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Why Don't They Just Get Married?

Barriers to Marriage among the Disadvantaged

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Summary

Kathryn Edin and Joanna Reed review recent research on social and economic barriers to marriage among the poor and discuss the efficacy of efforts by federal and state policymakers to promote marriage among poor unmarried couples, especially those with children, in light of these findings.

Social barriers include marital aspirations and expectations, norms about childbearing, financial standards for marriage, the quality of relationships, an aversion to divorce, and children by other partners. Edin and Reed note that disadvantaged men and women highly value marriage but believe they are currently unable to meet the high standards of relationship quality and financial stability they believe are necessary to sustain a marriage and avoid divorce. Despite their regard for marriage, however, poor Americans do not view it as a prerequisite for childbearing, and it is typical for either or both parents in an unmarried-couple family to have a child by another partner. Economic barriers include men's low earnings, women's earnings, and the marriage tax.

In view of these findings, Edin and Reed argue that public campaigns to convince poor Americans of the value of marriage are preaching to the choir. Instead, campaigns should emphasize the benefits for children of living with both biological parents and stress the harmful effects for children of high-conflict parental relationships. Programs to improve relationship quality must address head-on the significant problems many couple face. Because disadvantaged men and women view some degree of financial stability as a prerequisite for marriage, policymakers must address the instability and low pay of the jobs they typically hold as well as devise ways to promote homeownership and other asset development to encourage marriage. Moreover, programs need to help couples meet the challenges of parenting families where children are some combination of his, hers, and theirs. Encouraging more low-income couples to marry without giving them tools to help their marriages thrive may simply increase the divorce rate.

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Half a century ago, Americans, whether poor or well-to-do, all married at roughly the same rate. But by the mid-1980s, poor women were only about three-quarters as likely to marry as women who were not poor. And marriage rates among the disadvantaged have continued to decline.¹ Today, poor men and women are only about half as likely to be married as those with incomes at three or more times the poverty level.²

For those concerned with child well-being, the most worrisome aspect of the decline in marriage among the poor is the increase in nonmarital childbearing. Though the share of first births within marriage has fallen dramatically for the nation as a whole—down from more than 90 percent in the 1940s to only about 60 percent today—nearly a third of poor women aged twenty-five or older have had a child outside marriage, compared with only 5 percent of women who are not poor.³

In an attempt to promote marriage among poor unmarried couples who are expecting a baby, federal and state policymakers are offering an extensive array of services around the time of the baby's birth—which many regard as a “magic moment” within these relationships. State and local agencies are recruiting expectant or new unmarried parents into innovative programs to improve their relationship skills, adapting curriculums traditionally used to improve the relationships of middle-class married couples. By teaching such skills to these unwed couples, most of whom are poor and minority, policymakers hope both to boost their marriage rates and to make their marriages last.

Many observers, however, are skeptical that these new programs, which have not been

evaluated scientifically, will do much to restore marriage, especially healthy and enduring marriage, among the poor. They question whether these programs can effectively address the realities—both social and economic—that keep poor couples from getting married. Some on the political left have been sharply critical of such programs. One observer editorializes, “It’s impossible to justify spending \$1.5 billion on unproven marriage programs when there’s not enough to pay for back-to-work *basics* like child care.”⁴

We review findings from an emerging field of research that investigates the reasons why low-income couples, particularly those who share children, refrain from marriage. We begin by sorting the evidence into two types: economic and social. Social barriers to marriage include marital attitudes, childbearing attitudes, norms about the standard of living required for marriage, relationship quality, an aversion to divorce, and the tendency of both men and women to bring children from previous partners to the new relationship. The economic barriers that, at least in theory, affect the marriage rates of the poor include low earnings and employment among unskilled men, increasing employment among unskilled women, and the welfare state, which imposes a significant “tax” on marriage for low-income populations.

As we assess the evidence offered by this new research, we focus primarily on couples coping with economic disadvantage, rather than with other forms of disadvantage such as race or ethnicity. Whenever possible, we review qualitative as well as quantitative data.⁵ While quantitative data show whether and under what conditions a belief is held or an event occurs, qualitative data can reveal the mechanisms and social processes that underlie these statistical relationships. Several new qualita-

tive studies are especially valuable because they offer insight into how low-income couples, particularly those with shared children, view marriage. We begin with social factors because the financial barriers we review can be better understood in light of the social and cultural expectations that underlie them.

Social Barriers

In this section, we investigate six possible social barriers to marriage among disadvantaged Americans: their marital aspirations and expectations, their norms about childbearing, their financial standards for marriage, the quality of their relationships, their aversion to divorce, and their children by other partners.

Marital Aspirations and Expectations

If, as social psychologists have posited, one can predict an action based on an individual's intent to engage in it, then perhaps the poor are marrying at a low rate because they no longer aspire to matrimony.⁶ Indeed, several survey analyses show that unmarried Americans who see marriage as important are more likely to wed than those who do not.⁷ During the 1990s, a number of leading family researchers used national surveys to measure respondents' marital aspirations (whether they hope to marry) and expectations (whether they think they will get married) to see whether and how they vary. These studies uniformly show that marital aspirations are quite high among all Americans, including the economically disadvantaged. For example, Scott South, using the 1988–99 waves of the National Survey of Families and Households, finds little variation in marital aspirations by employment or earnings, relatively little by race, and only slightly more variation by education (better-educated respondents have only slightly higher aspirations to marry than their less well-educated counterparts).⁸

Richard and Kris Bulcroft analyze the same data and also find no significant differences in marital aspirations by income or employment, by education, or by the receipt of public assistance.⁹ Sharon Sassler and Robert Schoen find an interesting difference by race, but not in the direction one might expect: single black women are substantially more likely than single white women to believe their lives would be better if they were married.¹⁰

More recently Daniel Lichter, Christine Batson, and J. Brian Brown analyzed data on noncohabiting unmarried individuals from the 1995 wave of the National Longitudinal Survey of Youth. They focus specifically on the marital aspirations of a variety of disadvantaged respondents, including those with low incomes, those from poor backgrounds, members of racial and ethnic minorities, recipients of public assistance, and women with children born outside marriage.¹¹ Although unmarried mothers are the least likely to aspire to marriage, nearly 70 percent report that they would like to marry eventually. And similar studies show that single mothers, welfare recipients, and black Americans have the same marital aspirations as other women (though education boosts these aspirations somewhat).¹²

Marital aspirations—the overall desire to marry “someday”—are less concrete, and therefore presumably less useful in predicting behavior, than are marital expectations. Two nationally representative surveys have measured marital expectations, although in somewhat different ways. In the National Survey of Family Growth, noncohabiting unmarried women were asked, “Do you expect to marry (again) at some time in the future?” A large majority of those surveyed across a variety of disadvantaged groups reported that they do expect to marry, though women who were not single mothers reported higher ex-

pectations of marriage than did single mothers. In addition, women from disadvantaged family backgrounds, those with little education, and those on welfare have lower expectations for marriage.¹³ The survey also asked cohabiting women if they expected to marry their current boyfriend. Here, the results show that men's economic disadvantage does deter their partner's marital expectations.¹⁴ Nonetheless, both sets of survey findings

The notion that marriage profoundly changes the meaning of a relationship and is suitable only for those who can meet these high standards speaks to its strong symbolic value.

show that marital expectations among the disadvantaged are still very high.

The Fragile Families and Child Wellbeing Study, a large nationally representative study of an urban birth cohort of just under 3,800 children of unmarried parents, documented that the vast majority (83 percent) of all out-of-wedlock births to adult women are to romantically involved couples, about half of whom are living together at the time the child is born.¹⁵ When these couples were asked, "How would you rate your chances of marrying your baby's mother/father?" in the hours immediately following their child's birth, nearly three-quarters of the mothers rated their chances as at least 50-50, and almost six in ten believed their chances were good or almost certain.¹⁶ Fathers are even more optimistic: a stunning 90 percent felt

their chances were at least 50-50, and 75 percent felt they were good or almost certain.¹⁷

Some researchers doubt the validity of these findings because the couples were interviewed just hours after their child's birth. However, the Time, Love, and Cash in Couples with Children study (TLC3) conducted intensive qualitative interviews with a subsample of forty-nine unmarried couples from the Fragile Families Study two to three months after the births.¹⁸ At this point, the euphoria of the new birth had presumably succumbed to sleepless nights and other strains of parenting a newborn, but interviewers found that these couples were nearly as optimistic about marriage as they had been just hours after their babies were born.¹⁹

There are several conclusions to be drawn. The first is that although marital aspirations do not vary much along most dimensions of disadvantage, marital expectations do. One possible reason for this discrepancy is that questions about marital aspirations are value laden and thus subject to what methodologists call "social desirability bias," the tendency for respondents to answer survey questions according to prevailing societal norms. Questions about marital expectations are more concrete and reflect specific situations and potential partners rather than overall values and attitudes. Another interpretation is that although disadvantaged men and women want to marry, they face more formidable barriers than do members of the middle class. Recognizing these barriers may, in turn, lower expectations of marriage in spite of high aspirations. Whichever interpretation one chooses, the second conclusion we draw from these findings is that both marital aspirations and expectations are still quite high among disadvantaged groups, including unmarried parents.

Yet these high hopes and expectations are hard to square with the findings on marital behavior. For example, Lichter, Batson, and Brown find that only 20 percent of all women who aspire to marriage realize that goal within four years.²⁰ Among unwed new parents in the Fragile Families Study, only about 15 percent marry by the time their child turns three.²¹ Lichter, Batson, and Brown pose the obvious question, "Why is the transition to marriage so low among single women who want to marry?"²²

Recent research suggests that Americans, rich and poor alike, have adopted a new definition of marriage and that new notions of what marriage means may be part of the answer.²³ In particular, marriage seems to have lost much of its instrumental value. That is, society has become much more accepting of premarital sexual activity, cohabitation, and nonmarital childbearing than it once was.²⁴ When a wedding is no longer a prerequisite for open sexual activity, cohabitation, and childbearing; when abortion and birth control are widely available; and when a gold wedding band is no longer necessary for American women to claim social personhood, the practical value of marriage is severely diminished. In the TLC3 qualitative study, unmarried parents were asked how they felt their lives would change if they were to marry. Not surprisingly, both mothers and fathers, most of whom were already living together, typically said that marriage would not change their day-to-day lives at all.²⁵

Yet this same research also suggests that the symbolic value of marriage may still be quite high. In fact, it may even have increased, precisely because of marriage's diminishing instrumental value.²⁶ Marriage has become a luxury rather than a necessity, a status symbol in the true meaning of the phrase.²⁷ Kathryn

Edin and Maria Kefalas argue that as a result of this transformation in the meaning of marriage, both poor and more advantaged Americans now have strikingly similar expectations regarding a marriage partner and an ideal marital relationship.²⁸ The same couples in the TLC3 study who believed their day-to-day lives would not change at all if they married went on to say that getting married would profoundly transform the meaning of their relationship, in no small part because they believe that marriage carries with it much higher expectations about relationship quality and financial stability than does cohabitation—a point to which we will return. The notion that marriage profoundly changes the meaning of a relationship and is suitable only for those who can meet these high standards speaks to its strong symbolic value. If this interpretation is correct, the poor may marry at a lower rate simply because they are not able to meet this higher marital standard.

Attitudes about Childbearing

Policymakers care most about promoting marriage as a setting for raising children. Yet despite their high regard for marriage, poor Americans do not view it as a prerequisite for childbearing.²⁹ Indeed, qualitative studies of low-income unmarried parents suggest that for the disadvantaged, childbearing and marriage no longer necessarily "go together."³⁰ The TLC3 study asked new unmarried parents an extensive set of open-ended questions about their beliefs about marriage and their marriage aspirations and plans. Though most couples reported having had many conversations about marriage and were eager to share their marital views and plans with interviewers, the subject of children almost never came up in these conversations, except for the frequent assertion that merely having a child together is *not* a sufficient reason to marry.³¹ In stark contrast, in-depth inter-

views with a college-based sample of twenty-five cohabiting women and men living in New York City revealed that most saw marriage as a crucial prerequisite for childbearing. In fact, many could not imagine having children outside marriage.³²

Ethnographic research by Edin and Kefalas in eight low-income Philadelphia-area neighborhoods between 1995 and 2001, along with repeated in-depth interviews with a racially diverse group of 162 single mothers in these neighborhoods, uncovered complex attitudes toward children and marriage.³³ Though these mothers generally believe that having children before marriage is not the ideal way of doing things, they must calculate the risks and rewards of the partnerships available to them and balance their marital aspirations with their strong moral views about the conditions under which it is right and proper to marry, a theme that recurs throughout this review.

Economic Standards for Marriage

We discuss the importance of men's employment and earnings later. Here, we focus on a related topic: norms and values about the standard of living required for marriage. Theories about the connection between marriage rates and men's earnings assume the existence of a financial "floor" below which marriage is not viewed as practical. One survey analysis shows that men and women who believe that it is necessary to be financially established before marriage are less likely to marry than those who do not.³⁴

Qualitative evidence supports the notion that poor couples' beliefs about what constitutes the proper financial position for marriage may pose a barrier to marriage. Edin and Kefalas's work with single mothers in Philadelphia (noted above) shows that "getting the fi-

nances together" is a crucial prerequisite for marriage.³⁵ But marriageability is not merely about having funds to set up a common household. Indeed, many couples are already cohabiting. Rather, these mothers believe that marriage ought to be reserved for couples who can support what some of them term a "white picket fence" lifestyle—a standard of living that generally includes two or more of the following: a mortgage on a modest row home, a car and some furniture, some savings in the bank, and enough money left over to pay for a "decent" wedding.³⁶

During the early to mid-1990s, Edin carried out in-depth interviews with a racially diverse group of 292 low-income single mothers in Chicago; Camden, New Jersey; and Charleston, South Carolina. She found that most believed a poor but happy marriage has virtually no chance of survival and that the daily stress of living "paycheck to paycheck" would put undue pressure on a marital relationship. These mothers believed that couples who wish to marry must demonstrate to the community—their family, friends, and neighbors—that they have "arrived" financially.³⁷ To meet this goal, they said, couples must accumulate the common assets that visibly demonstrate their fiscal responsibility and long-term planning skills.

Interviewers for the TLC3 study of unmarried couples asked those who aspired to marriage to identify barriers to marriage. In 74 percent of the couples, either the father or the mother, or both, saw their financial situation as standing in the way, even though 77 percent of the couples were living together at the time, almost all in independent households.³⁸ Joanna Reed analyzed the TLC3 study's fourteen-, twenty-six-, and fifty-month waves and found that almost all the couples who stayed together over the whole

four-year period were unwavering in their commitment to these economic goals, nor did they lower their standards to fit their current circumstances.³⁹ Those who broke up and formed new partnerships almost universally adopted a similar set of goals in their new relationships, as did their new partners. If these high economic standards were merely paying lip service to middle-class ideals—a socially acceptable way to mask a reluctance to marry for other reasons—couples who achieved the goals would have still held off on marriage. But most couples who met their economic goals and did not have serious relationship problems did indeed marry one another during the four-year window of the study.⁴⁰

Relationship Quality

Recent federal and state marriage initiatives have focused on teaching low-income unmarried couples how to build relationship skills that will lead to healthy marriage relationships, and several quantitative studies lend credence to the idea that low relationship quality is a barrier to marriage.⁴¹ One such study uses two waves of the National Survey of Families and Households and finds that among cohabiting couples, higher relationship quality does increase the odds of a transition to marriage.⁴² Marcia Carlson, Sara McLanahan, and Paula England's analysis of the baseline and twelve-month waves of the Fragile Families Survey also finds that perceived relationship quality—specifically, partner's supportiveness—and mothers' trust of men are both significant predictors of marriage. In a simulation, they show that higher relationship quality would boost marriage rates more than would a significant increase in fathers' earnings.⁴³

Psychologists have long held that stressful events may interfere with couples' ability to

relate positively to one another, and the Fragile Families Survey shows that unmarried parents face many challenging circumstances around the time of their child's birth.⁴⁴ Beyond their typically low levels of education, employment, and financial stability (roughly 40 percent of both mothers and fathers had not graduated from high school, and 20 percent of fathers were jobless when the child was born), an alarmingly high share of new fathers had already spent time in jail or

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prison, indicating a high rate of past criminal involvement.⁴⁵ In addition, their family situations posed unusual challenges: in more than 60 percent of these couples, one or both partners already had at least one child from a previous relationship.⁴⁶

Edin and Kefalas asked each of the Philadelphia-area single mothers they interviewed to chronicle their most recent breakup. They asked them to identify why their relationship had failed, allowing them to cite problems on their own rather than prompting them with a list of potential difficulties. Nearly half the mothers cited a chronic pattern of domestic violence, while four in ten blamed repeated and often flagrant infidelities of their partner. About a third named their partner's ongoing involvement with crime and the imprisonment that so often followed. More than a third cited drug and alcohol abuse.⁴⁷ These problems are also rife in the relationships of the unmarried couples in the TLC3 study, and though both mothers and fathers report

such problems with their partners, women are far more likely to do so than men.⁴⁸

Many disadvantaged women, it appears, have children in the context of romantic relationships of perilously low quality.⁴⁹ Yet these same women hold a marriage relationship to high standards. What may be tolerable behavior in a boyfriend, at least for a time, is completely unacceptable in a husband. Further, it is foolish even to consider marriage until a man has shown that he is ready and able to meet these higher standards.⁵⁰ The TLC3 study finds that in 57 percent of unmarried couples with a newborn, either he or she, or both, point to problems in their relationship that they would have to resolve before they could marry. The TLC3 study also shows that most unmarried couples believe they are not close to meeting these higher relationship standards at the time their child is born.⁵¹

Why are these couples so insistent that marriage requires a much higher level of relationship quality than living together while sharing parenting tasks for their mutual children? First, their relationships are usually relatively new. The typical TLC3 couple had been together less than a year before conceiving their first child together (very similar to what Edin and Kefalas's Philadelphia-area single mothers reported).⁵² Second, few of these conceptions were the result of a clearly articulated plan.⁵³ The emphasis that these new unmarried parents place on relationship quality (and on the need to test the relationship for several more years) is thus quite understandable: the couples do not know each other well and did not typically plan to have a child together when they did.

When the TLC3 interviewers asked respondents to describe the qualities most important

for a good marriage, most men and women responded with an almost identical litany: "Communication, honesty, and trust."⁵⁴ The issue of trust is particularly salient for relationships frequently threatened by episodes of domestic violence and rampant infidelity. Indeed, Frank Furstenberg's qualitative interviews among a group of low-income Baltimore residents uncovered a "culture of distrust" between men and women. This pervasive lack of trust keeps couples continually vigilant for signs of relational trouble and makes them quick to exit the relationship as soon as such signs appear.⁵⁵ The theme of distrust is also evident in Edin and Kefalas's ethnographic work in Philadelphia, as well as in Edin's interviews with mothers from Chicago, Camden, and Charleston.⁵⁶

Aversion to Divorce

Although Americans as a whole have grown much more accepting of divorce over the past half-century, poorly educated men and women have been slower to shed their negative views than their better-educated counterparts.⁵⁷ This divergence of opinion is ironic, because marriages among college-educated adults have grown more stable since 1980: the divorce rate of this group has been falling as the divorce rate for the least educated has increased.⁵⁸

We know of no analysis that directly assesses whether fear of divorce is affecting marriage rates. But one analysis using two waves of the Fragile Families Survey finds that couples with characteristics that make them more likely to divorce (being younger or less educated, reporting serious relational conflict or abuse) are less likely to marry, even if they have other characteristics that are strongly associated with entry into marriage. Christina Gibson-Davis, Kathryn Edin, and Sara McLanahan write, "Based on this evidence,

we conclude that unmarried parents delay marriage when they perceive a high risk of divorce.”⁵⁹ Data from several qualitative studies support the hypothesis that the poor may be reluctant to marry precisely because of a perception that the risk of divorce is high. The single mothers in Philadelphia studied by Edin and Kefalas reported that the stigma of a failed marriage was far worse than that of an out-of-wedlock birth.⁶⁰ Edin’s interviews in Chicago, Camden, and Charleston show that most low-income single mothers believe marriage is “sacred” and that divorce makes a mockery of the institution they revere.⁶¹

In 53 percent of the unmarried TLC3 couples, one or both partners say their fear of divorce is part of what is keeping them from getting married. In one memorable interview, a mother quipped, “I don’t believe in divorce. That’s why none of the women in my family are married!” One analysis of these data concludes that “at the heart of marital hesitancy is a deep respect for the institution of marriage.”⁶² On a practical level, these couples fear subjecting a relationship that does not meet these standards to the normative expectations of marriage prematurely, as doing so might put the relationship in jeopardy. In the meantime, cohabitation allows enough flexibility for the couple to stay together even in the face of financial trouble and relationship problems.

Children by Other Partners

The typical nonmarital birth is to a couple in which the father, the mother, or both already have a child by another partner. Because multiple partner fertility is more common among disadvantaged groups, and poor women and men who marry are much more likely to do so after already having a child, children by other partners may pose a special barrier to marriage among these groups.⁶³

Men may be less willing to marry a woman who must care for another man’s child, and women may hesitate to marry a man with child support obligations. Only one study, an analysis of the baseline and twelve-month waves of the Fragile Families Survey, has looked at the effect of children by other partners on marriage transitions. It finds that a father’s children by other partners do affect

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transitions to marriage somewhat, while a mother’s children by other partners do not.⁶⁴

Qualitative evidence of the baseline wave of the TLC3 study offers one reason why this may be so. Unmarried fathers typically live with the mother and her other children, whereas unmarried mothers almost never live with the children from their partner’s past relationships; these children generally live with their biological mother. Although fathers in this situation are obligated to provide child support, potentially a source of financial strain for the couple, mothers in this study seldom complained about the flow of economic resources out of the household and toward the care of a partner’s other children. In part they viewed fathers who paid support as acting responsibly—a quality they much admired. Their approval may also contain an element of self-interest, as they may be eager to ensure that they can count on such contributions if their own relationship with him dissolves.

Mothers are not so sanguine about the time fathers spend with their other children: complaints in this area were more frequent than complaints about child support. Mothers generally feel that time spent with other children detracts from the time spent with the new baby, and they express some unease about the circumstances under which fathers spent time with these children—usually in the home of the children's own mother.⁶⁵ At the root of some of these complaints is the fear that the father will become reinvolved sexually with her. That fear is not unreasonable, given Heather Hill's finding that by the study's end, more than one-third of the couples experienced at least one spell of infidelity, sometimes with a former boyfriend or girlfriend.⁶⁶

Fathers, too, presumably weigh the costs and benefits of marriage differently when the woman has a custodial child by another partner, but no male respondent in the TLC3 study cited his partner's other children as a barrier, a finding consistent with the survey results.

Economic Barriers

We now turn to economic barriers to marriage. In this section, we consider the effect of men's low earnings, women's comparatively high earnings, and the marriage tax.

Low Male Earnings

Declines in men's employment and earnings have long been regarded as a primary explanation for the falling marriage rate among the poor. William Julius Wilson argues that lower wages and higher unemployment among unskilled urban minority men translates into fewer marriageable males for women seeking husbands.⁶⁷ Valerie Oppenheimer blames marital delay among the poor on the uncertainty engendered by the substantial slowing

of disadvantaged men's entry into full-time stable employment.⁶⁸ Because our task is to identify current barriers to marriage, we ignore the debate about the causes of the decline in marriage over time, beyond noting that changes in men's economic position do not explain much of the trend.⁶⁹ Instead, we focus on research examining the current effects of men's economic position on entry into marriage.

In nearly all analyses of surveys, stable male employment and earnings boost marriage rates for the population as a whole, though there is some debate over their effect on cohabiters.⁷⁰ Stable male employment and earnings also increase marriage rates among new, unmarried parents.⁷¹ Conversely, employment instability and low educational attainment usually discourage marriage.⁷² In all these analyses, however, the effect of men's employment and earnings on marital transitions is surprisingly small. To assess the role of employment and earnings among unmarried parents with children—the target population of the new marriage initiatives—Carlson, McLanahan, and England conducted a simulation to predict the share of unmarried parents who would have gotten married if men's earnings increased by 1 standard deviation. In this model, marriage rates increase only about 1.9 percentage points—an 18 percent increase—within one year of the child's birth (from 9 to 10.6 percent).⁷³

In sum, the quantitative data show that men's education, employment, job stability, and income do make a difference in transitions to marriage, but not as much as one might expect. Edin's qualitative study of single mothers in Chicago, Camden, and Charleston shows that men's income matters enormously in mothers' calculations about whether their male partners are worth marrying or even

worth staying with. But the study also shows that mothers are not entirely mercenary in their attitudes toward men. Rather, they place nearly equal emphasis on the regularity of his contributions, the effort he expends getting and keeping a job, and the source of the earnings (drug dealing is not viewed as a viable long-term employment strategy). Furthermore, though stable earnings seem to be a necessary precondition for marriage among this group, they are not sufficient to prompt marriage—men's earnings are only one of many barriers.

Women's Earnings

The past thirty years have seen sharp growth in the employment and earnings of American women. Beginning in the mid-1990s the combination of a strong economy, an expanded earned income tax credit (EITC), and welfare reform lured or pushed an unprecedented number of low-income single mothers into the workforce.⁷⁴ Researchers often cite the growth in women's employment as a primary reason for the declining marriage rate among disadvantaged Americans. Gary Becker, for example, argues that women's employment and their wages relative to men's reduce the gains from marriage that come from specialization (he in the breadwinner role and she as the homemaker), and thus lead to lower marriage rates.⁷⁵ Similarly, Sara McLanahan and Lynn Casper claim that couples may be delaying marriage because women are more economically independent and less reliant on a male wage.⁷⁶

Here, the empirical results are somewhat murky. Among the population as a whole, some studies find that women's employment, hours of work, earnings, or potential earnings do delay marriage.⁷⁷ But others find no such effect, and still others find a *positive* effect of women's earnings on marriage transitions.⁷⁸

Megan Sweeney offers a possible clarification of these contradictory findings, showing that the role of women's economic position might be changing over time. She finds that while women's earnings might have reduced marriage rates among earlier cohorts—women now in their early to mid-fifties—they have increased marriage rates among a more recent cohort, those now in their early to mid-forties.

Fortunately, studies that focus on disadvantaged women's economic situations and likelihood of marriage are quite consistent and straightforward in their findings: for those at the bottom of the educational distribution, women's employment increases marital transitions. That relationship is further confirmed by recent analyses of the Fragile Families Survey, which find that more education and a higher hourly wage for women increased marriage rates among couples in the year following their child's birth.⁷⁹

Qualitative research offers some clues as to why greater employment and earnings among women may promote their marriage rates. Edin and Kefalas's interviews with single mothers in Philadelphia and Edin's interviews with single mothers in Chicago, Camden, and Charleston find that most insist that they will not marry if it means they must rely on a man's earnings.⁸⁰ Rather, they feel it is crucial to become economically self-sufficient before taking marriage vows, partly because they want a partnership of equals and believe that money buys power in a marital relationship, but also because money of one's own can provide insurance in case of divorce.⁸¹

The Marriage Tax

The American welfare state, which has grown dramatically from its inception in 1935 to the

present, has also been named by some as a prime suspect in the mystery of declining marriage rates. Most notably, two decades ago Charles Murray posited that a generous social safety net is responsible for low marriage rates among the poor.⁸² Murray claimed that the large “tax” imposed on single mothers who marry their children’s father—that is, the potential loss of her benefits—makes it economically rational for many single mothers to

The EITC may play a positive role by boosting single mothers’ incomes, thus helping them to reach the standard of living they believe is necessary for marriage.

remain unmarried. Robert Moffitt’s review of the literature on the disincentive effects of the U.S. welfare system shows a significant, yet surprisingly small, dampening effect of welfare benefits on marriage. Moffitt concludes that “the welfare system does not appear to be capable of explaining most of the long-term trend of increasing numbers of female-headed families in the United States.”⁸³

The high economic standard to which disadvantaged Americans hold marriage is probably the main reason why the welfare system’s marriage penalty has such a small effect on marriage rates. In addition, as three qualitative studies of unmarried parents find, women on welfare believe they are simply too far below the economic bar even to contemplate marriage.⁸⁴ Furthermore, hardly any of the mothers or fathers in these studies named welfare or the potential loss of the

EITC (which poor unmarried parents typically refer to as their “tax return”) as a barrier to marriage. In fact, the EITC may play a positive role by boosting single mothers’ incomes, thus helping them to reach the standard of living they believe is necessary for marriage. It also provides a strong incentive for single mothers who do not wish to rely either on work or on welfare (which is now time limited and mandates work for most recipients) to marry an employed man.

Are Policymakers’ Marriage-Promotion Plans on Target?

Given what researchers are discovering about the barriers to marriage that low-income couples face, or believe they face, how well are the marriage-promotion plans of federal and state policymakers likely to fare?

Attitudes and Beliefs about Marriage

Disadvantaged women and men aspire to marriage and expect to marry some day. But they do not necessarily regard childbearing and marriage as life events that go together. They do often believe what the articles in this volume by Adam Thomas and Isabel Sawhill and by Paul Amato demonstrate: that, on average, children are better off when raised within marriage. For most poor couples, however, that ideal remains largely unrealized because of the complexities of their lives. For these reasons, public campaigns to convince poor Americans of the value of marriage are probably preaching to the choir. Instead, they should be aimed at informing them about the benefits to children of being raised in a household with both biological parents as well as about the harmful effects of violent or high-conflict relationships on child well-being.

Relationship Problems

Although federal and state marriage programs have evoked sharp criticism from many ob-

servers, particularly from political liberals, the findings we have cited suggest that programs aimed at improving relational quality are sorely needed. But marriage programs must address the reality of the lives that disadvantaged men and women lead. Often they face serious problems in their relationships. These issues must be directly addressed in any relationship skills curriculum, as it is hard to see how any relationship could, or even should, survive in the face of these very serious problems. Policymakers should also strongly consider whether it might be wise to address these issues much earlier, perhaps in high school or even sooner, before such serious difficulties have had a chance to develop.

Fear of Divorce

Policymakers must realize that one reason why poor men and women may hold the economic and relationship bar to marriage so high is that they are strongly averse to divorce and are convinced that divorce makes a mockery of an institution they revere. As this review shows, research is just beginning to illuminate what might be needed to encourage more low-income couples to marry. Doing so without also offering the tools necessary to make their marriages thrive may have serious unintended consequences, including more divorce. Oklahoma, which leads the nation in programs to promote and strengthen marriage, was spurred to act by the realization that its divorce rate was the second highest in the nation.⁸⁵ Divorce among low-income couples is already high. Presumably, the last thing federal and state policymakers want to do is to destabilize low-income marriage even more.

His, Her, or Their Kids?

Policymakers must recognize that encouraging marriage among the poor will lead to precious few “traditional” family arrangements. Rather, the children in these families will

likely be some combination of his, hers, and theirs. As Marcia Carlson and Frank Furstenberg warn, parental resources must be spread across such relationships and may result in lower overall parenting quality than is typically observed in married-couple families today.⁸⁶ Therefore, within these blended families the children from other partners may not reap the same benefits as the children the couple share in common.⁸⁷ Relationship skills curriculums should be organized around helping parents meet these challenges. It is also worth noting that one of the strongest predictors of multiple partner fertility other than the race or educational level of the parents is a teen first birth, so public and private efforts to further decrease the teen childbearing rate should continue to receive support.⁸⁸

Economic Situation of Low-Income Couples

Disadvantaged men and women hold marriage to an economic standard that demands a fairly high level of financial stability—enough to accumulate significant common assets. Therefore, policymakers who want to help couples with their relationship problems must also find ways to address the instability, low pay, and low premium on experience of the jobs they typically hold. They should also devise ways to promote homeownership and other asset development. Notions about the standard of living that couples must achieve before they can marry reflect strong moral views about the durability of marriage. Edin and Kefalas write, “Conservatives are acting upon the premise that not being married is what makes so many women and children poor. But poor women insist that their poverty is part of what makes marriage so difficult to sustain. Their keen observations of middle-class behavior tell them that given all the expectations Americans now place on it, modern-day marriage is hard enough without

the added burden of financial worries. How, they ask, can an economically strained marriage hope to survive?”⁸⁹ To date, policymakers have devoted far more attention to enhancing relationship skills than to helping couples reach their economic goals.

Making welfare less generous is not likely to lead to large increases in marriage. Rather,

policymakers must address both men’s and women’s employment and earnings, since mothers feel it is vital that they be on an economically sound footing before contemplating marriage. This makes practical sense, as the standard of living these couples aspire to, and insist on reaching before they marry, will require two incomes.

Endnotes

1. These figures represent the likelihood of marriage within a given year. See Diane K. McLaughlin and Daniel T. Lichter, "Poverty and the Marital Behavior of Young Women," *Journal of Marriage and the Family* 59 (1997): 589.
2. Forty percent of poor men and 30 percent of poor women are married, compared with about two-thirds of men and women with incomes at three or more times the poverty level. Between 1999 and 2001 the figures for the poor declined from 48 percent to 41 percent for men and from 37 percent to 33 percent for women. See Tamara Halle, "Charting Parenthood: A Statistical Portrait of Fathers and Mothers in America" (Washington: Child Trends, 2002).
3. Amara Bachu, "Trends in Marital Status of U.S. Women at First Birth: 1930–1994," Population Division Working Paper 20 (U.S. Bureau of the Census, 2003). This analysis excludes births to adolescents, almost all of which are nonmarital. Twenty-three percent of poor women aged twenty-five and older have had an adolescent birth, as against only 4 percent of nonpoor women. See Saul D. Hoffman and E. Michael Foster, "Economic Correlates of Nonmarital Childbearing among Adult Women," *Family Planning Perspectives* 29, no. 3 (1997): 137–40, table 2.
4. "Quick Hit," Editorial, *San Jose Mercury News*, September 19, 2003.
5. Because the marriage behaviors of the poor have changed significantly over the past several decades, we exclude any study published before 1990. For example, Carol Stack's 1972 account of the coping strategies of the welfare poor is excluded, though it does include a discussion of marital views. See Carol B. Stack, *All Our Kin: Strategies for Survival in a Black Community* (New York: Harper and Row, 1974). We also exclude ethnographic studies in which marriage is a peripheral, not a central, focus, such as Elijah Anderson's discussion of sex codes among inner-city African American teens. See Elijah Anderson, *The Code of the Street: Decency, Violence, and the Moral Life of the Inner City* (New York: Norton, 1999).
6. Martin Fishbein and Icek Ajzen, *Belief, Attitude, Intention, and Behavior* (Reading, Mass.: Addison-Wesley, 1975).
7. Marcia J. Carlson, Sara S. McLanahan, and Paula England, "Union Formation in Fragile Families," *Demography* 41 (2004): 237–61; Daniel T. Lichter, Christine Batson, and J. Brian Brown, "Marriage Promotion: The Marital Expectations and Desires of Single and Cohabiting Mothers," *Social Service Review* 78, no. 1 (2004): 2–25. An analysis of data from the National Survey of Families and Households (NSFH) finds that African Americans' higher valuation of marriage relative to that of whites narrows the racial gap in marriage. See Sharon Sassler and Robert Schoen, "The Effect of Attitudes and Economic Activity on Marriage," *Journal of Marriage and the Family* 61 (1999): 147–59. An analysis of new, unmarried parents confirms this as well. See Kristen Harknett and Sara McLanahan, "Explaining Racial and Ethnic Differences in Marriage among New, Unwed Parents," *American Sociological Review* 69, no. 9 (2004): 790–811.
8. Scott J. South, "Racial and Ethnic Differences in the Desire to Marry," *Journal of Marriage and the Family* 55 (1993): 357–70.
9. Richard A. Bulcroft and Kris A. Bulcroft, "Race Differences in Attitudinal and Motivational Factors in the Decision to Marry," *Journal of Marriage and the Family* 55 (1993): 338–55.
10. Sassler and Schoen, "The Effect of Attitudes" (see note 7). This could be due to selection, as black women with positive attitudes toward marriage may have fewer partners to marry.

11. Lichter, Batson, and Brown, "Marriage Promotion" (see note 7).
12. See also Jane G. Mauldon and others, "What Do They Think? Welfare Recipients' Attitudes toward Marriage and Childbearing," Research Brief 2, Welfare Reform and Family Formation Project (Bethesda, Md.: Abt Associates, 2002).
13. Lichter, Batson, and Brown, "Marriage Promotion" (see note 7).
14. Wendy D. Manning and Pamela J. Smock, "First Comes Cohabitation and Then Comes Marriage? A Research Note," *Journal of Family Issues* 23, no. 8 (2002): 1065–87.
15. Carlson, McLanahan, and England, "Union Formation in Fragile Families" (see note 7). Figures from 1994 showed that 40 percent of nonmarital births were to cohabiters, though the rate could be higher now. See Larry L. Bumpass and Hsien-Hen Lu, "Trends in Cohabitation and Implications for Children's Family Contexts," *Population Studies* 54 (2000): 29–41.
16. The response rate for fathers was somewhat lower than for mothers, but for mothers with a father interviewed, 85 percent said their chances for marriage were at least 50–50. Sara S. McLanahan and others, *The Fragile Families and Child Wellbeing Study: Baseline National Report* (Princeton: Center for Research on Child Wellbeing, Princeton University, 2003).
17. Ibid.
18. These couples are a subsample of respondents in the Fragile Families Survey. The respondents are a stratified random sample of parents of new babies delivered in three of the seventy-five hospitals the Fragile Families Survey used to construct its sample—one hospital in each of three major U.S. cities (Chicago, Milwaukee, and New York). See Christina Gibson-Davis, Kathryn Edin, and Sara McLanahan, "High Hopes, But Even Higher Expectations: The Retreat from Marriage among Low-Income Couples," *Journal of Marriage and the Family* (forthcoming).
19. Ibid.
20. Lichter, Batson, and Brown, "Marriage Promotion" (see note 7). The likelihood of marriage is unaffected by family background, education, employment, and the receipt of public assistance, but is reduced among stigmatized racial and ethnic minority groups and among single mothers.
21. Author calculation using Fragile Family data.
22. Lichter, Batson, and Brown, "Marriage Promotion" (see note 7), pp. 17–18.
23. Larry L. Bumpass and James A. Sweet, "Marriage, Divorce, and Intergenerational Relationships," in *The Well-Being of Children and Families: Research and Data Needs*, edited by Arland Thornton (University of Michigan Press, 2001): 295–313; Andrew J. Cherlin, "The Deinstitutionalization of American Marriage," *Journal of Marriage and the Family* 66 (2004): 848–61; Kathryn Edin and Maria J. Kefalas, *Promises I Can Keep: Why Poor Women Put Motherhood before Marriage* (University of California Press, 2005); Judith A. Seltzer, "Families Formed outside of Marriage," *Journal of Marriage and the Family* 55 (2000): 408–14; Megan M. Sweeney, "Two Decades of Family Change: The Shifting Economic Foundations of Marriage," *American Sociological Review* 67 (2002): 132–47; Arland Thornton and Linda Young-DeMarco, "Four Decades of Trends in Attitudes toward Family Issues in the United States: The 1960s through the 1990s," *Journal of Marriage and the Family* 63 (2001): 1009–37.

24. William G. Axinn and Arland Thorton, "The Transformation in the Meaning of Marriage," in *The Ties That Bind: Perspectives on Marriage and Cohabitation*, edited by Linda J. Waite (New York: Aldine de Gruyter, 2000): 147–65; Thorton and Young-Demarco, "Four Decades of Trends" (see note 23).
25. Joanna Reed, "The Meanings of Marriage and Cohabitation for Unmarried Couples with Children," paper presented at the annual meeting of the American Sociological Association, Atlanta, 2003.
26. Cherlin, "The Deinstitutionalization of American Marriage" (see note 23); Edin and Kefalas, *Promises I Can Keep* (see note 23); Kathryn Edin, Maria J. Kefalas, and Joanna M. Reed, "A Peek inside the Black Box: What Marriage Means for Poor Unmarried Parents," *Journal of Marriage and the Family* 67 (2004): 1007–14.
27. Edin and Kefalas, *Promises I Can Keep* (see note 23).
28. Ibid.
29. Sayer, Wright, and Edin find no educational differences in women's general acceptance of nonmarital childbearing or in their odds of disapproving of women who have children outside marriage. There are also no educational differences in men's general acceptance, though less educated men have greater odds of disapproving of women who bear children outside marriage. See Liana Sayer, Nathan Wright, and Kathryn Edin, "Class Differences in Family Values: A 30-Year Exploration of Americans' Attitudes toward the Family," paper presented at the annual meeting of the Population Association of America, Minneapolis, May 2003. For trends in such attitudes over time and for racial-ethnic differences in these attitudes, see Axinn and Thorton, "The Transformation" (see note 24); Thorton and Young-DeMarco, "Four Decades" (see note 23).
30. Edin and Kefalas, *Promises I Can Keep* (see note 23); Frank F. Furstenberg Jr., "Fading Dream: Prospects for Marriage in the Inner City," in *Problem of the Century*, edited by Douglas Massey and Elijah Anderson (New York: Russell Sage Foundation, 2001); Gibson-Davis, Edin, and McLanahan, "High Hopes" (see note 18); Maureen J. Waller, "Meaning and Motives in New Family Stories: The Separation of Reproduction and Marriage among Low Income Black and White Parents," in *The Cultural Territories of Race: Black and White Boundaries*, edited by Michelle Lamont (New York: Russell Sage Foundation, 1999): 182–218.
31. Joanna M. Reed, "A Closer Look at the Relationships of Unmarried Parents: Relationship Trajectories, Meanings and Implications for Processes of Cultural Change," unpublished, Northwestern University, 2005.
32. Whether the difference is due to their socioeconomic status or their parental status cannot be assessed.
33. Edin and Kefalas, *Promises I Can Keep* (see note 23).
34. Sassler and Schoen, "The Effect of Attitudes" (see note 7). Bulcroft and Bulcroft ("Race Differences in Attitudinal and Motivational Factors in the Decision to Marry" [see note 9]) show that African Americans place the most emphasis on economic prerequisites for marriage. They argue that this emphasis exacerbates the effects of poor economic circumstances.
35. Edin and Kefalas, *Promises I Can Keep* (see note 23).
36. In fact, they bear striking similarity to the standards held by their working- and lower-middle-class counterparts. For a description of working- and middle-class conceptions of marriage, see Pamela J. Smock,

- Wendy K. Manning, and Meredith Porter, "Everything's There Except Money: How Money Shapes Decisions to Marry among Cohabitors," *Journal of Marriage and the Family* (forthcoming).
37. Kathryn Edin, "How Low-Income Single Mothers Talk about Marriage," *Social Problems* 47 (2000): 112–33.
38. Gibson-Davis, Edin, and McLanahan, "High Hopes" (see note 18). Though TLC3 did not select couples based on their cohabitation status, this is a higher rate of cohabitation than for the romantically involved portion of the Fragile Families Survey.
39. Reed, "A Closer Look" (see note 31).
40. Because the numbers are small—nine of the forty-nine couples both met their economic goals and married—these results should be interpreted with caution. However, demographers project that 72 percent of all women with a nonmarital birth can still expect to marry eventually. See Deborah R. Graefe and Daniel T. Lichter, "Marriage among Unwed Mothers: Whites, Blacks and Hispanics Compared," *Perspectives on Sexual and Reproductive Health* 34, no. 6 (2002): 286–93.
41. Theodora T. Ooms, "Strengthening Couples and Marriage in Low-Income Communities," in *Revitalizing the Institution of Marriage for the Twenty-First Century: An Agenda for Strengthening Marriage*, edited by Alan J. Hawkins, Lynn D. Wardle, and David O. Coolidge (Westport, Conn.: Praeger, 2002): 79–99.
42. Susan Brown, "Union Transitions among Cohabitors: The Significance of Relationship Assessments and Expectations," *Journal of Marriage and the Family* 62 (2000): 833–46.
43. Carlson, McLanahan, and England, "Union Formation" (see note 7).
44. Lisa A. Neff and Benjamin R. Karney, "The Dynamic Structure of Relationship Perceptions: Differential Importance as a Strategy of Relationship Maintenance," *Personal Social Psychology Bulletin* 29 (2003): 1433–46; Abraham Tesser and Steven R. H. Beach, "Life Events, Relationship Quality, and Depression: An Investigation of Judgment Discontinuity in Vivo," *Journal of Personality and Social Psychology* 74, no. 1 (1998): 36–52.
45. McLanahan and others, *The Fragile Families and Child Wellbeing Study* (see note 16); Center for Research on Child Wellbeing, "Incarceration and the Bonds among Fragile Families," Research Brief 12 (Princeton University, 2002).
46. Marcia J. Carlson and Frank F. Furstenberg Jr., "Complex Families: Documenting the Prevalence and Correlates of Multiple Partnered Fertility in the United States," Working Paper 03-14-FF (Center for Research on Child Wellbeing, Princeton University, 2004).
47. Edin and Kefalas, *Promises I Can Keep* (see note 23), p. 81.
48. Paula England, Kathryn Edin, and Kathryn Linnenberg, "Love and Distrust among Unmarried Partners," paper presented at the National Poverty Center conference "Marriage and Family Formation among Low-Income Couples: What Do We Know from Research," Georgetown University, September 2003; Heather Hill, "Steppin' Out: Sexual Jealousy and Infidelity among Unmarried Parents," paper presented at the annual meeting of the Population Association of America, Philadelphia, March 2005.
49. See also Andrew J. Cherlin and others, "The Influence of Child Sexual Abuse on Marriage and Cohabitation," *American Journal of Sociology* (forthcoming). Violence, infidelity, and drug and alcohol use within

- marriage are associated with low marital quality and with divorce. See Paul R. Amato and Stacy J. Rogers, "Do Attitudes toward Divorce Affect Marital Quality?" *Journal of Family Issues* 20 (1999): 69–86; Demie Kurz, *For Richer, for Poorer: Mothers Confront Divorce* (New York: Routledge, 1995); Liana C. Sayer and Suzanne M. Bianchi, "Women's Economic Independence and the Probability of Divorce," *Journal of Family Issues* 21 (2000): 906–43.
50. Edin and Kefalas, *Promises I Can Keep* (see note 23); Edin, "How Low-Income Single Mothers Talk about Marriage" (see note 37).
51. Gibson-Davis, Edin, and McLanahan, "High Hopes" (see note 18).
52. England, Edin, and Linnenberg, "Love and Distrust" (see note 48).
53. Kathryn Edin, Paula England, and Joanna M. Reed, "Planned, Accidental, or Somewhere in Between: Pregnancy Intentionality among Unmarried Couples," in *Unmarried Couples with Children*, edited by Paula England and Kathryn Edin (New York: Russell Sage Foundation, forthcoming).
54. Gibson-Davis, Edin, and McLanahan, "High Hopes" (see note 18).
55. Furstenberg, "Fading Dream" (see note 30).
56. Edin and Kefalas, *Promises I Can Keep* (see note 23); Edin, "How Low-Income Single Mothers Talk" (see note 37).
57. Sayer, Wright, and Edin, "Class Differences" (see note 29).
58. Steven P. Martin, "Delayed Marriage and Childbearing: Implications and Measurement of Diverging Trends in Family Timing," Russell Sage Foundation Discussion Paper (New York, 2002).
59. Maureen R. Waller and H. Elizabeth Peters, "The Risk of Divorce as a Barrier to Marriage," Working Paper 2005-03-FF (Center for Research on Child Wellbeing, Princeton University, 2005), p. 2.
60. Edin and Kefalas, *Promises I Can Keep* (see note 23).
61. Edin, "How Low-Income Single Mothers Talk" (see note 37).
62. Gibson-Davis, Edin, and McLanahan, "High Hopes" (see note 18).
63. Carlson and Furstenberg, "Complex Families" (see note 46).
64. Carlson, McLanahan, and England, "Union Formation in Fragile Families" (see note 7).
65. Erin Metz, "Making Child Support Meaning-Full: The Social Meaning of Child Support Arrangements for Low Income Parents," unpublished, Northwestern University, 2004; England, Edin, and Linnenberg, "Love and Distrust" (see note 48).
66. Hill, "Steppin' Out" (see note 48).
67. William J. Wilson, *The Truly Disadvantaged* (University of Chicago Press, 1987).
68. Valerie K. Oppenheimer, "Cohabiting and Marriage during Young Men's Career Development Process," *Demography* 40, no. 1 (2003): 127–49; Valerie K. Oppenheimer, Matthijs Kalmijn, and Nelson Lim, "Men's Career Development and Marriage Timing during a Period of Rising Inequality," *Demography* 34, no. 3

- (1997): 311–30. A variant of this argument is that for subgroups with high male incarceration and death rates, imbalanced sex ratios create a dearth of marriageable men.
69. David Ellwood and Christopher Jencks, “The Spread of Single-Parent Families in the United States since 1960,” Working Paper RWP04-008 (Kennedy School of Government, Harvard University, 2004).
 70. Marin Clarkberg, “The Price of Partnering: The Role of Economic Well-Being in Young Adults’ First Union Experiences,” *Social Forces* 77 (1999): 609–34; Heather Koball, “Have African American Men Become Less Committed to Marriage? Explaining the Twentieth Century Racial Cross-Over in Men’s Marriage Timing,” *Demography* 35, no. 2 (1998): 251–58; Steven L. Nock, “The Consequences of Premarital Fatherhood,” *American Sociological Review* 62, no. 2 (1998): 250–63; Oppenheimer, Kalmijn, and Lim, “Men’s Career Development” (see note 68); Brown, “Union Transitions” (see note 42). Smock and Manning find that cohabiting men’s earnings are positively associated with marriage, though Sassler and McNally, Oppenheimer, and Brines and Joyner find that cohabiting men’s earnings have a negative or insignificant effect on transitions to marriage. See Pamela J. Smock and Wendy K. Manning, “Cohabiting Partners’ Economic Circumstances and Marriage,” *Demography* 34 (1997): 331–41; Sharon Sassler and James McNally, “Cohabiting Couples’ Economic Circumstances and Union Transitions: A Re-Examination Using Multiple Imputation Techniques,” *Social Science Research* (forthcoming); Oppenheimer, “Cohabiting and Marriage” (see note 68); Julie Brines and Kara Joyner, “The Ties That Bind: Principles of Cohesion in Cohabitation and Marriage,” *American Sociological Review* 64, no. 3 (1999): 333–56.
 71. Carlson, McLanahan, and England, “Union Formation” (see note 7).
 72. Oppenheimer, “Cohabiting and Marriage” (see note 68).
 73. Carlson, McLanahan, and England, “Union Formation” (see note 7). After adjusting income upward, men were then reassigned to the appropriate dichotomous category, more than \$25,000 for 73 percent of cases and \$10,000–\$24,999 for the remaining 27 percent.
 74. Daniel Lichter and Rukmalie Jayakody, “Welfare Reform: How Do We Measure Success?” *Annual Review of Sociology* 28 (2002): 117–41.
 75. Gary S. Becker, *A Treatise on the Family* (Harvard University Press, 1991).
 76. Sara McLanahan and Lynn Casper, “Growing Diversity and Inequality in the American Family,” in *State of the Union, America in the 1990s*, vol. 2, *Social Trends*, edited by Reynolds J. Farley (New York: Russell Sage Foundation, 1995): 1–43.
 77. Francine D. Blau, Lawrence M. Kahn, and Jane Waldfogel, “Understanding Young Women’s Marriage Decisions: The Role of Labor and Marriage Market Conditions,” *Industrial and Labor Relations Review* 53, no. 4 (2000): 624–47; Cynthia Cready, Mark A. Fossett, and Jill K. Kiecolt, “Mate Availability and African American Family Structure in the U.S. Nonmetropolitan South, 1960–1990,” *Journal of Marriage and the Family* 59 (1997): 192–203; Kim M. Lloyd and Scott J. South, “Contextual Influences on Young Men’s Transition to First Marriage,” *Social Forces* 74 (1996): 1097–2119.
 78. Wendy D. Manning and Pamela J. Smock, “Why Marry: Race and the Transition to Marriage among Cohabitors,” *Demography* 32 (1995): 509–20; McLaughlin and Lichter, “Poverty and the Marital Behavior” (see note 1); R. Kelly Raley, “A Shortage of Marriageable Men: A Note on the Role of Cohabitation in

- Black-White Differences in Marriage Rates,” *American Sociological Review* 61 (1996): 973–83; Sweeney, “Two Decades of Family Change” (see note 23).
79. McLaughlin and Lichter, “Poverty and Marital Behavior” (see note 1); Daniel T. Lichter and others, “Race and the Retreat from Marriage: A Shortage of Marriageable Men?” *American Sociological Review* 57 (1992): 781–99; Carlson, McLanahan, and England, “Union Formation” (see note 7). The hourly wage results are restricted to those women who were employed.
80. Edin and Kefalas, *Promises I Can Keep* (see note 23).
81. This reflects the findings of qualitative interviews with a group of 292 racially and ethnically diverse single mothers in three cities; see Edin, “How Low-Income Single Mothers Talk” (see note 37). The theme of financial independence is much less evident among a qualitative study of working and lower-middle class Toledo respondents; see Smock, Manning, and Porter, “Everything’s There Except Money” (see note 36). South finds that men prefer wives with strong economic prospects. See Scott J. South, “Sociodemographic Differentials in Mate Selection Preferences,” *Journal of Marriage and the Family* 53 (1991): 928–40.
82. Charles Murray, *Losing Ground* (New York: Basic Books, 1984).
83. Robert Moffitt, “Incentive Effects in the U.S. Welfare System,” *Journal of Economic Literature* 30, no. 1 (2002): 56–57. The studies Moffitt reviewed were conducted before welfare benefits became time limited and work conditioned. These changes reduced the value of welfare, which presumably means that transfers play an even smaller role in reducing marriage rates now.
84. Edin, “How Low-Income Single Mothers Talk” (see note 37); Edin and Kefalas, *Promises I Can Keep* (see note 23); Gibson-Davis, Edin, and McLanahan, “High Hopes” (see note 18).
85. This figure is by state of residence. Nevada is the state that grants the most divorces. Jerry Regier, Cabinet Secretary, Oklahoma Health and Human Services, and Acting Director, Oklahoma Department of Health, Testimony before the Subcommittee on Human Resources of the House Committee on Ways and Means, Hearing on Welfare and Marriage Issues, May 22, 2001.
86. Carlson and Furstenberg, “Complex Families” (see note 46).
87. Sara S. McLanahan and Gary Sandefur, *Growing Up with a Single Parent: What Helps, What Hurts* (Harvard University Press, 1994).
88. Carlson and Furstenberg, “Complex Families” (see note 46).
89. Edin and Kefalas, *Promises I Can Keep* (see note 23), p. 218.