

Payne

**Dissertation Abstract**

Married people are consistently found to be better off economically than all categories of unmarried people. It is clear marital decisions have economic consequences. However, the decision of when to marry also appears to have economic consequences. Past scholarship reveals that marrying early puts one at risk of low educational attainment, lower average income, holding lower-status jobs, and a higher probability of divorce (Alexander & Reilly 1981; Astone & Upchurch 1994; Booth & Edwards 1985; Bumpass, Martin & Sweet 1991; Lee 1977; Schoen 1975; Teti, Lamb & Elster 1987). While considerable attention has been given to the consequences of early marriage, the consequences of late marriage have hardly been studied. The term marital timing has been used interchangeable with the term early marriage and as a by-product research on the effects of late marriage has been neglected. It is also important not to confuse the economic consequences of marital timing with its antecedents. The purpose of this study is to examine the economic antecedents of marital timing and the impact of marrying early, on-time, late or never marrying has on individual earnings over time. Two different strategies of operationalizing marital timing will be tested using twenty two waves of the National Longitudinal Survey of Youth 1979. I am also testing the impact of marital timing on individual earnings by race/ethnicity and gender.