitators must feel that marriage will change something in their lives. This reasoning is consistent with the arguments of some scholars that marriage itself causes changes in couples' lives that lead to higher incomes or other positive outcomes (Waite, 1995, 2000). Our findings suggest a slightly different take on these matters, at least in terms of economic factors. We find that cohabitators feel that marriage ought to occur once something has *already* changed. In the end, our results suggest that a feeling of readiness to marry hinges not on the hope of a comfortable financial future, but on the sense that it has already been attained.

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