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The Role of Expectations and Earnings in the Entry into Marriage and Cohabitation

Jessica Halliday Hardie

Carolina Population Center
University of North Carolina at Chapel Hill
CB# 8120, University Square
123 West Franklin Street
Chapel Hill, NC 27516-2524

Tel: 919-843-2509
Fax: 919-966-6638

Email: jhardie@unc.edu

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ABSTRACT

Do women's earnings predict their propensity to marry, and how does this vary depending on their expectations for married life? I estimate event history models of marriage for women using the National Longitudinal Study of Youth 1979 (N=3,024). I find that earnings are a positive predictor of marriage for all women. Among White women, work-family gender ideology moderates the relationship between earnings and marriage, suggesting that earnings are a more reliable predictor among women who hold egalitarian attitudes. Finally, I investigate whether cohabitation may serve as an alternative to marriage, estimating a multinomial logistic model with marriage as a competing risk. I find earnings are predictive of entry into cohabitation for Black and White women, but not Hispanic women.

Ready or Not?: The Role of Expectations and Earnings in the Entry into Marriage and Cohabitation

In anecdotal accounts, the path to marriage is often portrayed as governed solely by a chance meeting between two strangers who then date and fall in love. Yet men's and women's propensity to marry is also related to their self- and other-perceived "readiness" for marriage, which is conditioned by demographic trends as well as expectations regarding the characteristics of an ideal marriage. Therefore, marriage may depend not only on meeting the right person, but meeting her at the right time and place. What makes someone "ready" for marriage? In the United States, economic and social factors such as employment and schooling are important predictors of marriage (Xie et al. 2003; White and Rogers 2000; Qian 1998). An individual who expects to contribute financially to family life may feel that he is not ready to marry until he has completed schooling and secured a steady job. In the past, gender has conditioned the extent to which these factors influence the decision to marry. Men's readiness for marriage was evaluated on the basis of his position in the labor force while women's domestic skills were considered an important metric for marriage (Becker 1981). However, this appears to be changing. Over the past four decades, married women's labor force participation and wages have climbed steadily, while men have experienced stagnating wages and fewer available jobs (White & Rogers 2000; Stanley & Jarrell 1998; Danziger & Gottschalk 1995). These variable economic conditions have shifted the landscape for families, producing greater numbers of dual-earner households. As Figure 1 demonstrates, married couples in which only the husband worked have experienced slight gains in income, while income among families where both partners worked increased

substantially between 1970 and 2004. These changes nearly tripled the income gap between dual-earner and single-earner married households over the past three decades.

[INSERT FIGURE 1 ABOUT HERE]

The growth of women's earnings and decline in men's earnings has been accompanied by a delay in marriage for both men and women (Goldstein & Kenney 2001; Cherlin 1992). From 1970 to 2005 men's average age at marriage increased by 3.9 years to 27.1, and women's average age at marriage has increased by 4.5 years to 25.3 (U.S. Census Bureau 2006). Previous theories suggest that men delay marriage until they are economically stable, leading to an age dynamic among couples where the husbands are several years older than their wives (Becker 1981). However, these patterns of an increasing age at first marriage and a strong economic trend toward male/female convergence of income suggest that women may also be delaying marriage until they become economically stable.

This study tests the effect of earnings on entry into marriage and cohabitation among White, Black, and Hispanic women. Previous work has found that women's income is predictive of marriage (Sweeney 2002; White & Rogers 2000; McLaughlin, Lichter, & Johnston 1993). However, researchers have not identified the process by which income predicts marriage for women. Some have suggested that the effect of women's earnings on marriage may simply be the result of homogamy (England 2004), while others argue higher income makes women more attractive to potential partners (Sweeney 2002; Sweeney & Cancian 2004). Neither account has been entirely supported by empirical research. In this paper, I identify an important factor that moderates the relationship between women's income and entry into marriage. I find that earnings

are more predictive of marriage among White women who hold egalitarian attitudes than those who adhere to a traditional breadwinner/housewife gender ideology. Furthermore, this relationship is due delayed marriage among low-earning women who hold egalitarian attitudes. This supports Edin and Kefalas's (2005) account that many poor women delay marriage out of a desire to by economically secure and independent prior to committing themselves to a spouse.

I also identify important race differences in the entry into marriage and cohabitation. Marriage markets have traditionally operated differently for Black and White women, with Black women less likely to be married than White women (Schoen & Cheng 2006; Lichter et al. 1992). Previous research suggests that many Black women enter cohabitating relationships as an alternative to marriage (Gibson-Davis, Edin & McLanahan 2005). In addition, we know little about the relationship between economic potential and Hispanic women's entry into marriage and cohabitation. In this paper, I find that high earning Black women are significantly more likely than low earning Black women to marry regardless of work-family gender attitudes. In addition, I find that earnings are significantly related to cohabitation among White and Black women. Yet Hispanic women's entry into cohabitating and marital unions appears less strongly tied to economic factors.

THEORETICAL PERSPECTIVES ON WOMEN'S ENTRY INTO MARRIAGE

An individual woman's entry into marriage is predicated on a number of factors: love for her partner, feeling "ready", social pressure, or even convenience may factor in. Yet in the aggregate, women's marriage trends point to the increasing importance of economic readiness in women's marriage decisions. Why might economics factor into women's marriage patterns? Oppenheimer (1988) uses job search theory to explain the recent delay in marriage. This theory

posits that individuals search for jobs over a period of time, and the length of search depends on the minimally acceptable "reservation wage" at which they will accept a job. While the searcher risks foregoing a better job by accepting the first minimally acceptable offer, she also avoids the costliness of an extensive search. Using this search model as a heuristic for the marriage market, Oppenheimer argues that men and women engage in a probability game, in which they hope to find their perfect match, but endure a cost to extended searching. In the case of the marriage market, the search for a mate is characterized by incomplete information about the future, and the changing availability of partners as one ages. In addition, our models of marriage behavior are complicated by our inability to measure the starting point of the search for a marriage partner. Men and women do not make a rational calculation regarding when to start a marriage search. Instead, "…this may take the form of feeling 'not ready' to marry" (Oppenheimer 1988, p. 567). Factors that influence a woman's probability of marriage thus pick up on two processes: women's initiation into the marriage market, based on her self-evaluation of "readiness", and her attractiveness to potential mates.

When sex roles are highly differentiated, women marry at a young age, because there is no cost to marrying before completing one's education or establishing a steady income (Becker 1981). Thus, women may feel "ready" to marry at a young age. However, as women's opportunities in the labor market have expanded over time and men's economic position has declined, more couples rely upon on wives' earnings as well as husbands' (Raley, Mattingly, & Bianchi 2006). In this changed climate, women's earnings are expected to be a factor in the decision to marry (Oppenheimer 1997). This occurs for several different reasons. Women may delay their entrance into the marriage market, on the expectation that their earnings will be an important contribution to the family's financial well-being. Likewise, the men these women date

may evaluate them on the basis of their labor market potential. Finally, women may delay marriage until they are financially secure in order to assert their independence within marriage. Several studies have suggested that poor women delay marriage out of fear; they worry that marrying prior to establishing a career may make them dependent upon a male partner (Edin & Kefalas 2005; Edin & Reed 2005; Lichter, Qian, & Mellott 2006).

If women's readiness to marry is predicated on economic factors, then we should find a relationship between earnings, educational attainment, and employment and the probability of marrying. Although these factors serve to delay marriage in the aggregate, their relationship with marriage rates should be positive at the level of the individual. Several individual-level studies have found evidence for a positive relationship between economic potential and marriage success for both women and men (Sweeney 2002; Oppenheimer & Lewin 1999; McLaughlin, Lichter, & Johnston 1993; Lichter et al. 1992). In a review of recent research on the subject, White and Rogers (2000) concluded that women's economic position has a generally positive influence on marriage formation, although the relationship is stronger for men.

However, not all evidence on women's marriage has supported Oppenheimer's theory. Several studies suggest that marriage rates are higher in regions where women's labor market opportunities are weak (Cready, Fossett & Kiecolt 1997; Lichter, LeClere, & McLaughlin 1991). Additionally, some empirical evidence corroborates Becker's theory that men's income is the sole economic factor in the entry into marriage (e.g. Oppenheimer, Kalmijn & Lim 1997; Bumpass, Sweet, & Cherlin 1991). In one study using the NLSY79 dataset, Burgess et al. found that men's current and future earnings are predictive of entry into marriage, while for women, only current income was positively and weakly related to marriage (Burgess, Propper, & Aassve 2003). Another study found that men's past, current, and predicted future earnings were

positively related to the probability of marriage, but not women's (Xie, Raymo, Goyette, & Thornton 2003). Finally, Bergstrom and Schoeni tested the correlation between age at first marriage and earnings after age 40, and found an inverted-U relationship between the two factors for men but not for women (1996). They argue that this relationship demonstrates that men who expect to earn high figures delay marriage for a moderate length of time in order to demonstrate their earnings ability, while women do not. However, their results are questionable, given that they argue knowledge in young adulthood of future earnings. Men may be better able to predict future earnings than women, given differences in men and women's labor market patterns. Thus, men's decisions to marry may be based on long-term financial security, while women may evaluate their readiness to marry upon their current economic standing. This paper will use women's current earnings to estimate entry into cohabitation and marriage, on the presupposition that women's future earnings are more difficult to estimate, based upon variation in their childbearing behaviors and (for many women) subsequent labor market absence.

WORK-FAMILY GENDER IDEOLOGY AND THE ENTRANCE INTO MARRIAGE

As Oppenheimer (1988) acknowledges, a young woman's "fantasies" about married life will enter her subconscious assessment of her readiness for marriage. Young women who expect to contribute financially to the family income may feel "not ready" to marry prior to establishing a career and steady income. For those who expect to devote more time to housework and child rearing, financial considerations are less likely to factor into this assessment. Therefore, there is reason to believe that men and women's expectations regarding work/family balance within marriage will moderate the influence of earnings on the propensity to marry. There is some evidence to support this supposition. One study found that men's work-family attitudes

moderated the role of wages on the likelihood of marriage (Koball 2004). The earnings of men who anticipated being sole breadwinners were predictive of marriage, whereas earnings had no relationship to marriage for men who held egalitarian attitudes. Additionally, older women who express a strong career orientation are more likely to marry than younger women who express similar attitudes (Sassler & Schoen 1999). This may suggest that among women who place a priority on work, the likelihood of marriage increases over time as they establish a career and become financially secure. Finally, in a cross-national study, Ono (2003) found that income was most predictive of women's entry into marriage in more egalitarian countries, and was negatively related to women's probability of marrying in nations where marriages followed a traditional breadwinner/housewife model. Thus, while labor market forces are likely to impact both men and women, those who hold egalitarian views regarding balancing work and family roles may use a different metric to evaluate their marriage readiness than those who hold traditional views.

RACE DIFFERENCES IN THE TRANSITION INTO MARRIAGE

Predictors of marriage and cohabitation also vary by racial/ethnic group. Black women exhibit a much lower propensity to marry than White women (Bennett, Bloom, & Craig 1989; Schoen & Cheng 2006). While this may suggest that Black women feel less favorably toward marriage than White or Hispanic women, one study found that Black women were more likely to expect to be married than Whites and perceived greater economic and emotional benefits from marriage. Yet Black women were also less likely to say they would marry a partner with fewer economic resources than themselves (Bulcroft & Bulcroft 1993). Thus, these women were interested in marriage and placed a high value on its worth, but also expressed a preference to delay marriage when their male partners were not as financially viable as they were. Coupled

with evidence of Black men's tenuous position in the labor market, this study lends credence to the hypothesis that marriage has declined among Black men and women due to a lack of marriageable men (Guzzo 2006; Lichter et al. 1992; and Bennett, Bloom & Craig 1989).

Less is known about marriage among Hispanic women, and research on this group is complicated by important differences among ethnic groups, as well as between immigrants and non-immigrants. On average, Hispanic women are more likely to marry young than other racial/ethnic groups, but they lose this advantage over time (Oropresa & Landale 2004). Aggregate trends of Hispanic women's marriage patterns suggests that, by middle adulthood, their propensity to marry may fall somewhere in between that of White and Black women (Landale & Oropesa 2007). At a young age, however, some Hispanic girls express a greater preference to marry and have children at a younger age than their White and Black counterparts coupled with more pessimistic expectations regarding work and education (East 1998).

Together, studies of racial differences in marriage patterns suggest that White, Black, and Hispanic women experience different paths to marriage. The availability of viable partners, labor market conditions, and expectations regarding marriage all influence women's likelihood to marry, and these predictors commonly vary by race. The present paper pays particular attention to these differences, exploring how economic conditions and attitudinal factors shape entry into marriage for each racial/ethnic group.

COHABITATION AS AN ALTERNATIVE TO MARRIAGE

For poor couples, cohabitation may serve as an acceptable alternative to marriage (Edin & Kefalas 2005; Edin & Reed 2005). This does not suggest that these women prefer to cohabit, but that they delay marriage while they feel "not ready" to marry. Low-income women are

particularly likely to experience barriers to marriage. These women are more vulnerable to abusive or controlling partners if they themselves are not financially secure (Edin, Kefalas, & Reed 2004). This may be particularly true among Black women who face a shortage of marriageable men (James 1998; Wilson 1987) and are less likely than White women to marry their cohabitating partners (Casper & Bianchi 2002). Previous research suggests that Black women are more likely to treat cohabitation as an alternative to marriage, rather than a trial period prior to marriage (Phillips & Sweeney 2005).

These trends suggest important differences by race/ethnicity. Black women's preference for an economically secure spouse may lead them to enter into cohabitation as an alternative to marriage, or to delay marriage. While some White women hold similar attitudes, the availability of high earning White men is greater than the availability of high earning Black men. Thus, White women are less likely to turn to cohabitation as an alternative to marriage, although cohabitation may precede marriage for many women. Earnings are expected to influence the likelihood to marry for both Black and White women, but may also significantly influence Black women's entry into cohabitation. Furthermore, as Hispanic women express a preference to marry young, and are more likely to do so, earnings are not expected to have as strong of an impact on their propensity to marry.

RESEARCH QUESTIONS

Several studies have found that women's earnings are positively related to their probability of marrying. Yet these models cannot distinguish between women's preference for homogamous relationships (Schwartz & Mare 2005; England 2004; Mare 1991) and the importance of earnings in the decision to marry. As women increasingly resemble men

economically, the tendency to marry someone of a similar status could create a positive correlation between women's earnings and marriage. However, a woman's expectations of egalitarian sex roles within marriage may moderate the relationship between earnings and the propensity to marry, such that earnings are more predictive of marriage among women who expect to contribute financially to their families after marriage. This would support the claim that as social norms have changed regarding women's role in the household, their earnings are increasingly related to their chances of marrying. Additionally, the nature of this relationship will inform our understanding of the paths women take to marriage—for women who hold egalitarian attitudes, do high earnings create an incentive to marry, or do low earnings delay marriage?

I will test the relationship between economic factors and the propensity to marry for White, Black, and Hispanic women. I expect to find that earnings will be positively related to marriage for all women. I will then test the degree to which this relationship is moderated by one's work-family gender ideology. I expect to find that earnings are a more significant predictor of marriage among women who hold more egalitarian work-family gender attitudes. Finally, I will compare my results for marriage with a model predicting entry into cohabitation with marriage as a competing risk. Women who cohabit typically hold more egalitarian attitudes than those who do not (Edin & Kefalas 2005; Edin & Reed 2005; Lichter, Qian, & Mellott 2006), and thus I do not expect work-family attitudes to moderate the relationship between earnings and entry into cohabitation. However, I will examine the impact of economic and human capital factors such as earnings, school attainment, and school enrollment on entry into cohabitation. Finding similar predictors for entry into marriage and cohabitation would indicate that the processes behind these two transitions are similar.

DATA

I use data from the National Longitudinal Study of Youth 1979 (NLSY79) to investigate men and women's propensity to marry. The NLSY79 sampled young men and women ages 14 to 22 in 1979, who were interviewed annually until 1994 and every other year after that time. I use data from the first wave through 1998, when participants were between the ages of 35 and 43. This panel study is ideal for testing the relationship between economic potential and marriage, as the express purpose of the National Longitudinal Studies is to investigate labor market experiences. These surveys gather comprehensive earnings and relationship data for all participants, who were born between the years of 1958 and 1965 and typically entered into their first marriages in the late 1970s through the late 1980s.

I initiate each respondent's risk of marrying at age 18, and do not use the older members of the sample in order to avoid left-censoring. The risk of marriage is initiated in 1980 in order to take advantage of lagged variables, starting with the first survey year in 1979. These lagged variables are taken from the year prior to the year of interest for the dependent variable. When this information was missing due to non-response, I imputed a value from the previous available year. A dummy variable controlling for missing information due to interview non-response was included in each model. After using this technique to fill in information where possible, three methods of dealing with missing data were used; list-wise deletion, multiple imputation, and mean-substitution. These methods resulted in equivalent results. The descriptive and analytical results displayed here use only cases with complete data. The analytic sample size is 3,024 cases from an eligible 3,396 respondents who were at or below age 18 in 1979 and had not already married prior to year 1980.

The first dependent variable for this analysis is a dichotomous indicator of whether a woman entered a first marriage within a calendar year period or did not. This measure ignores entry into cohabitation; it treats cohabitators as single. Each individual in the analysis contributes a person-year for every year between age 17 and the year they marry or drop out of the study. The second dependent variable is categorical variable of entry into cohabitation (1), marriage (2), or non-entry into a union (3). Marriage and cohabitation are "competing" events, such that individuals who marry or cohabit do not contribute any additional person-years after entering into these unions. The NLSY79 survey provides a crude measure of cohabitation, as it is measured only at one time point for each year, when the respondent is interviewed. Therefore, I expect to miss short-term cohabitations that were not ongoing during the time of the interview. My results here will approximate the relationship between earnings and cohabitation, however, assuming that I am capturing a random selection of all first cohabitations.

My indicator of work-family gender ideology is a scale using the following six attitude questions:

- A women's place is in the home
- A wife with a family has no time for outside employment
- Employment of wives leads to more juvenile delinquency
- It is much better if the man is the achiever outside the home and the woman takes care of the home and family
- Men should share the work around the house with women
- Women are happier if they stay home and take care of the kids

These questions were asked of respondents at three time points: in 1979, 1982, and 1987. I did not use two additional attitude questions from these survey years: whether a working wife feels more useful and whether inflation made it necessary for both partners to work. These questions tap into slightly different concepts than a woman's expectations for marriage; the first asked for the respondent's assessment of the emotional consequences of working and not working, while

the second asked a more period-specific situational question. Additionally, these questions reduced the fit of an underlying factor of attitudes. Results in my analytic models remained the same whether I included these two questions or not in the work-family gender ideology scale. Responses ranged from strongly agree to strongly disagree. Principle component analysis suggests that an underlying latent variable of sex role differentiation attitudes regresses on these six variables in each year. A Kaiser-Meyer-Olkin measure of sampling adequacy indicates that these variables fit together to produce an underlying factor well, with a value of .84 in 1979, .86 in 1982, and .83 in 1987. Using this analysis, I compiled the six gender ideology attitude questions into a single latent factor for each of these years. The scale is centered at a mean of 0 and ranges from about -6.5 to 3, with higher numbers reflecting a more egalitarian gender ideology. I then imputed these scores on years in which work-family attitudes were not asked (for example, the 1979 score was used for 1980 and 1981, and then the 1982 score was used for the following 5 years). Thus, work-family attitudes are time-varying to a limited degree in this analysis. While it is preferable to obtain measures from every survey year, measuring these attitudes at three time points ensures that most respondents marry at a time point close to when their work-family attitudes were measured. Nearly 50% marry within two years of the time at which these work-family attitudes were obtained, while about 70% were married within three years[1].

Earnings are measured by all the wages, business income, and military service earnings that the respondent accrued within a calendar year, and are logged in the analyses. In order to

[1] These scales measure young people's expectations of marriage in an ideal setting, but do not directly ask them about their own plans for family and employment. As an alternative measure, I used to use a two-part question that asked what a respondent wished to be doing when they were 35 and, if the respondent mentioned having a family first, whether they planned to be working while married. However, the number of respondents who did not expect to be working was too small to use in these analyses.

obtain a more stable measure of earnings for each member of the sample, I averaged each year's earnings with the earnings they received in the year prior and after the target year. Thus, earnings in 1979 is the average of a respondent's reported earnings in 1978 through 1980, earnings in 1980 is the average earnings of the years 1979 through 1981, and so forth. I tested this measure by comparing results to models that include non-averaged person-year earnings values, and there were no significant changes in outcome. I also control for time worked, creating a dummy variable from the total number of reported work hours in a year. Women who indicated they worked a total of less than 40 hours all year were coded as not working in that year and women who worked more than 1500 hours in the year were coded as working full-time (following Mouw 2005). The remainder of cases fell into the part-time category.

School attainment and enrollment are also included in the analysis. Years of education completed are recoded into four dummy variables of less than 12 years, 12 years, 13 to 15 years, and 16 or more years, with the latter category as the reference. Rather than using a single indicator for enrollment in school or non-enrollment, I include three dummy variables: 1) completed schooling in the previous year and not currently enrolled; 2) not enrolled and more than a year out of school; 3) enrolled in school and has been enrolled continuously since age 17; and 4) enrolled in school after being not enrolled for at least a year after age 17. The reference category is non-enrollment in the year following schooling.

I included measures of whether each respondent had a child, and whether or not they owned their own home, in each survey year. Finally, I include a measure of the respondent's age in years. I also test the presence of a quadratic relationship between time and the risk of marriage by including a squared-years term in each model. As an alternative, I ran each model with

dummy variables for each survey year, with the first survey year as a reference category. Results were robust to the measure of time.

Family background variables are also included in the model of entry into marriage and cohabitation. Respondents were asked to report information about their family at the time that they were 14 years of age. I include a dichotomous indicator of whether the respondent was living with both her biological or adoptive mother and father at age 14. I also include information about the highest grade completed by either parent, with dummy variables for less than 12 years of education, 12 years, 13 to 15 years, and 16 or more years of education. The reference category is 16 years or more. Finally, I also include a dichotomous variable for whether the respondent lived in the South at age 14.

DESCRIPTIVE ANALYSES

Table 1 reports the mean for each variable in the model, by race. For the dependent variables, these means also represent a measure of the crude first marriage and cohabitation rate for each demographic group. These rates are graphed in Figure 2. The rate of marriage among White women (.12) is quite high in comparison to Black women (.05). Crude marriage rates for Hispanics fall between these two groups, at .09. The cohabitation rate presented in Table 1 and graphed in Figure 2 represents the average number of respondents who were cohabitating in their first cohabiting relationship during a survey fielding period prior to their first marriage. Thus, these rates are biased toward inclusion of mostly long-term cohabitations, and are not expected to be representative of the national population. Among the sample, White women were more likely to cohabit than Black and Hispanic women prior to marriage.

White women are also more likely to express egalitarian work-family attitudes than either Black or Hispanic women. Hispanic women are particularly likely to hold traditional breadwinner/housewife work-family attitudes. Average earnings in the years prior to marriage are presented next. White women earn more than their Black and Hispanic counterparts, while Black women earn the lowest. This is particularly striking due to the slightly older age of Black and Hispanic women in the sample. A dummy variable indicating employment is also included here. About 44% of the person-years contributed by White women were spent in full-time employment, whereas only 34% of the person-years contributed by Black women and 39% of the person-years contributed by Hispanic women were spent in full-time employment. As with all summarized variables, this includes only years before marriage. High rates of not working are likely to be related to time in school, as women spent approximately 32% (Black women) to 47% (White women) of all person-years prior to marriage enrolled in schooling. Among women, Whites are less likely than Blacks or Hispanics to drop out of high school, and more likely to complete college by the time they are married. About equal proportions of each racial group graduate from high school and attend some college.

The descriptive results also show that White women demonstrate a lower average time elapsed between age 17 and marriage or the cessation of participation in the study than Black and Hispanic women, based on the mean age of participants in the study. The shorter duration length contributed by White respondents reflects their propensity to marry at younger ages, on average, than Black and Hispanic respondents.

[INSERT TABLE 1 ABOUT HERE]

[INSERT FIGURE 2 ABOUT HERE]

ANALYSES

I first employ discrete-time event-history models using logistic regression for White, Black, and Hispanic women separately to estimate the influence of earnings on the probability of marriage. I chose to run separate models for White, Black and Hispanic models based both on previous research demonstrating that marriage entry patterns differ notably by race (e.g., Sweeney 2002; Bulcroft & Bulcroft 1993; and Lichter et al. 1992) and on significant coefficients for the interaction of race and my primary variable of interest, earnings[2]. This interaction effect demonstrates that women's income predicts entry into marriage differently, depending on the respondent's race/ethnicity.

The event-history model employed is equivalent to a discrete-time proportional odds model, and thus the odds ratios reported in the table may be interpreted as the percent change in the odds of marrying (Allison 1995). The dependent variable is an indicator of marriage in a given year, conditional on whether one is single. Two models are estimated for each racial/ethnic group. The first model includes the primary economic variable of interest (earnings) along with several controls. The second model adds a control for work-family gender ideology and an interaction of this measure with earnings. As an alternate test for sensitivity, I ran all models using complementary log-log analysis. This method assumes an underlying proportional hazards model with continuous time. In other words, unlike the logit model, it does not assume that the events being estimated (marriage and cohabitation) can only occur during a discrete time point (Allison 1995). Results were consistent regardless of statistical method employed. Results of the logit model are displayed here.

[2] This coefficient was significant for the difference between White and Black women only. However, due to a dearth of research on predictors of Hispanic women's entry into marriage, I argue that it is important to examine these models separately by race/ethnicity.

I next estimate a competing risk model for entry into cohabitation. For this analysis, I apply a multinomial logistic regression to the person-year file (Allison 1982), estimating the probability of cohabitation, marriage, or remaining single. The event of interest here is cohabitation, so I specify singlehood as the reference category of the model. Using the multinomial logit link produces equivalent results to what we would see if all marriage outcomes were deleted from the sample, and the likelihood of cohabitation were compared to singlehood using a logit model. The multinomial logit model is preferred, however, because it estimates the model for all events simultaneously (Allison 1995). Results are presented for the odds of cohabitation only, as this is the event of interest for this model.

RESULTS

Entry into Marriage, Ignoring Cohabitation

In Table 2, I present the results of six regressions estimating the probability of entrance into first marriage for White, Black, and Hispanic women. For each group, Model 1 presents the simplified model, and Model 2 presents the results when controlling for work-family attitudes and an interaction term of attitudes and earnings. I find that earnings are positively predictive of marriage for White and Black women, while this relationship is only marginally significant for Hispanic women. The odds ratios demonstrate that earnings are slightly more predictive of marriage for Black women than White women; an additional logged unit of income increases the odds of marriage by about 12% for Black women and 7% for White women. To test whether this relationship held true regardless of the pathway to marriage, I tested an alternative model for each racial/ethnic group (not shown), including a control for cohabitation and an interaction term for cohabitation and earnings. The relationship between earnings and the probability of marriage

did not differ by whether or not the respondent was cohabitating in the prior year except among Black women. For Black women, earnings were a highly significant predictor of marriage among non-cohabitating women, but not among women who were cohabitating (results available from the author).

[INSERT TABLE 2 ABOUT HERE]

In the second model for each group, I created an interaction term for the work-family ideology scale and earnings, to determine whether the relationship between earnings and the propensity to marry varies by women's expectations for marriage. I find that among White women, this is the case. The relationship between earnings and the odds of marriage for White women varies by a woman's expectations regarding work/family balance in married life. Figure 3 graphs White women's likelihood of marriage against their earnings for women who hold more traditional breadwinner/housewife attitudes (above the median response for this variable) and those who hold egalitarian attitudes (below the median). White women who hold egalitarian attitudes are much less likely to marry when their earnings are low. As their income rises, their propensity to marry does as well, at a higher rate than those who hold more traditional attitudes toward work and family.

[INSERT FIGURE 3 ABOUT HERE]

A similar figure was generated for Black and Hispanic women (not shown, available on request). Black women's propensity to marry was differentiated solely by income; high income

Black women who held egalitarian and traditional attitudes shared the same propensity to marry across all years, beginning at a probability of marriage of about .1 and falling to slightly over .02 over time. Low income Black women experienced a similar monotonic trend. These women experienced a probability of marriage of slightly under .06 at age 18, which fell to slightly over 0 by age 40. Hispanic women's propensity to marry was similarly divided by income and not work-family gender attitudes, although this difference was not large.

Several other time-varying and background factors are related to women's odds of marriage. First, working part-time reduces the likelihood of marriage in comparison to not working for White women, yet time spent in employment does not influence the likelihood of marriage for Black and Hispanic women. Additionally, I find that educational attainment is predictive of marriage for all women. Among White women, holding a college degree is related to a greater probability of marrying. This advantage does not appear to vary much in size by the level of education it is compared to—White women with some college, a high school degree, or less than a high school degree all fare about the same in comparison to those with a college degree. Among Black women, however, the likelihood of marrying is particularly striking when comparing high school dropouts and college graduates. The odds of marrying are reduced by nearly half for Black women who dropped out of school in comparison to earning a college degree. Finally, Hispanic women with a college degree experienced a substantially greater odds of marrying in comparison to Hispanic women with any other educational credential.

While educational attainment was positively related to marriage, continuous school enrollment serves to delay marriage for White and Hispanic women, but not Black women. Among Black women, spending time out of school without marrying immediately and returning

to schooling after a break are both related to a reduced likelihood of marrying, in comparison to those who marry in the first year out of school.

I also control for whether respondents had a child or owned their own home. Having a child was significantly related to entry into marriage for Black women, but not White or Hispanic women. Owning a home was unrelated to marriage among all women. Finally, I controlled for respondents' age, in years. Over time, I expected the odds of marriage to decrease. I tested whether there was a quadratic relationship between time and the odds of marriage across all demographic groups, such that the odds of marriage would initially increase and subsequently decrease after a given threshold. This quadratic effect of time is evident among Black women, while White and Hispanic women experienced a monotonic, decreasing hazard of marriage over time.

Lastly, I included several time-invariant background factors in each model. Living in a two-parent family at age 14 is unrelated to an individual's odds of marriage. Parents' education was highly significant for White women. High levels of educational attainment were negatively related to one's odds of marrying. Parents' education did not affect the odds of marriage for Black or Hispanic women, however. This may suggest that present economic conditions among Black and Hispanic women are particularly important, while White women's odds of marriage are influenced both by present circumstances and family background. In addition, among White and Black women, living in the southern region of the United States at age 14 was positively related to higher odds of marriage.

Entry into Cohabitation with Marriage as a Competing Risk

Finally, I compared entry into marriage with entry into cohabitation. The exponentiated logit coefficients for earnings, employment, education, school attendance, time, having a child, and coming from a two-parent family are displayed in Table 3. All other variables are controlled for, but not displayed here. I find that earnings are a significant predictor of cohabitation for White and Black women, but not for Hispanic women. Thus, for White and Black women, financial readiness plays some role in the decision to cohabit, suggesting that the transition to cohabitation may be similar to that of marriage for this demographic group. Employment is unrelated to cohabitation in these models.

For all women, educational attainment is unrelated to entry into cohabitation, although the directionality of the coefficients appears to suggest that less educated women enter into these unions, as expected. Attending school continuously is negatively predictive of cohabitation for all demographic groups, particularly for Black women who are less likely to cohabit during any type of school enrollment. Most other time-varying factors are unrelated to cohabitation, with the exception of Hispanic women with children, who are more likely to enter into cohabitation. The probability of cohabitation follows a quadratic trend over time for all women. Finally, living in a two-parent family at age 14 decreases the probability of cohabitating prior to marriage for White women, but not for Black or Hispanic women.

[INSERT TABLE 3 ABOUT HERE]

CONCLUSIONS

The present study lends support to Oppenheimer's (1988) claim that the economic foundations of marriage are shifting. Women's earnings, rather than being a liability, are an asset

for entry into marriage for White and Black women. Furthermore, I expand upon this body of literature by demonstrating that economic and attitudinal factors operate together to influence behavior. I show that the relationship between earnings and the probability of marriage vary within a single cohort of White women, based on their expectations of married life. While high earnings are predictive of marriage for all women, refuting Becker's (1981) claim, White women with low earnings and egalitarian attitudes are more likely to delay marriage than those who hold more traditional attitudes. This is a particularly important finding among the cohort of women included in this study, who came of age in the 1970s, as beliefs about women's work and family life began to change. As work-family attitudes continue become increasingly egalitarian, we may expect to see an even greater increase in the significance of White women's income for marriage. On the other hand, economic factors seem to be singularly important for Black and Hispanic women's propensity to marry, despite a greater variance of work-family gender attitudes among these women. For these women, it is financial stability along with educational attainment that drive one's probability of marriage.

The preceding analyses have also demonstrated that earnings predict entry into cohabitation for White and Black women. This suggests that cohabitation may serve as an alternative to marriage, or at least a salient test of viability for a relationship prior to marriage. This conclusion is further supported by a test of the interactive effect of earnings and prior cohabitation, which demonstrated that earnings were only predictive of marriage among Black women who were not already cohabitating in the previous year. Thus, earnings may be a metric for entry into a residential relationship among Black women, whether this relationship is officially recognized as a marriage or not. While most previous research on the relationship

between income and relationship transitions has focused on marriage, these results suggest that some women may also take financial security into account when deciding to cohabit.

This study contributes to a larger literature of the interrelationship between attitudinal factors and behavior (e.g. Pestello & Pestello 2000; Pagnini & Rindfuss 1993; Axinn & Thornton 1993; Schuman & Johnson 1976). While we know that financial considerations influence individuals' behavior due to both resource constraints and economic incentives, the power of these factors often depend upon men and women's taste for the behavior in question. This is not an exogenous practice; individuals' preferences may be shaped by the opportunities they are offered. However, clarifying how and under what conditions economic incentives influence individual behavior is an important avenue of research. This paper contributes to that literature, demonstrating the importance of marriage expectations in conditioning the predictive quality of earnings on entry into marriage.

Future studies could expand our understanding of the economic and attitudinal factors related to women's entry into marriage. First, better measures may be available in other datasets to create a dynamic measure of work-family gender ideology that changes over time and that may be related more directly to the respondent's personal expectations, rather than their general attitudes about marriage. Second, for this study I have limited my analyses to current earnings. While studies incorporating researcher-generated future earnings suffer from lack of knowledge about an individual's childbearing and labor market plans, respondent-driven estimates of future income may shed light on the decision-making processes behind marriage and cohabitation. Finally, there is a great deal more to be learned about women's use of cohabitation as an alternative or testing ground for marriage. Studies of entry into cohabitation and from

cohabitation into marriage will benefit from more complete and detailed measures of cohabitation.

Larger questions also remain to be answered. Most importantly, in my view, is the mechanism by which young women's income predicts marriage. The findings from this study suggest that it may be located within women's own behavior, as it is their own attitudes that condition the relationship between earnings and marriage. However, women are also likely to date men who hold similar views. Thus, it remains plausible that it is men's preferences for high earning women, or an affect of marital homogamy, that creates this relationship between women's income and marriage. Future studies would benefit from the use of data on dating relationships to estimate the relative success of men and women in relationships, conditional upon their income and other potentially important factors.

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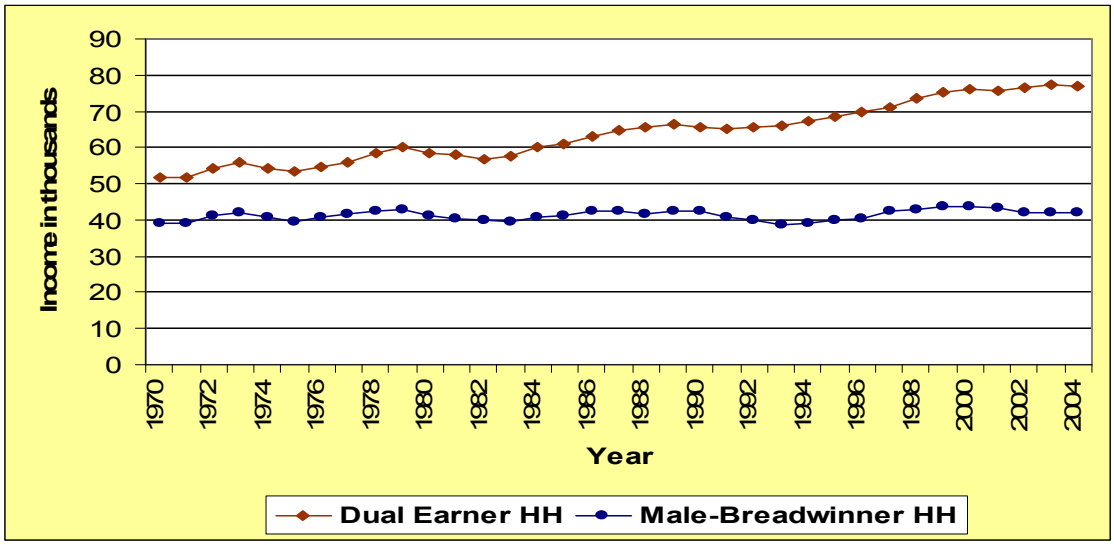

Figure 1: Median Income Trends, by Wife's Participation in the Labor Force
* U.S. Bureau of the Census. Historical income tables—families. Table F-7, Type of Family (All Races) by Median Income and Mean Income: 1953 to 2004. Retrieved November 8, 2006 from http://www.census.gov/hhes/www/income/histinc/f07ar.html.

Table 1: Sample Means by Race for All Variables

	White Women	Black Women	Hispanic Women
Marriage rate (per person-year)	0.12	0.05	0.09
Cohabitation rate (per person-year)[a]	0.06	0.03	0.04
Work-Family Gender Ideology Scale[b]	0.17	0.10	-0.12
Earnings (Logged)	8.31	6.81	7.68
Employment Status			
Not working	0.13	0.33	0.21
Part-time	0.43	0.33	0.40
Full-time	0.44	0.34	0.39
Educational Attainment			
Less than 12 years	0.32	0.36	0.38
12 years	0.33	0.35	0.32
13 to 15 years	0.21	0.23	0.25
16 or more years	0.14	0.06	0.05
School enrollment			
Not attending	0.45	0.62	0.50
Attending school, continuous	0.39	0.25	0.35
Attending after a break	0.08	0.07	0.08
Finished school last year	0.08	0.06	0.07
Has a child	0.12	0.52	0.26
Owns home	0.05	0.05	0.06
Age in years	23.03	23.37	23.92
Age squared	555.53	679.42	604.10
Time-Invariant Characteristics, Age 14			
Two-parent family	0.76	0.45	0.71
Parents' highest level of education			
Less than 12 years	0.20	0.46	0.59
12 years	0.42	0.35	0.27
13 to 15 years	0.12	0.11	0.08
16 or more years	0.24	0.07	0.06
Lived in Southern U.S.	0.25	0.54	0.26
Person-years	**10,615**	**9134**	**3632**

[a] Including only cohabitations prior to marriage and ongoing during data collection. N is different for this variable only: 7237 for White women, 7025 for Black women, and 2763 for Hispanic women.
[b] Higher numbers indicate respondent adheres to a more egalitarian work-family gender ideology.

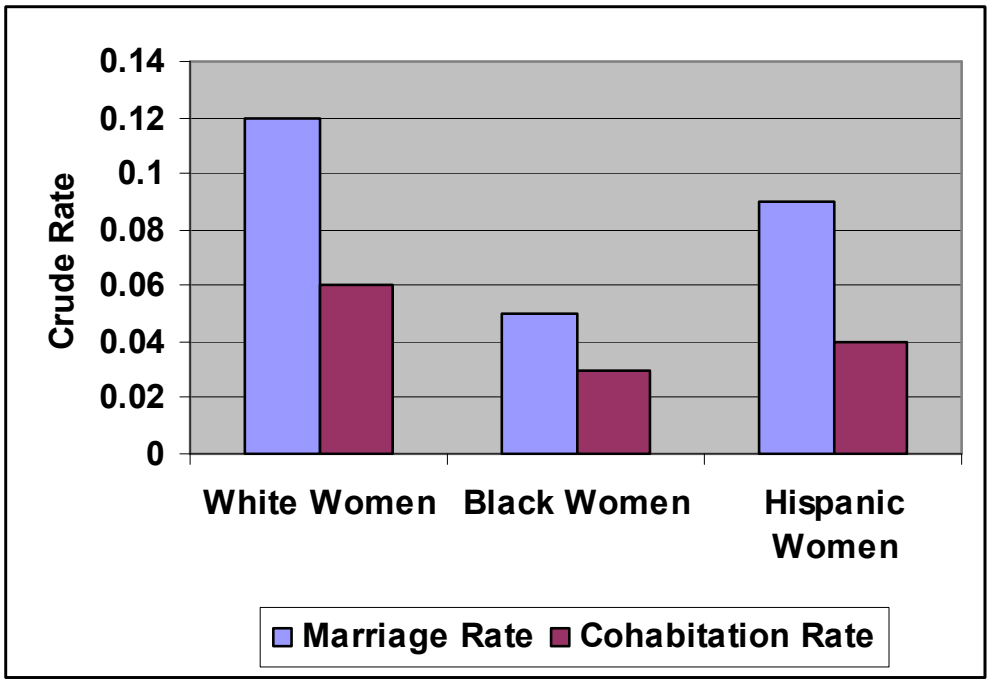

Figure 2: Crude First Marriage and Cohabitation Rates for White, Black and Hispanic Women

Table 2: Odds Ratios for Event History Model of Marriage on Economic, Attitude, and Background Factors, by Race/Ethnicity

	White Women		Black Women		Hispanic Women	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Earnings (Logged)	1.066***	1.080***	1.126***	1.131***	1.066*	1.064
	(0.021)	(0.022)	(0.029)	(0.030)	(0.035)	(0.036)
Work-Family Gender Ideology Scale[a]		0.791***		0.945		1.025
		(0.052)		(0.079)		(0.112)
Attitudes*Earnings		1.021**		0.997		0.999
		(0.007)		(0.010)		(0.012)
Employment Status						
Not Working	0.828	0.803	0.978	0.963	0.620	0.620
	(0.115)	(0.113)	(0.188)	(0.185)	(0.157)	(0.157)
Part-time	0.742***	0.745***	0.810	0.799	0.748	0.747
	(0.061)	(0.061)	(0.103)	(0.101)	(0.116)	(0.116)
Full-time (Reference)	----	----	----	----	----	----
Educational Attainment						
Less than 12 years	0.641**	0.621**	0.560**	0.534**	0.547*	0.554
	(0.095)	(0.093)	(0.126)	(0.121)	(0.164)	(0.167)
12 years	0.646***	0.645***	0.734	0.718	0.419***	0.420**
	(0.077)	(0.077)	(0.141)	(0.138)	(0.112)	(0.112)
13 to 15 years	0.695**	0.696**	0.650*	0.658*	0.569*	0.569*
	(0.080)	(0.080)	(0.120)	(0.122)	(0.139)	(0.139)
16 years or more (Reference)	----	----	----	----	----	----
School Enrollment						
Not attending school	0.966	0.960	0.627*	0.618*	0.789	0.789
	(0.112)	(0.112)	(0.118)	(0.117)	(0.176)	(0.176)
Attending school, continuous	0.743*	0.771*	0.853	0.876	0.577*	0.573**
	(0.087)	(0.091)	(0.157)	(0.162)	(0.124)	(0.124)
Attending after a break	0.932	0.944	0.508*	0.511**	1.030	1.030
	(0.143)	(0.145)	(0.132)	(0.133)	(0.282)	(0.282)
Stopped attending last year (reference)	----	----	----	----	----	----
Has a child	1.111	1.092	1.278*	1.279*	1.094	1.094
	(0.129)	(0.127)	(0.143)	(0.143)	(0.186)	(0.186)
Own home	0.924	0.914	1.161	1.173	1.353	1.351
	(0.150)	(0.148)	(0.255)	(0.258)	(0.340)	(0.339)
Age in years	1.035	1.020	1.333*	1.337*	0.961	0.963
	(0.085)	(0.083)	(0.153)	(0.153)	(0.135)	(0.135)
Age, squared	0.998	0.998	0.994**	0.993**	0.999	0.999

	(0.002)	(0.002)	(0.002)	(0.002)	(0.003)	(0.003)
Time-Invariant Characteristics, Age 14						
Two-parent family	0.976	0.968	1.144	1.135	0.919	0.922
	(0.072)	(0.072)	(0.111)	(0.110)	(0.122)	(0.123)
Parents' Highest Education						
Less than 12 years	1.444***	1.399**	1.052	0.988	1.162	1.170
	(0.156)	(0.153)	(0.193)	(0.183)	(0.279)	(0.282)
12 years	1.404***	1.388***	0.927	0.889	0.944	0.948
	(0.125)	(0.124)	(0.171)	(0.165)	(0.240)	(0.241)
13 to 15 years	1.463***	1.435**	0.869	0.853	0.895	0.898
	(0.161)	(0.158)	(0.188)	(0.185)	(0.281)	(0.282)
16 years or more (reference)	----	----	----	----	----	----
Lived in South	1.258***	1.242**	1.347**	1.331**	1.094	1.095
	(0.087)	(0.086)	(0.135)	(0.134)	(0.146)	(0.147)
Log Likelihood	-3725.32	-3716.54	-1795.81	-1792.74	-1078.30	-1078.20
Person-years	10,615	10,615	9129	9129	3632	3632

Not shown: Dummy controls for missing information on mother's education and absent survey year.
[a] The work-family ideology scale ranges from -3.7 to 5.6. Higher values correspond to more traditional attitudes.
*Significant at 5%, **significant at 1%, ***significant at .1%

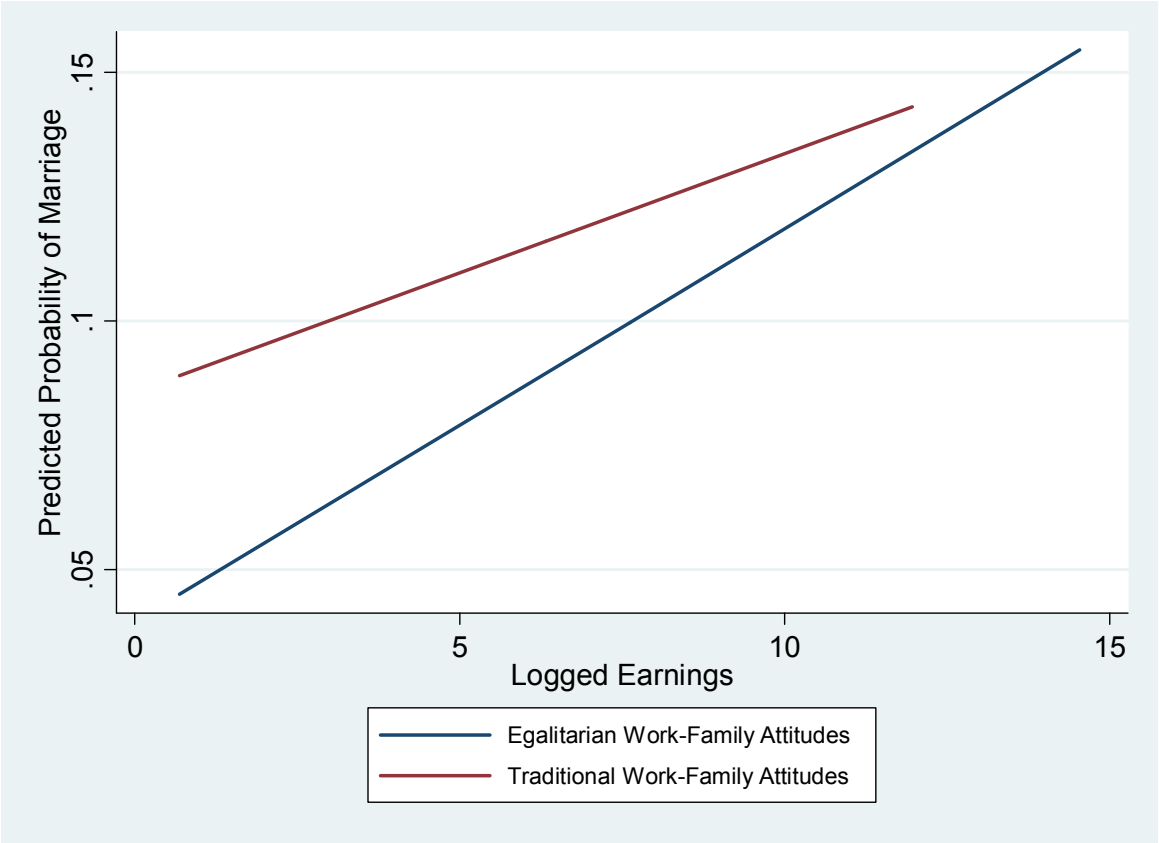

Figure 2: Predicted Probability of Marriage on Logged Earnings, by Work-Family Gender Ideology Scale (White Women)

Table 3: Multinomial Logit Coefficients for the Discrete Time Hazard Model of Cohabitation on Economic, Attitude, and Background Factors with Marriage as a Competing Risk, by Race/Ethnicity

	White Women	Black Women	Hispanic Women
Earnings (Logged)	1.097**	1.092*	1.011
	(0.0344)	(0.0416)	(0.0541)
Employment Status			
Not Working	1.276	0.895	0.542
	(0.265)	(0.264)	(0.230)
Part-time	1.047	1.151	0.721
	(0.131)	(0.224)	(0.195)
Full-time (Reference)	----	----	----
Educational Attainment			
Less than 12 years	1.527	1.381	2.595
	(0.367)	(0.526)	(2.098)
12 years	1.455	0.912	2.683
	(0.285)	(0.318)	(2.064)
13 to 15 years	1.316	0.971	1.914
	(0.250)	(0.327)	(1.446)
16 years or more (Reference)	----	----	----
School Enrollment			
Not attending school	0.969	0.873	0.874
	(0.162)	(0.232)	(0.316)
Attending school, continuous	0.357***	0.291***	0.428*
	(0.0642)	(0.0874)	(0.163)
Attending after a break	0.878	0.335*	0.795
	(0.198)	(0.150)	(0.402)
Stopped attending last year (reference)	----	----	----
Has a child	1.294	1.093	2.724***
	(0.222)	(0.188)	(0.691)
Age in years	1.517**	1.951***	1.840*
	(0.208)	(0.394)	(0.545)
Age, squared	0.991***	0.986***	0.987*
	(0.003)	(0.004)	(0.006)
Two-parent family	0.500***	0.768	0.702
	(0.0531)	(0.118)	(0.156)
Log Likelihood	-2254.98	-4413.94	-1252.53
Person-years	8717	7740	2965

*Significant at 5%, **significant at 1%, ***significant at .1%