Financial Prospects and Union Dissolution in Young Adulthood

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Background

- Economic resources have long been identified as an important correlate of union dissolution.

- Our understanding of this association is complicated by prior work's focus on objective economic indicators.

- Empirical investigation of economic resources and union dissolution in young adulthood has also been limited.

Current Investigation

- We examined the association between financial prospects and union dissolution in young adulthood.

- We assessed the gendered dynamics that underlie the association between financial prospects and union dissolution.

Data and Sample

- Toledo Adolescent Relationships Study (TARS)
  - Five waves of data collected (2001-2011)
  - Respondents aged 22-29 at the fifth interview

- Analytic Sample (n=599)
  - Included respondents who were in a current, different-gender relationship at the fourth interview (2006).

Key Measures

- Union Dissolution
  - Experienced breakup between fourth and fifth interviews (≈ 5 year interval).

Figure 1.
Distribution of Union Dissolution

37.56%
62.44%

- ■ Experienced Dissolution
- ■ No Dissolution
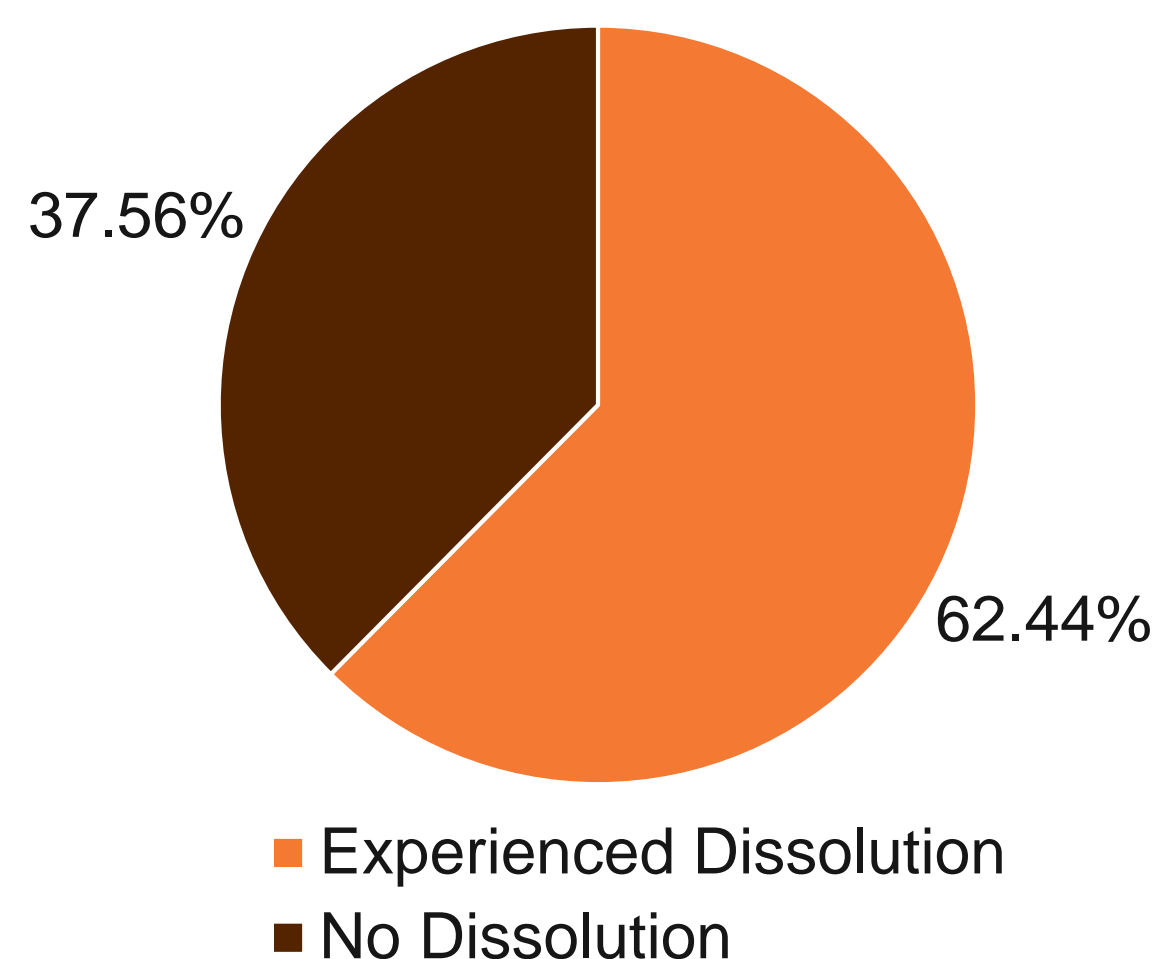
- Financial Prospects (α=.66)
  - [Partner]'s financial future is bright.
  - [Partner] doesn't know what he/she wants as far as his/her future.
  - I wish [Partner] had a better job.

- Gainful Activity
  - Employed full-time or enrolled in school.

Analyses

Table 1. Logistic Regression Models Predicting Union Dissolution (n=599)

	Model 1	Model 2	Model 3	Model 4
Independent Variables				
Socioeconomic Characteristics				
Financial Prospects of Partner	0.92*	0.92*	0.89**	0.92*
Gainful Activity (Respondent) (Not Gainfully Active)				
Gainfully active	1.24	1.41	0.99	1.01
Gainful Activity (Partner) (Not Gainfully Active)				
Gainfully active	0.96	1.01	0.83	0.81
Control Variables				
Sociodemographic Characteristics				
Racial Composition of the Relationship (Same-race)				
Interracial		1.20	1.40	1.40
Age Difference (Same-age)				
Different age		0.99	1.30	1.34
Gender of Partner (Female)				
Male		1.03	1.25	1.25
Family Structure of Respondent (Two-biological Parent)				
Stepparent		1.03	1.25	1.18
Single parent		1.43	1.68*	1.50
Other		1.62	2.12*	2.01*
Relationship Characteristics				
Union Status (Dating)				
Cohabiting			0.48**	0.49**
Married			0.22***	0.22***
Relationship Duration			0.66***	0.66***
Shared Children (No)				
Yes			0.54*	0.52*
Relationship Dynamics				
Verbal Conflict				1.14*
Trust				0.96
Validation				1.07
Love				0.86

Source: Toledo Adolescent Relationships Study (TARS)

Note: *p<0.05; **p<.01; ***p<.001
     Odds Ratios are presented

Results

- Young adults who reported their partners' financial prospects more positively had lower odds of union dissolution, net of key sociodemographic and relationship correlates.

- There were no gender differences in the association between financial prospects and union dissolution.

Discussion

CONTRIBUTIONS

- Focused on a population that is most likely to endure financial stress and experience relationship instability.

- Explored the utility of subjective and objective economic indicators.

- Accounted for a variety of sociodemographic and relationship characteristics.

CONCLUSIONS

- Subjective indicators are more developmentally appropriate for young adults, many of whom are in the process of developing their human capital.

- Economic certainty matters to the way young adults navigate their relationships, but is not dependent on gender.