

“Economic Resources and Marriage: Variation by Educational Attainment”

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Men and women with low levels of education are less likely to be married than those with high levels of education. Since marriage is associated with a range of positive social, economic and health outcomes for children and adults (Waite & Gallagher, 2000), the gap in marriage by education is troubling and has implications for the persistence and exacerbation of broader societal inequality (McLanahan & Percheski, 2008). Current explanations for the education gap in marriage tend to focus on the declining economic position of those with low levels of education (e.g., Cherlin, 2009, 2011; McLanahan, 2004; Oppenheimer, 1994), as today, individuals desire to achieve a certain level of economic resources before marriage—a challenge for those at the low end of the educational distribution. Yet, education shapes more than individuals’ economic resources, and educational attainment may influence whether and how economic resources matter for marriage (Murray, 2012). In other words, since education also affects attitudes, values, and social behaviors, money may matter differently for marriage for those with little education versus those with high education. In this paper, I examine variation in the relationship between economic resources and marriage by education in order to better understand how economic resources contribute to the education gap in marriage.

The economic model of marriage emphasizes earnings and employment as key factors that encourage marriage. For men, higher earnings and employment stability are consistently associated with marriage (Elwood & Jencks, 2004; Smock & Manning, 1997; Sweeney, 2002). Among women, the relationship between economic characteristics and marriage is less clear. On the one hand, women's employment and earnings may provide alternative options for financial support other than marriage (Becker, 1991). On the other hand, women's earnings and employment may increase a couple's income and economic stability, thereby increasing the likelihood of marriage (Oppenheimer, 1988, 1997). Indeed, contemporary evidence suggests that women's economic contributions are increasingly important, and positively associated with marriage (Sweeney, 2002). Among unmarried parents and cohabiting couples, recent research finds improved earnings and stable employment as necessary prerequisites for marriage (Gibson-Davis, 2007; Gibson-Davis, Edin, & McLanahan, 2005; Smock, Manning, & Porter, 2005). Thus, across groups, higher earnings and employment are linked to marriage. In this framework, education is related to marriage due to its strong, positive association with earnings and employment.

Given the economic underpinnings of marriage, the retreat from marriage among those with less than a college education may be simply a function of their poor economic circumstances. Broad changes in technology and the labor market have altered the types, availability, and wages of jobs across the educational distribution. Less educated men have been most negatively affected: College-educated men’s and women's economic circumstances have been stable or improving, while less-educated men's real earnings and employment stability have declined markedly (Greenstone & Looney, 2011). Lower levels of employment and wages

reduce the number of ‘marriageable’ men, ultimately lowering marriage among less-educated men and women (Wilson, 1987).

On the other hand, education shapes much more than just money. There is a growing divide between social classes with respect to attitudes, values, and social behavior (Murray 2013), as well as differences in job quality, employment intensity, and expected future economic attainment (Jacobs & Gerson, 2004). These changes may have altered how earnings and employment matter for marriage by education. Yet, little research has considered this possibility. For example, at the bottom of the educational distribution, men and women may be far from achieving or have doubts about their ability to reach economic security, thus requiring very large improvements in earnings and employment in order to marry and remain married. Men's and women's economic contributions may also be equally important because the economic bar for marriage can only be reached through two earners. Alternatively, less-educated women, who have experienced growth in earnings relative to less-educated men, may use their improved economic status to avoid ‘bad’ marriages. At the high end of the educational distribution, men and women may be less concerned about their ability to achieve economic security, thus marriage decisions may not be as directly tied to earnings and employment. Rather, men and women may be more sensitive to work-family balance. Here, high earnings and employment flexibility may allow couples to purchase work-family balance or facilitate greater ease in managing work-family balance, thus increasing the likelihood of stable marriage. Furthermore, men and women may have the economic resources to specialize in the labor force or childrearing, leading to variation by gender in how educational attainment effects the relationship between economic resources and marriage. Limited empirical work suggests that low-income and less-educated parents place more emphasis on economic security for marriage than more educated parents (Edin & Kefalas, 2005) and that mother's economic opportunities are more strongly related to marriage at the low end of the educational distribution than at the high end (Harknett & Kuperberg, 2011).

In this paper, I build on this research by examining how the relationship between economic resources and marriage varies by level of educational attainment among men and women. Prior work has been limited to unmarried parents and low-income populations. Additionally, marriage processes and economic stability vary by race, thus I also examine how the association between earnings and employment and marriage varies by race. I begin by asking, within education levels, how are earnings and employment associated with the likelihood of being married? I then examine how these associations vary by level of educational attainment. Finally, I ask, at the population level, to what extent does education-specific differences in the level of earnings and employment contribute to the education gap in the prevalence of marriage, and to what extent does variation in how earnings and employment are related to marriage contribute the gap in marriage? The aim of this study is to determine how educational attainment shapes the role of economic characteristics for marriage. Doing so may clarify why there is a lower prevalence of marriage among less-educated men and women and extend our understanding of the economic underpinnings of marriage. This is an important contribution because educational inequality in marriage influences the distribution of social and economic resources within and between families, and it is currently unclear why the educational gap in marriage emerged and how to mitigate its consequences.

Data for this study come from the Current Population Survey Annual Social and Economic Supplement (CPS ASES), pooling data from 2010 to 2012¹. Given the breadth of information about earnings and employment collected at the individual and household level, and the large sample size, this survey is well-suited for examining group differences in how earnings and employment are related to being married. The sample consists of native-born, black and white men and women between the ages of 25 and 44. I limit my sample to this age range because I am primarily interested in family behaviors after completing schooling and during the prime childbearing and childrearing years. I begin by focusing on men and women who are in the labor force. Decisions about marriage and employment are likely made jointly, thus not being in the labor force may be because of marriage or may impede marriage. By focusing only on those in the labor force I will gain greater empirical clarity about how individuals' own economic characteristics are associated with marriage. As part of sensitivity analyses, I will relax this restriction.

The outcome of interest is the likelihood of being married. This measure necessarily combines transitions into and exits from marriage. Longitudinal data would allow more precise measurement regarding reciprocal relationships between economic resources and transitions into, duration within, and exits from marriage, but they are limited in that available data focuses on specific cohorts or subpopulations. By using nationally-representative cross-sectional data, I am able to examine the relationship between economic resources and marriage across a wide age range in a contemporary period and generalize about the U.S. population writ large. Additionally, an aim of this study is to estimate the extent to which variation in how economic resources influence marriage contributes to the educational gap in the prevalence of marriage. Using current marital status is the appropriate measure for understanding differences in prevalence by group.

For the main analysis, I divide educational attainment into two groups: those with less than a college education (as defined by completed years of education) and those with a college degree or higher. I make this division because trends in the prevalence of marriage find that the prevalence of marriage among men and women with a high school degree or some college are moving toward—or have already reached—parity with men and women with less than a high school education. Furthermore, the population of less-educated men and women is increasingly comprised of foreign-born populations (who tend to have different marriage processes than the native-born population); thus, the less than high school population is rather small when broken into sex- and race-specific groups. Given that most research on the relationship between economic security and marriage has focused on low-income unmarried parents, a population with very low educational attainment, sensitivity analyses will examine if the less than high school educated group is driving the overall results.

Economic resources are measured by individuals' earnings and employment. Employment measures consist of both the intensity of employment and job characteristics. Here, I am interested in employment status and stability as measured by the number of hours and weeks worked and unemployment spells, as well as job characteristics related to occupation and job quality.

¹ Data are extracted using IPMUS-CPS database (King et al., 2010).

I will also control for potential confounders, such as, region, residing in an urban area, and having children under 18 in the household.

I begin by estimating logistic regression models of how economic resources are associated with the likelihood of being married by education group. These models will allow me to assess how the relationship between earnings, employment, and marriage may depend on the level of educational attainment. Then, to examine the extent to which differences in economic resources by education contributes to the education gap in marriage, I will conduct a decomposition analysis using the Oaxaca-Blinder method (Blinder, 1973; Oaxaca, 1973). This second analysis is useful in evaluating the extent to which current explanations of the education gap in marriage are adequate, since current explanations rest on differences in the levels of resources by education group. Thus, if I find that a large share of the education gap in marriage is due to composition differences by level of education, then this study will provide additional support for existing theories. On the other hand, if I find that a large share of the gap in marriage is due to variation by level of educational attainment in how economic resources are related to marriage, this study will demonstrate that further research is needed in understanding how education influences the role of money and employment for marriage.

This paper contributes to a growing literature that aims to explain why the prevalence of marriage has declined substantially among those with lower levels of education, leading to a widening gap in marriage across education. Building on new research that finds a strong relationship between education, expectations regarding economic security, and many non-economic aspects of life, I examine the hypothesis that education may also shape how economic resources matter for marriage. Doing so, I will extend explanations of why the education gap in marriage is widening beyond those focusing on differences in the level of economic resources by education. This study has important implications because marriage influences the distribution of social and economic resources within and between families; educational inequality in marriage may be driving societal inequality within and across generations (McLanahan & Percheski, 2008). Understanding how economic resources influence marriage by education may shed light on the education gap in marriage and point to solutions to help lessen its consequences.

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