PERCEPTIONS OF PARTNERS' WEALTH AND PARTNERSHIP DECISIONS
AMONG YOUNG ADULTS

Amanda Nicole Zimmerman

Submitted to the faculty of the University Graduate School
in partial fulfillment of the requirements
for the degree
Master of Arts
in the Department of Sociology,
Indiana University

April 2011

Accepted by the Faculty of Indiana University, in partial fulfillment of the requirements for the degree of Master of Arts.

_____

Tamara G.J. Leech, PhD, Chair

_____

Neale R. Chumbler, PhD

Master's Thesis
Committee

_____

Linda L. Haas, PhD

ACKNOWLEDGEMENTS

I would like to thank all of the members of my thesis committee. To my advisor, Dr. Tamara Leech, for supporting this thesis as it grew from a vague idea into a finished product. Thank you for knowing when I needed encouragement and when I needed to settle down and "think like a computer." Thank you to Dr. Linda Haas, for being not only a valuable committee member but also a wonderful mentor throughout my graduate career. Also thanks to Dr. Neale Chumbler for his helpful comments and suggestions regarding my work. I am truly grateful for the collaborative spirit of the entire committee.

Lastly, thank you to my family, friends, and partner for providing a sounding board for my ideas, triumphs, and frustrations. Your support continues to mean more than you will ever know.

TABLE OF CONTENTS

Curriculum Vitae

INTRODUCTION

Throughout the last several decades, marriage and cohabitation patterns have been changing dramatically. Cohabitation has become more common, and children are increasingly born into and raised in cohabiting households (Bumpass and Lu 2000). Early research primarily focused on the differences between those who cohabit before marriage and those who do not, but today cohabitation is generally viewed as the normative precursor to marriage (Smock 2000). While more couples are choosing to live together, marriage rates have declined. This "retreat from marriage" has been especially prominent in the Black community, which has considerably lower marriage rates than both Whites and Hispanics (State of Our Unions 2009). Along with this retreat, those who do marry are generally delaying until older ages (Goldstein and Kenney 2001).

The federal government has responded to the issue of declining marriage rates by funding marriage promotion policies. Since the 1990's, government policies such as the Healthy Marriage Initiative have sought to increase the proportion of couples who enter into and remain in healthy marriages. This funding is allocated to activities such as, "advertising campaigns about the value of marriage, relationship education in high schools, interpersonal skills training for couples, and marriage mentoring programs that use married couples as role models in at-risk communities" (Huston and Melz 2004:954). To tie directly into the goal of reducing poverty, individual states also have the choice to allocate portions of their Temporary Assistance to Needy Families (TANF) funding to these programs. While marriage has been labeled as a beneficial institution, the government's connection of marriage with TANF implies that it is especially important for women, particularly Black women, as they are over-represented among TANF

recipients (OFA 2008). The emphasis on minorities is further reflected through specific programs such as the African American Healthy Marriage Initiative and the Hispanic Healthy Marriage Initiative.

These marriage policies operate under the idea that marriage can increase individual wealth, lower the likelihood of poverty, and allow for more stable employment (ACF 2009). This implies that the ideal sequence of the life course involves marriage first, with career gains and childbirth subsequently following. However, this stance has been criticized because it is not clear that getting married causes these benefits. Rather, it may be that couples choose to cohabit and delay marriage until they feel they have established economic security; thus marriage serves as validation when this has occurred (Cherlin 2004). While economically unstable couples often cohabit (Clarkberg 1999), they are not as willing to marry unless certain economic goals have been achieved (Smock, Manning, and Porter 2005).

Another shortcoming in the current policies is that they do not take into consideration the experiences of all young adults. Despite concerns about the "deinstitutionalization of marriage" (Cherlin 2004), the majority of adolescents believe that they have a 50-50 chance or greater of marrying before the age of twenty-five (Crissey 2005). While most do not follow through with these expectations, a significant minority do experience early partnership formation (Landale, Schoen, and Daniels 2010). About 25% of women and 16% of men marry before age 23 (Uecker and Stokes 2008). The bulk of research focuses on why marriage is becoming decreasingly central in families, but it is also useful to look at those who partner at a young age. Despite the persistence of early family formation, most of what we know about the economics of

partnership formation has not focused specifically on this age group. Furthermore, while the importance of education, employment status, and earnings have been well-documented among a wide age range (see Smock et al. 2005), the effects of wealth have been understudied. Therefore, the guiding question for this thesis is as follows: How do perceptions of a partner's wealth influence decisions to cohabit or marry among young adults?

LITERATURE REVIEW

Weber's concept of wealth

One of Max Weber's primary concerns was the issue of how power is distributed among competing groups in society. His theory of life chances acknowledges that power is created through both classes and status groups. According to Weber, class is determined in part by acquiring wealth. His definition of wealth is broader than simply the amount of money people have or their income level; it includes "the total estimated value of the goods at the disposal of a budgetary unit which are normally utilized over a longer period…" (Weber 1968:87). In contrast to classes, status groups are formed on the basis of shared lifestyles, heredity, or political power. Membership in a prestigious status group results in privileges being bestowed upon its members. Conversely, the negative connotation which society creates about membership in certain racial or ethnic status groups often inhibits the ability of these groups to obtain wealth. Ultimately, Weber believes these classifications along class and social boundaries result in collective action among groups struggling to obtain political power (Weber 2004).

While Weber was primarily concerned with how power was divided among competing interest groups, his ideas about the relationship of class and status situations to life chances have been expanded by later researchers to the individual level. Modern-day studies of social stratification involve examining how inequalities among individuals cause advantages or disadvantages in their overall life chances. Specifically, research has focused on social and economic characteristics which affect partnership formations such as entrances into cohabitation or marriage. Several indicators of economic stability have been considered including education, income, and occupational status, but most of it has

not focused on wealth specifically (Smock et al. 2005). However, wealth is important because it has different implications than income. While income measures the flow of money during a particular period, wealth represents a person or family's accumulated resources which can be used to create opportunities and secure economic well-being (Oliver and Shapiro 2006).

The Weberian model of the importance of both wealth and status groups has several implications for our understanding of partnership formation. Because wealth is a more long-term measurement of economic status (Oliver and Shapiro 2006), it should have greater implications for partnership formation than income alone. Based on Weber's idea that wealth creates power, we can expect that an increase in material resources will facilitate an individual's transition out of cohabitation and into the more socially powerful role of marriage. However, this transition cannot be predicted by wealth alone because various social forces, such as the effects of gender and race, also affect partnership outcomes.

Cultural discourse and the economics of marriage

In order to understand the economic implications of cohabitation and marriage decisions, this research must be placed in the context of what these decisions mean for various groups of people. The cultural meaning of these partnerships varies based on racial and ethnic backgrounds, and the significance of partnerships also depends upon cultural understandings of gender roles. These characteristics, combined with economic factors, offer powerful insight into the reasons why people do and do not cohabit or marry. As Cherlin explains, "Cultural patterns and economic trends are linked. Culture is, after all, a response to past and present historical conditions" (1998:156).

The dominant perspective on the importance of marriage is based on the cultural ideal of the two-parent, nuclear family. When people think about marriage in a historical context, they often romanticize images of the 1950s family with a caring mother and a father who is a strong economic provider for the family (Coontz 2000). This idea is based on the changes in family roles brought on by industrialization. Industrialization caused people to rethink how labor is divided among household members, and in many families men and women began to operate in separate spheres with distinct roles. Men were expected to fulfill the duties of a good-provider. This included financially supporting families as primary breadwinners through their participation in the workforce. Women, on the other hand, took charge of the housework, caregiving responsibilities, and emotional labor involved in maintaining a household (Bernard 1981).

This good-provider role now seems somewhat outdated as women have become increasingly attached to the labor force. Indeed, as women's education and work opportunities have increased over the past few decades, support for the male breadwinner model has decreased (Cunningham 2008). However, as Bernard states, "The good-provider role may be on its way out, but its legitimate successor has not yet appeared on the scene" (1981:12). People seem to be becoming more open to women advancing their education and pursuing careers, but the attitude persists that ultimately the breadwinning responsibility remains with men. In many cases, this may be because working women still earn less than their male counterparts, which causes a greater providing burden to be placed on men (ACS 2008). However, even when women earn more than their partners, couples adjust by allocating more housework and caregiving tasks to wives and de-

emphasizing the importance of money in providing for the family. These shifts allow the masculine breadwinning identity to be preserved (Hochschild 2003; Tichenor 2005).

Marriage and gender norms in the Black family

While this male breadwinner model often dominates cultural discourse and policy decisions, it does not hold as much historical relevance for Black men and women. The first experiences of Black people in the U.S. were dominated by slavery, an institution which refused them the opportunity to legally marry. Although marriage was prohibited, they found alternative ways to organize love and reproduction (Hill 2006). One way this was expressed was through the importance of kinship networks outside of the nuclear family model. The importance of the family network continues today with Black extended family members such as grandmothers being more involved in the day-to-day lives of their grandchildren and a high importance placed on providing for family members outside the spousal relationship (Clarkwest 2006; Cherlin 1998). After the abolition of slavery, government policies encouraged Black people to marry, but many women resisted this interference because they did not want to enter a patriarchal relationship which might threaten their own personal agency (Hill 2006).

The historical background of Black relationships continues to shape contemporary partnerships today. Black marriage rates remain lower than those of Whites and Hispanics (Goodwin, McGill, and Chandra 2009). Several economic and demographic factors have been linked to these lower marriage rates including the low wages and high unemployment of Black men (Western 2005), the relatively high levels of education that Black women receive (Pinderhughes 2002), and the "marriage squeeze" resulting in a shortage of marriageable Black men (Crowder and Tolnay 2000). These socioeconomic

7

forces combine to result in Black women being less economically dependent on men. As Chaney and Marsh comment, "The societal expectation that men in general are the breadwinners for their families may be particularly problematic for African American men who embrace this traditional value yet must cope with their current financial reality" (2009:30). Ideological reasons also may decrease the desirability of marriage. In her study of low-income Black women, Edin (2000) reveals that while these women expect their partners to contribute to the household budget, they worry that getting married might result in a loss of their own personal autonomy.

Marriage and gender norms in the Hispanic family

While disadvantaged economic situations are shared among a large group of both Blacks and Hispanics, Hispanic young adults have much higher marriage rates (Oropesa and Landale 2004). To understand this divergence, one must consider the cultural context of Hispanic marriages. Hispanics, particularly Mexican Americans, have traditionally placed a high level of importance on familism, or the maintenance of family needs over individual desires. For them, familism may be expressed through an emphasis on early marriage followed by having children (Oropesa and Gorman 2000). Most Hispanics who immigrate to the U.S. come from countries in which marriage is highly regarded (Lloyd 2006). This pronuptial culture has lead to a larger proportion of Hispanics, especially first generation U.S. residents, who highly value marriage and view cohabitation positively if it is expected to lead to marriage (Landale, Schoen, and Daniels 2010). There is some evidence to support the idea that with further generations Hispanics assimilate into the dominant culture and lose some of their pronuptial beliefs (Lloyd 2006). However, even later generations have higher rates of early marriage than Black young adults, despite

their comparable economic circumstances (Oropesa and Landale 2004). This may be due in part to a more favorable marriage market for Latina women when compared to Black women (Lloyd 2006).

Not only are young Hispanics supportive of marriage; they also tend to be more surrounded by traditional gender ideologies. In a study of university students, Franco, Sabattini, and Crosby (2004) found that Latino youth reported that their parents had more traditional ideas about gender roles than their White counterparts. Latinos also perceived their parents as having a higher commitment to marriage. While Franco et al. caution that these ideological differences do not necessarily translate into specific actions, these findings are consistent with previous research which demonstrates that Hispanics generally have less gender egalitarian beliefs than Whites or African Americans (Kane 2000). Beyond attitudes, gender inequality has also contributed to variations in women's labor force participation, with Latinas having lower labor force participation than Whites and being more economically dependent on men than Black women (Kahn and Whittington 1996). Pronuptial views, combined with a belief in separate gender roles, suggest that Hispanic partnerships are more heavily influenced by men's economic standing.

Cultural-specific partnership patterns

Young adults' expectations about cohabitation and marriage also vary along racial/ethnic and gender lines. Both Black girls and boys are less likely than their White peers to expect to marry (Crissey 2005). Reflecting the cultural acceptance of cohabitation, 69% of Hispanics, 61% of Blacks, and 55% of White adolescents expect to cohabit before marriage (Manning, Longmore, and Giordano 2007). Young women are

more likely than young men to believe that having a good marriage is extremely important (State of Our Unions 2009). Women are also more likely than men to believe that they will one day marry (Manning et al. 2007). In terms of cohabitation, the opposite pattern exists: while the majority of all high school students do not see a problem with living together before marriage, young men are more likely than young women to expect a cohabiting union for themselves (State of Our Unions 2009). This reflects the higher pressure on young women to follow traditional relationship norms and seek stability with a mate (Manning et al. 2007).

Perhaps more surprisingly than these differences, overall the majority of all young adults today expect to marry at some point in their lives (Manning et al. 2007). Despite the increase in the average age at first marriage, most also feel that there at least 50-50 odds of being married by the time they are twenty-five years old (Crissey 2005). These findings suggest that the desired narrative for many people is to proceed successfully from cohabitation into marriage. Although marriage is still valued as a social institution among Black and Hispanic youth, they are less likely than their White counterparts to follow through with these marriage desires (Goodwin et al. 2009). One explanation for this is that structural barriers or events that occur later on in the life course might impede marriage formation for these disadvantaged groups (Manning et al. 2007). In particular, uncertain economic situations may form a barrier to marriage entrance (Smock et al. 2005).

Economic benefits of cohabitation

When couples are not ready to marry, they often begin cohabiting as a means of bettering their economic position. Cohabitors list financial benefits as a primary reason

why they decide to move-in together. By sharing housing expenses and pooling their incomes, they can decrease their individual expenses and increase the amount of money available to them (Sassler 2004). When young adults are interviewed about their reasons for cohabiting, they list financial considerations such as sharing rent and saving money for a wedding (Smock, Huang, Manning, and Bergstrom 2006). While men experience little change in individual income upon cohabiting, women do receive an income premium that is equivalent to the gains made by women who marry (Light 2004). These benefits are particularly important to those who find themselves in precarious economic situations because they may view cohabiting as necessary to achieve economic gains. Research supports this point by focusing on the consequences of the dissolution of cohabiting unions. When cohabitation ends, household income for men and women decreases significantly; women also face an increased likelihood of poverty. This suggests that the cohabiting union was protecting women from greater economic hardship (Avellar and Smock 2005).

Economic gains and transitions from cohabitation to marriage

Few studies have examined the relationship between wealth and transitions into cohabitations and marriages. Instead, this research has generally focused on other indicators of economic stability such as education, employment, and income. Smock et al. (2005) outlined the effects of economic factors on cohabitation outcomes in their review of existing research on economic variables and cohabitation. Results are divided into two categories: transitions from cohabitation into marriage or from cohabitation to separation. These seven studies focused on each partner's education level, type of employment, and earnings to determine the importance of economic variables in

11

decisions to marry. Taken together, the common theme of this body of research is that the breadwinning role still falls predominantly on men. They are expected to provide for their families, and women's economic potential does not generally have a significant impact on these decisions to marry.

For men, education plays an important role in relationship decisions. Cohabiting men are more likely to marry when they have completed at least one year of schooling beyond the high school level. For White men specifically, being a high school dropout decreases the likelihood of marrying (Oppenheimer 2003). While other researchers report similar results (Duvander 1999; Smock and Manning 1997; Wu and Pollard 2000), none found any significant marriage effects from women's education. This suggests that men perceive that they will need to become breadwinners in the future, while women's contributions are regarded as supplementary.

This view is supported when the effects of employment are measured directly. A man's full-time employment either helps him transition from cohabiting to marriage or protects him from breaking up the cohabitation (Manning and Smock 1995; Oppenheimer 2003). Marriage is also more likely when men are employed in more prestigious careers at the professional or semi-professional level (Wu and Pollard 2000). However, these findings are complicated when race is brought into the analysis. White men generally gain protection from relationship separation through full-time employment, while White women's work experience has no effect. Black men and women, on the other hand, do not follow this gender-specific pattern and do not see significant effects. The lack of gender differences could be because Black men on average have lower earnings than

White men, so Black women's earnings are more critical to the family's economic well-being (Manning and Smock 1995).

As a final measurement of economic influences, at least four U.S. studies looked at the impact of earnings on relationship transitions. Two of the four (Brown 2000; Smock and Manning 1997) find that higher earnings lead to a greater likelihood of moving from cohabitation into marriage. Similarly, Oppenheimer (2003) reveals that White men with lower earnings are more likely to experience dissolution of a relationship. Again this effect becomes intertwined with race, as Black men in the same study do not experience this connection.

To build on this knowledge of the importance of economic factors in marriage decisions, Smock et al. (2005) conducted in-depth, qualitative interviews with cohabitors about their reasons for delaying marriage and what they expected of their partners. They discovered that debt plays an important role in decisions to marry. Their participants talked at length about how they wanted to decrease their debts before getting married. They listed needing to pay down bills or loans as inhibiting their sense of being ready to marry. Participants also mentioned that they needed to have some extra money in savings so that they would be able to have a "real" wedding. These points are particularly salient for low-income, cohabiting parents. While many express a desire to marry, they list a lack of financial stability as the top reason why they have not yet married (Gibson-Davis, Edin, and McLanahan 2005). Increasing wealth should lead to a smoother transition from cohabitation into marriage by increasing the couple's feelings of economic security. Individuals need to feel that their cohabiting partners are paying down debts and saving money in order to take the next step into marriage. They also need to be aware of the

progress their partner is making towards increasing wealth in order for it to factor into

their marriage decisions. Regardless of how much wealth a partner has actually

accumulated, if his or her potential marriage partner is not aware of these gains they may

be less likely to marry.

Household money management

A certain amount of financial knowledge is needed for one partner to be able to

estimate the other partner's wealth. While previous research has not focused on how

wealth knowledge is acquired, a growing body of literature addresses the question of how

couples manage their money. Most of this work builds on Pahl's (1983) typologies of

money management systems which focus on which partner manages expenses and

whether or not money flows from separate or individual accounts. For instance, Kenney

(2006) uses six categories to distinguish whether or not money is pooled among couples

and which partner is in control of its distribution. These include separate money,

controlled by the female partner; separate money, controlled by the male partner; separate

money, controlled equally by both partners; pooled money, controlled by the female

partner; pooled money, controlled by the male partner; and pooled money, controlled

equally by both partners.

Overall, cohabitors are less likely than married couples to jointly pool their

incomes (Heimdal 2008; Heimdal and Houseknecht 2003; Kenney 2004; Kenney 2006).

Married couples are also more likely than cohabitors to initiate joint investments

(Heimdal 2008). This is not surprising, given that the institution of marriage provides

specific laws that govern how money is to be divided in the event of a divorce. It is

riskier to pool money with a cohabiting partner, since there are fewer laws governing

how this money should be divided if the relationship dissolves (Heimdal and Houseknecht 2003). While cohabitors pool money less often than married couples, there is overlap between the two. For instance, fifty-two percent of cohabitors pool incomes versus seventy-three percent of those who are married (Kenney 2004).

Contrary to popular belief, we cannot assume that all married couples pool all of their money (Avellar and Smock 2005). Factors that affect decisions to combine or hold money separately include relationship duration, the presence of children (Klawitter 2008), relative income, and whether or not both partners are employed (Heimdal 2008). Racial differences also exist; a lower proportion of Black couples choose to pool their incomes when compared to White and Hispanic couples (Kenney 2004; Kenney 2006).

Regardless of who contributes money into the accounts, it is also important to consider who is in charge of managing this money on a day-to-day basis. Traditionally, women have been in charge of completing household chores such as balancing the checkbook and making bill payments (Hochschild 2003). When money is not held independently or pooled equally, women are more likely than men to be in charge of managing it. However, these trends vary considerably when placed in the context of racial variations in gender ideology. Perhaps because of their lower attachment to the male breadwinner model, Black women are more likely than White women to keep their money separate from their partners (Kenney 2006). Because couples vary on whether or not they pool money, we can expect that some will not have a complete understanding of a partner's wealth. Therefore, the actual amount of wealth a person holds may be different than his or her partner's estimate.

The present study

Although qualitative interviews produced rich information about the importance of wealth to marriage decisions, these claims have yet to be tested using a larger, representative sample. The present study adds to these findings using quantitative analysis of a larger sample. More importantly, as Smock et al. (2005) suggest, this study investigates individuals' perceptions of partners' economic standings. Shifting the focus from the actual amount of wealth to the wealth that a partner perceives allows us to more directly look at the relationship between a partner's expectations and decisions to cohabit or marry. This study also adds to our knowledge of those who make partnership decisions at an early age. This demographic has not been the focus of many of the studies which look at economic predictors of transitions from cohabitation into marriage. Finally, this study places gender and race/ethnicity at the center of the analyses. Previous research has established that there are cultural and economic variations based on these characteristics, so it is important to recognize this and present results which highlight partnership decisions for various groups.

In order to examine this gender and race specific connection between perceived wealth and decisions to cohabit or marry, this study has two specific aims. Associated with each are hypotheses about the expected relationships between perceived wealth, marital status, gender, and race.

Aim 1: To investigate the level of specific knowledge partners have about their partners' wealth, with a focus on how this differs by gender and race/ethnicity. I expect to find that:

1. Cohabitors will be less exact than married people about how much wealth their partner possessed at the beginning of their union.

2. Women will have more specific information about their male partners' wealth.

3. White and Hispanic women, who place more importance on the male

   breadwinning role, should have greater knowledge about their male partner's

   wealth than Black women.

Aim 2: To determine the difference in the amount of perceived wealth when entering cohabiting and married unions, while considering how this varies by gender and race/ethnicity. I expect to find that:

4. People entering marriage unions will be more likely to believe that their partner

   has some wealth than those entering cohabiting unions.

5. At the point of union, married women will be more likely than cohabiting women

   to believe that their partner has some wealth. However, this distinction will be

   less important for men.

6. The "man as provider" gender role is not as rigid for Black individuals, so

   married Black men will be more likely than cohabiting Black men to believe their

   partner has wealth.

METHODOLOGY

Data

The data come from the National Longitudinal Survey of Youth, 1997 (NLSY97).

The NLSY97 is sponsored by the Department of Labor and the Bureau of Labor

Statistics. To select the NLSY97 respondents, 90,000 housing units were identified. Two

samples were then created: a cross-sectional, nationally representative sample and a

supplemental oversample of Hispanic and Black respondents. Individuals were

considered eligible to participate if they were between the ages of twelve and sixteen at

the end of 1996. Every eligible person in the household was included, so the total number

of households involved is smaller than the number of participants. A total of 8,984 youth

took part in 1997. Interviews were conducted in the participants' homes, and this same

panel of youth respondents is still interviewed on an annual basis (Moore, Pedlow,

Krishnamurty, and Wolter 2000). The retention rate has been consistently high. In 2000

the retention rate was 89.9%; by 2004 this had only dropped to 83.5%.

The main purpose of the NLSY97 is to examine how adolescents transition into

adulthood, with a focus on their entrances into the workforce. To accomplish this,

detailed information about educational and work experiences is collected. A variety of

other topics such as relationships with parents, attitudes, expectations, time use, and risky

behaviors are covered. In line with the goals of this study, the survey also contains other

topical sections which focus specifically on both marital and cohabitation history and

personal assets (BLS 2006).

For this project, the sample is limited in order to focus on specific characteristics

of those who are cohabiting or married (Figure 1). First, the sample was reduced to those

who answered questions in the assets section of the survey between the years of 2000-2004 (survey rounds four through eight). This was done because the criteria for completing this section remained consistent throughout this time period. At the beginning of this section, respondents were asked whether or not they had started living with someone or gotten married since the date of their last interview. This study includes those who replied that they had made this transition once during this time period. Some of these respondents (n=65) had two changes in marital status over this time frame. For example, they answered questions about a cohabiting partner in one round and then answered the same questions about someone they married or a new cohabiting partner in a later round. In this situation, these individuals were eliminated from the sample. Those who did not specify whether they were currently married or cohabiting were also excluded (n=1).

Because this project focuses on the effects of a partner's wealth on partnership decisions, it was necessary for everyone to answer the question about the amount of wealth their partner possessed. This further excluded 32 cases. In order to focus specifically on patterns among Black, Hispanic, and White respondents, those who reported other racial/ethnic identities were then dropped from the analysis (n=34). Figure 1 illustrates these sampling criteria. In total, there are 1,203 respondents who meet all of these requirements and are included in the sample.

In order to fulfill the second aim, those who did not report complete knowledge of partner's wealth were dropped from the second group of associated hypothesis tests. This limitation was imposed because categories for those with limited knowledge were wide-ranging and of unequal intervals, and those who did not know about a partner's wealth would provide no information. These considerations reduced the sample size from 1,203

to 755 respondents (Figure 1). However, logistic regressions revealed that the smaller sample was not significantly different from the original sample based on gender, race, marital status, age, employment status, highest degree, or having children.

Table 1 describes the characteristics of the overall sample. The sample is comprised of mostly women (60.8%) and is majority White (54.3%). There are also more Hispanics than Blacks (321 vs. 229). The majority are involved in a cohabiting relationship rather than married. This is not surprising, given that their ages range from 17-25, with the mean age being about 20. A large number (n=373) have not completed any degrees, and only 13 have beyond a high school degree. Despite the low levels of educational achievement, most of them (62.3%) are employed. Only 7.7% are unemployed, with the rest being out of the labor force. Over one-third have at least one biological child. When looking at their adolescent backgrounds, the most common situation was growing up with both biological parents. However, this was true for less than half (44.3%) of respondents. The rest lived with a single parent (32.9%), stepfamily (17.2%), or another situation (5.6%). The most common adolescent religious affiliations could be categorized as Evangelical Protestant and Roman Catholic, with those two categories encompassing 64.4% of the sample.

Measures

Marital status

The primary variable of interest is each respondent's marital status. The survey asked respondents to indicate their marital status using eight options. I then condensed these categories into either cohabiting or married. Those who indicated they were married with a spouse present or married with a spouse absent were considered married. Those

who answered "never married" were coded as cohabiting because they indicated in the assets section that they had lived with a partner. A small number (less than 1% of the sample) reported cohabiting after a separation or divorce, and they were also coded as cohabiting.

Gender and race/ethnicity

In order to examine the gendered differences in cohabitation and marriage patterns, both male and female respondents were included in the analysis. Race/ethnicity was measured based on an NLSY created variable which identifies each person as Non-Hispanic Black, Hispanic, Mixed Race, or Non-Black/Non-Hispanic. Mixed race individuals were excluded from the sample. For those who were categorized as Non-Black / Non-Hispanic, I used another question from the NLSY which listed specific races to select only those who are White.

Knowledge about partner's wealth

For each instance of cohabitation or marriage, all respondents were asked the following question:

> "Thinking of all of the things your spouse/partner owned and his/her savings and investments when you got married or started living with your partner, if your spouse/partner had sold all of this and paid off any debts owed at that time, about how much would your spouse/partner have received?"

Although respondents were not directly asked how certain they were of their partners' wealth, the manner in which they answered this question can be used as a proxy to indicate certainty. Responses were categorized into complete, limited, or no knowledge of partner's wealth based on their answers. Individuals who were most certain of their answer responded by giving an exact amount or a self-created range to represent the

amount of wealth that his or her partner would have left over after selling all assets and paying off all debts. These responses were considered indicative of complete knowledge. If they were uncertain at this point, the interviewer showed them a card with predetermined ranges on it and asked if they could pick one of the categories. Responses at this level represented limited knowledge. At this point, some still could not give an answer, and their responses were recorded as "don't know", representing no knowledge of a partner's wealth.

Amount of partner's wealth

Beyond the manner in which this question was answered, the actual response to the wealth question is an important element of this project. When looking at the amount of perceived wealth, only those who had complete knowledge were included. Those with limited knowledge reported large, uneven ranges and, more importantly, were only given the option of choosing a positive dollar amount, so they do not provide enough information for the second aim of this study. For those with complete knowledge, I coded responses as a dummy variable indicating the presence of wealth. Those who reported that their partner would have a negative balance or break even were coded as 0. Negative responses indicated that if the partner sold all assets, he or she would still have remaining unpaid debts. Anyone who gave a dollar amount above 0 was coded as 1. This was done because the literature has emphasized paying off debts and not letting bills accumulate rather than saving to a specific dollar amount. There was also a natural breaking point in the data with 210 respondents (27.8% of the sample) answering that his or her partner would break even at $0 after selling assets and paying off debts.

An important note about these data is that they were obtained by respondents after they began cohabiting or married. Because answers were retrospective, there is a chance that some are not accurate due to a recall bias. However, this chance is limited based on the short span of time between the event and the date of the interview. Because each person was asked about having a cohabiting or marriage partner each year, the maximum time between beginning a relationship and answering the question about partner's wealth is about one year. The impact of recollection problems is further reduced because the question is used to measure their perceptions, not the actual amounts of debts and assets. The true amount of wealth is less important than how the partner feels about wealth when he or she looks back at the time of beginning a cohabiting or married partnership.

Control variables

Previous research has indicated that a variety of factors influence decisions to cohabit or marry, and several of these were included in this analysis as control variables. It is well-established that economic factors such as employment status and educational attainment influence decisions to cohabit or marry (see Smock et al. 2005). Employment status was measured based on the first week of the year in which they were interviewed about their cohabitation or marriage. Educational attainment was determined by the highest degree completed at the time of interview. Because only 13 respondents had completed a postsecondary degree, they were combined with high school graduates to create the categories of no degree, GED, and high school or higher. Originally, whether or not the respondent was currently enrolled in school was also included. However, this variable was removed in order to prevent multicollinearity due to its moderate, significant correlation with educational attainment. The salience of economic security may also

increase after the birth of a child, particularly for low-income, Black mothers (Edin 2000). To consider the effect of having children, I used a dummy variable indicating whether or not the respondent had at least one biological child.

Beyond economic factors, a person's chances of marrying increase with age, and young adults are less likely to receive financial assistance from family members as they age (Fingerman, Miller, Birditt, and Zarit 2009). Here age was measured based on the time of the selected interview. Decisions to cohabit or marry are also affected by the family environment during adolescence (Uecker and Stokes 2008). To account for the potential influence of nascent family structure, I used responses given in round 1 (1997), when the youth were between the ages of twelve and eighteen. Using the method outlined by Jones-Sanpei, Day, Holmes, and van Langeveld (2009), I created a new variable to indicate whether the respondent lived with both biological parents, a stepfamily (a biological parent and his or her married or cohabiting partner), a single biological or non-biological parent, or another family situation. Finally, partnership decisions are also partially determined by religious affiliation (Eggebeen and Dew 2009). In 1997, the NLSY survey asked each respondent for his or her specific religious denomination. Using a modified version of categories created by Steensland et al. (2000), I coded each as being Evangelical Protestant, Mainline Protestant, Roman Catholic, Other, or no affiliation. The other category includes diverse religious groups such as Jewish, Mormon, and Muslim. However, these were classified together due to the small number within each category.

Missing data

Small amounts of data were missing on two variables included in the analysis.

Three respondents were missing information about their highest degree completed, and

they were assigned the modal response. Data were also missing regarding employment

status (n=20). Some of these respondents indicated that they were not working, but it

could not be determined whether or not they were unemployed or out of the labor force.

To establish this distinction, I used a logistic regression which included age, gender, race,

marital status, educational level, and number of children as predictors and being

unemployed as the outcome. I then imputed employment status based on the predicted

values. Others had no information to report regarding their employment. In this situation,

I used two logistic regressions to impute the employment status. One determined whether

or not the respondent was employed. If this indicated they were not employed, the second

regression indicated whether they were unemployed or out of the labor force.

Analytic strategy

In order to measure the certainty of knowledge about partners' wealth (Aim 1),

multinomial logistic regression models were created. Multinomial regression is

appropriate when there are more than two outcome variables in the model. In this case,

the level of certainty an individual conveys about his or her partner's wealth was divided

into three outcomes based on whether each respondent reported complete, limited, or no

information about partner's wealth. The regression examined these three outcomes and

how they are associated with marital status, gender, and race/ethnicity. The base outcome

was set as the respondent having complete knowledge of partner's wealth, and the other

two responses were compared to this base. Three models were created: one using the

entire sample, one for men, and one for women. All included age, highest educational degree, employment status, and having children as control variables.

To complete the second aim, I used binary logistic regression models which compared the likelihood of perceiving wealth in a partner upon entrance into cohabiting or married unions. Binary regression is appropriate for this analysis because marital status was coded as the dependent variable using a dummy variable (0=not married [cohabiting], 1=married). The presence of wealth, gender, and race/ethnicity were included as independent variables. Age, degree, employment status, children, adolescent family structure, and religious affiliation were also included as control variables. In total, twelve models were created. The first included the total sample (n=755). The next models looked at men and women and each racial/ethnic group separately. Finally, race/ethnicity and gender were combined to create separate models for White women, White men, Hispanic women, Hispanic men, Black women, and Black men.

RESULTS

Descriptive results

Table 2 reports about the wealth of partners. The majority of respondents (62.8%) reported complete knowledge of their partner's wealth. Another quarter had limited knowledge, and about 12% did not know enough to give a number or choose a category. There is wide variation in reports of partners' economic standing, ranging from nearly $40,000 of debt to $300,000 of wealth. Most fall on the low end of this range, with the median answer being $1,000. When these amounts are simplified, 70.6% of respondents believe their partners would break even or still have remaining debt, and the rest believe their partners would have some net worth. This is not surprising, given that this is a young sample which has not yet had many years to accumulate wealth.

While overall about 30% of respondents do not believe their partners hold wealth, this proportion varies considerably by racial/ethnic group. Hispanics are the most likely to expect their partners to lack wealth, with about 37% of respondents believing their partner would break even or remain in debt. This proportion is significantly different from both Whites and Blacks, who report 25% and 27%, respectively. These racial/ethnic differences continue when comparing those who are cohabiting to those who are married. Hispanics are the most likely to be entering a marriage (37.3%), followed by Whites (28.0%) and then Blacks (21.2%) (Table 3). This pattern is consistent with the existing data which documents racial/ethnic differences in marriage rates among this age group (Goodwin, McGill, and Chandra 2009).

Analytic results

Aim 1: To investigate the level of certainty partners have about potential cohabiting and married partners' wealth, with a focus on how this differs by gender and race/ethnicity.

The first regression model for this aim includes the entire sample (Table 4, Model 1). The effect of the control variables is mostly consistent with what we would expect, given previous research. For instance, being out of the labor force is associated with having limited knowledge about a partner's wealth status (odds ratio=1.426). Conversely, those with children are more likely to have complete rather than limited knowledge. This is consistent with the idea that parents, particularly mothers, place greater importance on economic stability after having a child.

While I expected married individuals to have more specific knowledge about partners' wealth than cohabitors, this is not confirmed by the analysis. In the first model, with the entire sample represented, married individuals are, indeed, more likely to be certain about their partner's wealth, but these difference are not statistically significant (odds ratios=.921 for limited, .746 for none). I also predicted that women would be more certain about their partners' wealth because male economic status plays an important role in partnership decisions. Actually, these results show a strong relationship in the opposite direction than was predicted. Men are more likely to hold complete rather than no knowledge about their partner (odds ratio=.624, p=.017). According to this, women have less certainty about their partners' wealth than men. Although no specific hypotheses were created regarding the effects of race/ethnicity in general, some differences emerged. Most importantly, compared to White respondents, more Blacks have limited or no knowledge of their partner's wealth (odds ratios=1.239 and 1.678, respectively), although only the difference between completely certain and no knowledge is significant.

28

While this distinction was unexpected, it was predicted that there would be a difference in the level of certainty between Black, Hispanic, and White women. Compared to White women, the results indicate that Black female respondents are more likely to have limited knowledge (odds ratio=1.552; p=.073) or no knowledge (odds ratio=1.756; p=.062), but these results are only approaching significance. This provides limited support for the hypothesis that Black women would have less knowledge about partners' wealth than White women. I also expected Hispanic women to have more knowledge of male wealth, since this would be consistent with traditional gender ideologies. However, compared to White women, Hispanic women are actually less likely to have complete knowledge, although this difference is not significant (Table 4, Model 3). When looking at the control variables for women only, the effects of employment status and children still remain. Women who are out of the labor force are much more likely to have limited knowledge (odds ratio=1.878; p=.001). Mothers also tend to know more about their partners' wealth.

By splitting men and women into separate regression models, it becomes clear that this model fits women's experiences better than men's based on the model fit statistics. The chi-square statistic for the women's model is larger (27.57 vs. 12.55), and the pseudo R^2 also increases when the model includes only women. For men, marital status and race/ethnicity have no significant effect on the knowledge about their female partners' level of wealth. In fact, the only factor which approaches significance is age, indicating that as men age they tend to lack knowledge of their partner's wealth (odds ratio=1.343; p=.067). None of the other controls have a meaningful effect. While

significant relationships are present in the model which includes the entire sample, the second model demonstrates that these effects are not generally coming from men.

Aim 2: To determine the difference in the amount of perceived wealth when entering cohabiting and married unions, while considering how this varies by gender and race/ethnicity.

Table 5, Model 1 lists the regression results for the entire sample. Consistent with the literature, when compared to Whites, Hispanics are 1.8 times more likely to marry (p=.01). In contrast – and, again, consistent with existing literature – Blacks are less likely than Whites to marry (odds ratio=.529; p=.014). Men are less likely than women to marry (p=.01) while controlling for all the other variables in the model. This is not surprising, given that men are usually older than their spouses, and the age range here ends at age 25. Similarly, two of the six control variables also show significant effects in the expected manner. Respondents are more likely to be married with increasing age (p=.000). Also, religious affiliation positively affects marriage decisions. While all affiliations show a positive trend, the association is significant only for those with an Evangelical Protestant background (p=.001).

In hypothesis four, I predicted that people entering marriage unions would be more likely to believe that their partner has wealth than those entering cohabiting unions. This was not confirmed by the analysis. While wealth is more prevalent in marriage unions, the effect is not significant. However, an unexpected finding emerged concerning the impact of race/ethnicity on this relationship. For White and Hispanic respondents, perceived wealth still has no effect on marriage. Once Black respondents are separated from the rest it becomes clear that for them perceived wealth does make a difference. Blacks who reported that their partner had wealth are more than five times more likely to

marry (odd ratio=5.693; p=.029). This perceived wealth is the only variable that achieves significance in the model for Blacks alone (Table 6, Model 4).

The fifth hypothesis addresses gender role attitudes. Because of the emphasis on male economic security for marriage decisions, I expected that women entering a cohabiting union would be less likely than married women to believe that their partners possess wealth. To test this hypothesis, I created separate models for both men and women. The results show that women entering a marriage are more likely than cohabitors to report their partner has some wealth, and this difference approaches significance (p=.06). For the sample of men reporting about female wealth, there is no significant association between wealth and marriage decisions (Table 5, Models 2 and 3).

Since Black women's economic contributions have historically had an effect on marriage decisions, I also anticipated that Black men who believe their partners to be wealthy would be more likely to marry. To test this hypothesis, models split by both gender and race/ethnicity were created (Table 7). However, the regression for Black men could not be performed because of an empty cell. In total, there are 54 cohabiting and 11 married Black men. Of those who are married, all 11 reported that their female partners had at least some wealth (Figure 2). Because all of the married men reported the same category of wealth in their partner, wealth becomes a perfect predictor of marriage. This then violates one of the assumptions of logistic regression, and therefore the analysis could not be run. While this is inconclusive without a model that is comparable to the rest, it does appear that for Black men, perceived wealth plays an important role in decisions to marry. Perceived wealth appears to be important for Black men and women, but it is not significant for any other race and gender specific group.

31

DISCUSSION

Previous qualitative research identified that individuals want to build wealth through paying off debts and saving money before they enter a marriage (Gibson-Davis et al. 2005; Smock et al. 2005). Prior to this study, this was not fully explored through a larger sample and quantitative analysis. By shifting the focus away from individual economic characteristics to understandings of partners' wealth, this study also builds on the idea that perceptions play an important role in marriage decisions (Smock et al. 2005). The results presented here demonstrate that not everyone has equal knowledge about their partners' wealth. Women are less likely than men to give a specific answer to the question about their partners' wealth. Racial/ethnic variation also exists, with Blacks being less certain than White respondents. Among women, Black women in particular are less likely than others to have this information, although this difference does not reach significance. Being out of the labor force is also associated with limited knowledge for women. While these gender and racial/ethnic differences exist, there is no significant difference between cohabitors or married partners in the amount of knowledge they hold.

The second aim of this study focused on the differences in the amount of wealth a partner perceives at the point of a cohabiting or marriage union. The results demonstrate that married women are more likely to believe that their partner has some amount of wealth than those who are cohabiting. While this distinction approaches significance, it is not present for men. This is consistent with previous studies which uncovered similar gendered patterns in the transition from cohabitation to marriage (Brown 2000; Smock and Manning 2007; Wu and Pollard 2000). Along with these gendered differences, race/ethnicity also plays a significant role. For Black individuals, believing that a partner

32

is out of debt is associated with entering a marital union. This finding approaches

significance for Black women alone, and the trend is also consistent for Black men.

What do different groups know about their partners' wealth?

The traditional gender role for men has included acting as a breadwinner and a

provider for the family (Bernard 1981). I interpreted this to mean that women would be

more certain of their male partners' wealth because they expect a man to ensure financial

security and need to know if he is fulfilling this role. However, this claim was not

supported, suggesting that women do not necessarily want to know the details of their

partner's wealth. Another alternative explanation for this finding is that it is less about

managing the money and more about controlling it (Kenney 2006). While women are

engaged in the day-to-day tasks of handling money within the household (Hochschild

2003), men are more focused on the bigger picture of overall wealth. They also might

think it is part of their role to fix or oversee women's money, and therefore as men they

need to be aware of their financial status.

Specific characteristics of some women lend support to these ideas. Women who

are out of the labor force are less likely to have information about their partner's wealth,

and mothers have increased knowledge. Women who are not engaging in paid work may

be opting out of financial planning altogether. However, those who have children feel

they have a greater stake in how money is saved and spent because of their childrearing

responsibilities (Edin 2000). Research which examines the allocation of money on the

household level is a small but growing field, and a further investigation of the effects of

both labor force participation and childbearing is warranted. Also, some of the key

studies in this area have relied solely on information from women, so it is time to also start looking at household money management from a male perspective.

This discussion of gender roles fits the experiences of White and Hispanic women, but the same is not true for Blacks. The overall pattern is that men have more complete knowledge regarding their partners' wealth, and Black women are less likely than other women to possess this information. This may seem surprising, given that both White men and Black women seem to have economic power in their relationships. Yet this distinction demonstrates that White men's experiences cannot simply be transferred to Black women. Even as Black women's relationships may be more economically egalitarian, the social construction of masculinity and femininity means that they have a different experience than White men. Notably, the two groups who have historically had less access to wealth accumulation – women and Blacks – are both less likely than others to know about their partner's wealth.

While race/ethnicity and gender both play a role in wealth knowledge, there is no difference between cohabitors and those who are married. Although I expected cohabitors to be less knowledgeable about their partners' wealth, there are several possible explanations for why this theory was not supported. One possibility is that this sample does not take into account the various types of cohabitors (Smock 2000). Those who are already engaged, expecting to marry soon, or planning on being long-term partners without marrying due to personal values might have partnerships that are more marriage-like than others. Because many of those in my sample have low levels of education, labor force participation, and reported wealth from their partners, it could be that financial uncertainty leads them to seek a reasonable estimate of overall wealth, regardless of

marital status. The lack of distinction between the wealth knowledge of cohabitors and married individuals might also be another sign of the increasing institutionalization of cohabiting relationships (Heimdal 2008).

For whom is perceived wealth associated with marital status?

Because of the cross-sectional nature of this study, there is no way to determine whether or not it is the presence of wealth that is causing someone to choose marriage over cohabitation. However, if this were the case it would fit the pattern established by previous longitudinal studies. Based on the existing literature, it seems logical that women who think their male partners have accumulated wealth would be more willing to marry. The finding that men's perceptions have no association with marriage is also consistent with women's economic standing being insignificant in the transition from cohabitation to marriage (Brown 2000; Smock and Manning 2007; Wu and Pollard 2000).

Despite the strides that women have made in terms of education and labor force participation, these findings imply that traditional gender ideology is still relevant when couples contemplate marriage decisions. The current study suggests that women expect their partners to be out of debt before the marriage union. However, there is no clear evidence that men expect the same of their female partners. In this way, the normative gender roles of men as providers are reflected throughout the process of transitioning to marriage. While this good-provider role has a powerful legacy, it is impressive that this distinction between men and women's wealth is present in this sample of young respondents. During the young adult years, in many respects women have not fallen behind men in terms of economic standing. This presents a contradiction between the

seemingly egalitarian status during this life stage and the importance of male economic security. It may be that gender role attitudes have already been formed, or these young adults are anticipating the economic disparities between women and men that are likely in the future. The realities of women raising children and entering traditionally lower-paid fields of employment make it increasingly important for them to find marriage partners who appear economically stable.

While the economic factors in marriage decisions are gendered for Whites, the same is not true for Black individuals. The association between partners' wealth and marriage decisions for both Black women and men suggests a more egalitarian attitude towards economic roles within the family. Gender norms in the Black community tend to be more fluid and situation-specific. While White women are socialized to see men as financial providers, Black women have learned that they must establish their own independence and security (Lovejoy 2001). Because of this, their understanding of the woman's role in relationships includes characteristics of both economic and caretaking roles. They are often taught that they must provide for their children and extended family, and many grew up in female headed households which reinforced these responsibilities. Black men also view the ability to provide financially as part of their role in partnerships. While they see this as part of their own social identity, they also acknowledge the difficulties in achieving these goals due to low-paying jobs and other barriers to achievement (Kerrigan et al. 2007). This combination sets the stage for women to play an important role in accumulating wealth for the couple. Therefore, the perception of wealth becomes important for *both* men and women.

The link between partners' wealth and marriage for women and Black individuals may also be a reflection of the historical and social conditions which have limited their abilities to gain wealth. Persistent discrimination and inequality have made it more difficult for Blacks to obtain wealth through home purchases or other investment behavior. Wealth is also often transmitted to young people in the form of an inheritance, and the gaps between Black and White families make this less likely to happen for Black young adults (Oliver and Shapiro 2006). For women, access to wealth has often been connected to their relationships with men. For example, they receive income transfers from programs such as Social Security based on the work of their husbands. Yet on their own, they face disadvantages in their social roles which impede asset building and wealth accumulation (Denton and Boos 2007). These challenges that both Blacks and women face in building wealth are reflected in their expectation that their marital partners are able to support them at some level. Just as marriage represents a long-term commitment, wealth represents continued economic security.

Limitations

There are several limitations to this research which are important to acknowledge. First, this study focuses solely on young people as they begin cohabiting with and marrying their partners. Therefore, the results of this study apply primarily to young individuals developing early relationships and mostly first cohabitations and marriages. Another limitation is that no information on same-sex cohabiting partners was available during the survey rounds being used. While important for future research, this is not especially relevant currently because the majority of same-sex couples do not have the option of marrying in most U.S. states. This analysis also does not consider the effect of

37

interracial relationships, and it does not distinguish between specific ethnic origins that fall under the broader categories of "Hispanic" or "Black". Although the majority of cohabitations included have lasted less than one year, there was not enough information to clarify whether the cohabitors were engaged to be married. Finally, while it is possible that changes in perceptions of a partner's wealth lead to a transition from cohabitation into marriage, the available data only allows for an analysis of how wealth information and partnership decisions are associated. Therefore, a causal argument cannot yet be made.

Future research

Despite these shortcomings, the results presented here suggest several possible avenues for future research. First, these findings could be used to develop further research that can explore the relationship between perceived wealth and partnership decisions using a longitudinal design. This would help clarify whether or not there is a causal relationship between someone believing that his or her partner is wealthy and the decision to marry him or her. It would also be useful to include a wider variety of ages to see if this pattern changes as respondents age and enter a life stage that is more typical of partnership decisions. Older respondents may also be more likely to have greater amounts of both accumulated wealth and debt. While including a broader age range would provide useful information, it would also make it even more imperative that gender role differences are taken into account since many economic disparities between men and women accumulate with age. Simultaneously, the cultural and economic implications of race/ethnicity should be addressed as both are inextricably linked to gender role attitudes and partnership formation. This can be done by providing separate analyses for the

38

various racial/ethnic groups so that the experiences of Black, Hispanic, and other minority racial/ethnic groups are not overwhelmed by the more dominant numbers in the White population.

Taking these factors into consideration, future research can also continue to examine partners' perceptions of economic stability as suggested by Smock et al. (2005). For instance, does perceived wealth generally agree with the actual wealth reported by the partner, or is there a gap between the two? If disparities exist, how do the differing viewpoints affect partnership development, stability, and longevity? The findings presented here show that a substantial number of individuals really do not have conclusive knowledge about their partners' economic standing. This should be further investigated in order to determine if economic theories of marriage fit their experiences or if there are other, more salient considerations for them. Also, one could further consider what barriers exist to obtaining this knowledge.

CONCLUSION

The theoretical perspective which guided this research was the idea that marriage is not about seeking a means to obtain economic security. Rather, couples marry as a symbol of already having achieved economic gains. While individuals are willing to cohabit in order to share expenses and further their relationships, they delay marriage until goals such as stable employment, sufficient housing, and decreased debts have been met (Smock et al. 2005). The findings presented here provide mixed support for this theory. There is no clear association between a partner's perceived wealth and the type of union being formed in the overall population. However, subsequent analyses show that this relationship does exist for Blacks and approaches significance for women. Therefore, the idea of marriage as a "rubber stamp" validating a relationship may not be a one-size fits all approach. Instead, a person's gender and race/ethnicity also influence their approach to marriage decisions.

This work builds on a growing body of literature which challenges the effectiveness of marriage promotion policies (Huston and Melz 2004; Kenney 2004; Heath 2009). Early supporters of marriage promotion claimed that marriage was likely to make one "happier, healthier, and better off financially" (Waite and Gallagher 2000). Yet, in order for these policies to be successful the causal relationship between marriage and financial gains needs to remain while accounting for social and cultural factors which encourage self-selection (Huston and Melz 2004). In contrast, it is becoming apparent that this self-selection may be a driving force behind the economic differences between cohabitors and married couples. As Huston and Melz (2004) remind us, "the devil is in

the details" and we must move beyond believing that our individual value systems are shared by everyone.

While the stated goals of using marriage to relieve poverty and foster stability sound like noble ambitions, these efforts may also be motivated by personal ideologies (Heath 2009). If policymakers want to alleviate poverty and improve economic conditions for single women, they should focus on policies which provide direct interventions such as, "economic development and investments in human capital through education, job training, drug rehabilitations, and access to the full range of reproductive health services" (Huston and Melz 2004:956). Doing so would make it clear that it is not about encouraging women to become economically dependent on men; rather it is about fostering self-sufficiency and quality of life regardless of marital status. Furthermore, these economic efforts should focus on building wealth in order to promote long-term economic stability (Oliver and Shapiro 2006). Culture-specific initiatives such as the African American Healthy Marriage Initiative, while potentially well-meaning, are promoting a cause that is often a direct contradiction to the historical and social conditions which have shaped Black family formation for generations. This sends the message that all men and women should model their gender roles to resemble that of White, middle-class heterosexual couples (Heath 2009).

Beyond these considerations, it is also important to recognize that many of our social policies no longer align with the experiences of today's families. For example, researchers have pointed out the flaws in ignoring the role of cohabiting partners when calculating the incomes of "single" mothers (Kenney 2004). They also have criticized policies which provide greater rewards to those who have experienced the married,

caretaker-breadwinner model of living (Herd 2005). Instead of lamenting the burden that single women place on society through TANF funding and other public assistance, we could be working to build stronger policies that do not encourage women to rely on the benefits of marriage as their main source of economic stability. Certainly, those who are ready to marry should be supported in their decision. At the same time, our policies should also help cohabitors, single individuals, and those living with extended family members to gain and maintain a high quality of life, regardless of their future marriage plans. Marriage promotion policies are fighting both an economic and a cultural battle, and we should continue to question the desirability of trying to fit people of all genders and race/ethnicities into one specific living arrangement.

Figure 1: Sample selection

```
┌─────────────────────────────────────────────────────────────┐
│         Responded during 2000-2004 (n=8,080)                 │
└─────────────────────────────────────────────────────────────┘
                              │
                              ▼
      ┌───────────────────────────────────────────────────┐
      │ Began cohabiting or married since last interview   │
      │                   (n=1,335)                        │
      └───────────────────────────────────────────────────┘
                              │
                              ▼
      ┌───────────────────────────────────────────────────┐
      │     Only one change in marital status (n=1,270)    │
      └───────────────────────────────────────────────────┘
                              │
                              ▼
          ┌───────────────────────────────────────┐
          │   No missing data for marital status  │
          │   and partner's wealth (n=1,237)      │
          └───────────────────────────────────────┘
                              │
                              ▼
          ┌───────────────────────────────────────┐
          │   Race/ethnicity reported as Black,   │
          │   Hispanic, or White (n=1,203)        │
          └───────────────────────────────────────┘
                              │
                              ▼
               ┌──────────────────────┐
               │    Aim 1 Sample      │
               └──────────────────────┘
                              │
                              ▼
          ┌───────────────────────────────────────┐
          │   Certain about partner's wealth       │
          │              (n=755)                   │
          └───────────────────────────────────────┘
                              │
                              ▼
               ┌──────────────────────┐
               │    Aim 2 sample      │
               └──────────────────────┘
```
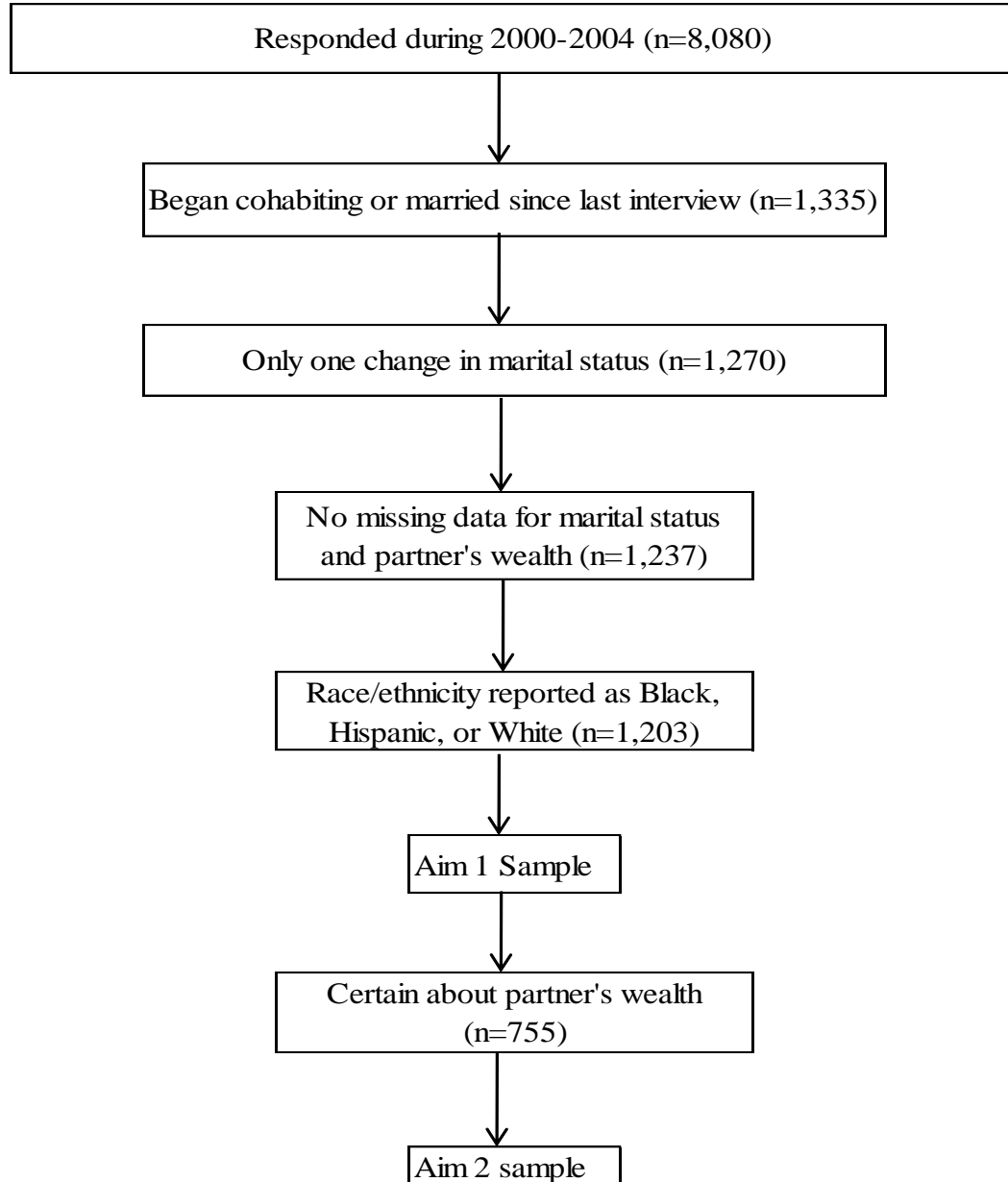
Table 1: Sample Descriptives (n=1,203)

	N	%
Marital Status		
Married	339	28.2
Cohabiting	864	71.8
Gender		
Male	471	39.2
Female	732	60.8
Race/Ethnicity		
Black	229	19.0
Hispanic	321	26.7
White	653	54.3
Highest degree completed		
None	373	31.0
GED	105	8.7
High school diploma	712	59.2
Associate's degree or higher	13	1.1
Employment Status		
Employed	750	62.3
Unemployed	93	7.7
Out of the labor force	360	29.9
Biological children		
Yes	436	36.2
No	767	63.8
Religious Affiliation		
Roman Catholic	327	27.2
Evangelical Protestant	447	37.2
Mainline Protestant	194	16.1
Other Affiliation	34	2.8
No Affiliation	201	16.7
Adolescent Family Structure		
Biological parents	533	44.3
Stepfamily	207	17.2
Single parent	396	32.9
Other	67	5.6
	Mean	**Range**
Age	19.7	17-25

Table 2: Wealth descriptives

	N	%
Knowledge of partner's wealth		
(n=1,203)		
Complete	755	62.8
Limited	299	24.9
None	149	12.4
Amount of Wealth		
(n=755)		
Some wealth	533	70.6
No wealth	222	29.4

Table 3: Marital status and wealth by gender and race/ethnicity

	Women (n=448)		Men (n=307)		Black (n=132)		Hispanic (n=201)		White (n=422)	
	N	%	N	%	N	%	N	%	N	%
Marital Status[1,2,3]										
Cohabiting	303	67.6	231	75.2	104	78.8	126	62.7	304	72.0
Married	145	32.4	76	24.8	28	21.2	75	37.3	118	28.0
Amount of Wealth[4,5]										
No wealth	140	31.3	82	26.7	33	25.0	74	36.8	115	27.3
Some wealth	308	68.8	225	73.3	99	75.0	127	63.2	307	72.7

1. Significant difference in marital status of men and women (two-tailed test; t=-2.296; p=.022)

2. Significant difference in marital status of Blacks and Hispanics (two-tailed test; t=-3.256; p=.001)

3. Significant difference in marital status of Whites and Hispanics (two-tailed test; t=-2.304; p=.022)

4. Significant difference in wealth of Hispanics and Whites (two-tailed test; t= -2.366; p=.018)

5. Significant difference in wealth of Blacks and Hispanics (two-tailed test; t=2.320; p=.021)

Table 4: Multinomial logistic regression models of certainty about partner's wealth

	Reference category: Complete certainty					
	Model 1 Total (n=1,203) Exp(B) (S.E.)		*Model 2* Men (n=471) Exp(B) (S.E.)		*Model 3* Women (n=732) Exp(B) (S.E.)	
	Limited	**None**	**Limited**	**None**	**Limited**	**None**
Variables						
Married	.921 (.156)	.746 (.213)	1.075 (.256)	.748 (.394)	.803 (.199)	.723 (.255)
Male	.911 (.147)	.624* (.198)	--	--	--	--
Race/ethnicity						
Black	1.239 (.188)	1.678* (.234)	.972 (.298)	1.525 (.383)	1.552^ (.245)	1.756^ (.302)
Hispanic	1.094 (.167)	1.267 (.221)	1.045 (.271)	.864 (.419)	1.120 (.213)	1.460 (.264)
(White)						
Age	1.079 (.066)	1.176^ (.085)	1.115 (.114)	1.343^ (.161)	1.087 (.082)	1.130 (.102)
Highest Degree						
None	1.182 (.166)	1.203 (.224)	1.121 (.257)	1.574 (.369)	1.275 (.220)	1.043 (.289)
GED	1.128 (.258)	1.656^ (.299)	1.160 (.380)	1.993 (.474)	1.187 (.355)	1.531 (.396)
(High school or higher)						
Employment Status						
Unemployed	.846 (.282)	.904 (.355)	.760 (.376)	.856 (.494)	.954 (.431)	.907 (.519)
Out of the labor force	1.426* (.158)	.895 (.218)	.881 (.287)	.589 (.443)	1.878*** (.197)	1.076 (.258)
(Employed)						
Having Children	.724* (.156)	.771 (.203)	.843 (.254)	1.033 (.347)	.610* (.204)	.651^ (.255)
Intercept	-2.474^	-4.708**	-3.108	-7.864*	-2.713^	-3.910*
-2 Log Likelihood	1,168		471.521		682.463	
Model Chi-square (df)	29.150^ (20)		12.554 (18)		27.574^ (18)	
Cox & Snell's pseudo R^2	.024		.026		.037	

^p<.10, *p<.05, **p<.01, ***p<.001

Table 5: Logistic regressions of decisions to marry by gender

Independent Variables	Model 1 Total (n=755)		Model 2 Women (n=448)		Model 3 Men (n=307)	
	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)
Wealth	.257	1.293 (.190)	.451	1.571^ (.243)	-.124	.884 (.320)
Male	-.465	.628** (.180)	--	--		
Race/Ethnicity						
Black	-.638	.529* (.260)	-.545	.580 (.341)	-.724	.485 (.414)
Hispanic	.563	1.756** (.218)	.773	2.166** (.282)	.283	1.327 (.365)
(White)						
Control Variables						
Age	.416	1.516*** (.086)	.405	1.500*** (.108)	.520	1.682 (.157)
Highest Degree						
None	.126	.1.134 (.215)	.342	1.408 (.287)	-.239	.788 (.345)
GED	-.024	.976 (.321)	-.038	.962 (.434)	-.147	.863 (.495)
(High school or higher)						
Employment Status						
Unemployed	.451	1.570 (.307)	.469	1.598 (.458)	.518	1.678 (.427)
Out of the labor force	.146	1.157 (.200)	.298	1.347 (.246)	-.316	.729 (.385)
(Employed)						
Has Children	-.002	.998 (.185)	-.117	.889 (.240)	.071	1.074 (.309)

Adolescent Family Structure

Single parent	-.179	.836	-.026	.974	-.440	.644
		(.201)		(.255)		(.337)
Step-parents	-.096	.908	.088	1.091	-.390	.677
		(.241)		(.297)		(.436)
Other	.034	1.035	-.109	.896	.260	1.297
		(.382)		(.532)		(.566)
(Biological parents)						

Religious Affiliation

Evangelical Protestant	.899	2.457***	1.018	2.768**	.733	2.081
		(.262)		(.344)		(.416)
Mainline Protestant	.371	1.449	.532	1.702	.099	1.104
		(.318)		(.421)		(.500)
Roman Catholic	.310	1.363	.294	1.342	.301	1.351
		(.293)		(.386)		(.468)
Other Affiliation	.749	2.114	1.151	3.160^	-.440	.644
		(.536)		(.632)		(1.197)
(No Affiliation)						

-2 Log likelihood	855.299	526.727	317.042
Model Chi-square (df)	57.594*** (17)	37.393** (16)	26.574* (16)
Cox & Snell's pseudo R^2	.073	.080	.083

^p<.10
*p<.05
**p<.01
***p<.001

Table 6: Logistic regressions of decision to marry by race/ethnicity

	Model 1 Total (n=755)		Model 2 White (n=422)		Model 3 Hispanic (n=201)		Model 4 Black (n=132)	
	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)
Independent Variables								
Wealth (Y/N)	.257	1.293 (.190)	-.007	.993 (.261)	.247	1.280 (.330)	1.739	5.693* (.799)
Male	-.465	.628** (.180)	-.335	.716 (.249)	-.693	.500* (.333)	-.635	.530 (.492)
Race/Ethnicity								
Black	-.638	.529* (.260)	--	--	--	--	--	--
Hispanic	.563	1.756** (.218)	--	--	--	--	--	--
(White)								
Control Variables								
Age	.416	1.516*** (.086)	.505	1.657*** (.126)	.387	1.472* (.156)	.247	1.280 (.220)
Highest Degree								
None	.126	.1.134 (.215)	.278	1.321 (.301)	.274	1.316 (.378)	-.819	.441 (.611)
GED	-.024	.976 (.321)	.055	1.056 (.407)	-.351	.704 (.812)	-.144	.865 (.763)
(High school or higher)								

Employment Status

Unemployed	.451	1.570 (.307)	.784	2.191^ (.434)	.177	1.193 (.567)	.457	1.579 (.790)
Out of the labor force	.146	1.157 (.200)	.211	1.235 (.272)	.125	1.133 (.371)	-.100	.905 (.580)
(Employed)								

Has Children

Has Children	-.002	.998 (.185)	.074	1.076 (.262)	-.198	.820 (.329)	-.032	.968 (.492)

Adolescent Family Structure

Single parent	-.179	.836 (.201)	-.070	.932 (.277)	-.115	.892 (.367)	--	--
Step-parents	-.096	.908 (.241)	.086	1.090 (.332)	-.384	.681 (.465)	--	--
Other	.034	1.035 (.382)	.203	1.225 (.488)	.111	1.117 (.736)	--	--
(Biological parents)							.535	1.708 (.478)

Religious Affiliation

Evangelical Protestant	.899	2.457*** (.262)	1.148	3.152*** (.330)	.740	2.096 (.611)	.171	1.186 (.523)
Mainline Protestant	.371	1.449 (.318)	.520	1.683 (.402)	.237	1.267 (.693)	--	--
Roman Catholic	.310	1.363 (.293)	.540	1.716 (.405)	.189	1.208 (.525)	--	--
Other Affiliation	.749	2.114 (.536)	1.090	2.976^ (.604)	-.006	.994 (1.392)	--	--
(No Affiliation)							--	--

-2 Log likelihood	855.299	463.243	254.164	120.296
Model Chi-square (df)	57.594 (17)***	36.907***	11.398 (15)	16.127^ (10)
Cox & Snell's pseudo R^2	.073	.084	.055	0.115

^p<.10
*p<.05
**p<.01
***p<.001

+ Family structure and religion are simplified for the Black model because Roman Catholic and other family type are perfect predictors of marriage decisions.

Table 7: Logistic regressions of decisions to marry by gender and race/ethnicity

	Model 1 (n=259) White Women		Model 2 (n=163) White Men		Model 3 (n=122) Hispanic Women		Model 4 (n=79) Hispanic Men		Model 5 (n=67) Black Women		Model 6 (n=65) Black Men+
	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	b	Exp(B) (S.E.)	
Wealth (Y/N)	.176	1.193 (.326)	-.224	.799 (.452)	.580	1.786 (.412)	-.091	.913 (.552)	1.646	5.186^ (.873)	
Age	.350	1.419* (.148)	.787	2.196*** (.236)	.407	1.503* (.193)	.265	1.303 (.241)	.415	1.514^ (.255)	
High school or higher	-.131	.877 (.342)	-.121	.886 (.409)	-.140	.869 (.460)	-.054	.947 (.557)	-.770	.463 (.779)	
Employed	-.352	.703 (.303)	-.366	.693 (.432)	-.482	.618 (.433)	.425	1.530 (.593)	.395	1.485 (.695)	
Children (Y/N)	-.149	.862 (.327)	.400	1.492 (.448)	-.042	.959 (.407)	-.216	.806 (.541)	-.643	.526 (.728)	
Both biological parents	.043	1.044 (.292)	-.055	.947 (.403)	-.083	.921 (.395)	.441	1.554 (.541)	-.297	.743 (.684)	
Religious Affiliation											
Roman Catholic	--	--	--	--	-.178	.837 (.408)	-.249	.780 (.533)	--	--	
Evangelical Protestant	.869	2.385** (.286)	.472	1.604 (.404)	--	--	--	--	.132	1.141 (.706)	

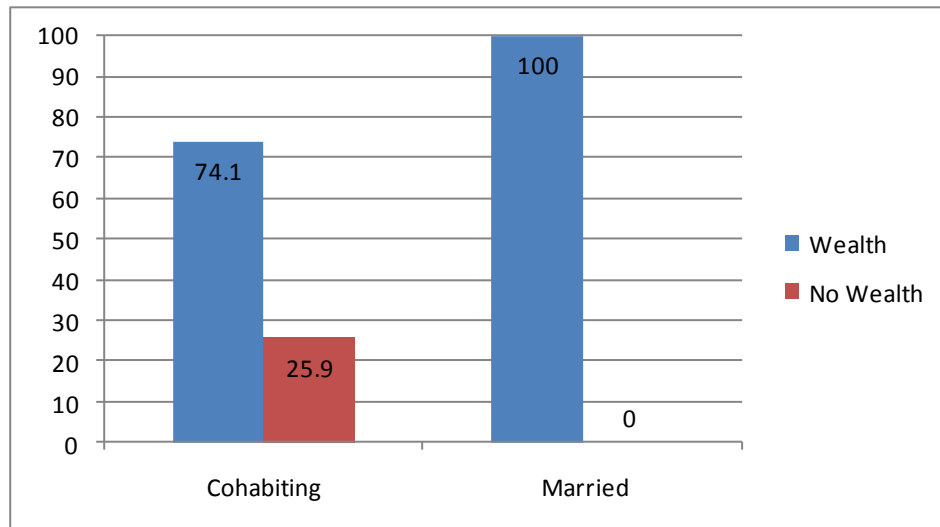|							
-2 log likelihood	297.801	165.957	159.297	93.313	68.448		
Chi-square (df)	17.431* (7)	17.912**(7)	6.537(7)	3.706 (7)	7.449 (7)		
Cox & Snell's pseudo R^2	.065	.104	.052	.046	.105		

^p<.10
*p<.05
**p<.01
***p<.001

+ This regression could not be performed because wealth is a perfect predictor of marriage. See Figure 2.

Figure 2: Percentage of cohabitations and marriages by perceived wealth, Black men

REFERENCES

Administration for Children and Families. 2009. "The Healthy Marriage Initiative (HMI)." Washington, DC: U.S. Department of Health and Human Services. Retrieved November 20, 2009 (http://www.acf.hhs.gov/healthymarriage/about/mission.html).

American Community Survey. 2008. Table S2002: Median Earnings in the past 12 months (In 2008 Inflation-Adjusted Dollars) of Workers by Sex and Women's Earnings as a Percentage of Men's Earnings by Selected Characteristics.

Avellar, Sarah and Pamela J. Smock. 2005. "The Economic Consequences of the Dissolution of Cohabiting Unions." *Journal of Marriage and Family* 67(2):315-327.

Bernard, Jessie. 1981. "The Good-Provider Role: Its Rise and Fall." *American Psychologist* 36(1):1-12.

Brown, Susan L. 2000. "Union Transitions among Cohabitors: The Significance of Relationship Assessments and Expectations." *Journal of Marriage and Family* 62(3):833-846.

Bumpass, Larry and Hsien-Hen Lu. 2000. "Trends in Cohabitation and Implications for Children's Family Contexts in the United States." *Population Studes* 54(1):29-41.

Bureau of Labor Statistics (BLS). 2006. NLSY97. Washington, DC. Retrieved January 10, 2010 from http://www.bls.gov/nls/y97summary.htm

Chaney, Cassandra and Kris Marsh. 2009. "Factors that Facilitate Relationship Entry among Married and Cohabiting African Americans." *Marriage and Family Review* 45(1):26-51.

Cherlin, Andrew. 1998. "Marriage and Marital Dissolution among Black Americans." *Journal of Comparative Family Studies* 29(1):147-158.

Cherlin, Andrew J. 2004. "The Deinstitutionalization of American Marriage." *Journal of Marriage and Family* 66(4):848-861.

Clarkberg, Marin. 1999. "The Price of Partnering: The Role of Economic Well-Being in Young Adults' First Union Experiences." *Social Forces* 77(3):945-968.

Clarkwest, Andrew. 2006. "Premarital Characteristics, Selection into Marriage, and African American Marital Disruption." *Journal of Comparative Family Studies* 37(3): 361-380.

Coontz, Stephanie. 2000. *The Way We Never Were: American Families and the Nostalgia Trap*. NY: Basic Books.

Crissey, Sarah R. 2005. "Race/Ethnic Differences in the Marital Expectations of Adolescent Relationships: The Role of Romantic Relationships." *Journal of Marriage and Family* 67(3):697-709.

Crowder, Kyle D. and Stewart E. Tolnay. 2000. "A New Marriage Squeeze for Black Women: The Role of Racial Intermarriage by Black Men." *Journal of Marriage and Family* 62(3):792-807.

Cunningham, Mick. 2008. "Changing Attitudes toward the Male Breadwinner, Female Homemaker Family Model: Influences of Women's Employment and Education over the Lifecourse." *Social Forces* 87(1):299-323.

Denton, Margaret and Linda Boos. 2007. "The Gender Wealth Gap: Structural and Material Constraints and Implications for Later Life." *Journal of Women & Aging* 19(3/4):105-120.

Duvander, Ann-Zofie E. 1999. "The Transition From Cohabitation to Marriage." *Journal of Family Issues* 20(5):698-717.

Edin, Kathryn. 2000. "What Do Low-Income Single Mothers Say about Marriage?" *Social Problems* 47(1):112-133.

Eggebeen, David and Jeffrey Dew. 2009. "The Role of Religion in Adolescence for Family Formation in Young Adulthood." *Journal of Marriage and Family* 71(1):108-121.

Fingerman, Karen, Laura Miller, Kira Birditt, and Steven Zarit. 2009. "Giving to the Good and the Needy: Parental Support of Grown Children." *Journal of Marriage and Family* 71(5):1220-1233.

Franco, Jamie L., Laura Sabattini, and Faye J. Crosby. 2004. "Anticipating Work and Family: Exploring the Associations among Gender-related Ideologies, Values, and Behaviors in Latino and White Families in the United States." *Journal of Social Issues* 60(4):755-766.

Gibson-Davis, Christina M., Kathryn Edin, and Sara McLanahan. 2005. "High Hopes but Even Higher Expectations: The Retreat From Marriage Among Low-Income Couples." *Journal of Marriage and Family* 67(5):1301-1312.

Goldstein, Joshua R. and Catherine T. Kenney. 2001. "Marriage Delayed or Marriage Forgone? New Cohort Forecasts of First Marriage for U.S. Women." *American Sociological Review* 66:506-519.

Goodwin, Paula, Brittany McGill, and Anjani Chandra. 2009. "Who Marries and When? Age at First Marriage in the United States: 2002." NCHS data brief, No. 19. Hyattsville, MD: National Center for Health Statistics.

Heath, Melanie. 2009. "State of our Unions: Marriage Promotion and the Contested

    Power of Heterosexuality." *Gender & Society* 23(1):27-48.

Heimdal, Kristen R. 2008. "Investing in the Relationship: Financial Arrangements and

    Kin Relations among Cohabiting and Married Couples." Ph.D. dissertation,

    Department of Sociology, The Ohio State University, Columbus, Ohio.

Heimdal, Kristen R. and Sharon K. Houseknecht. 2003. "Cohabiting and Married

    Couples' Income Organization: Approaches in Sweden and the United States."

    Journal of Marriage and Family 65(3):525-538.

Herd, Pamela. 2005. "Reforming a Breadwinner Welfare State: Gender, Race, Class, and

    Social Security Reform." *Social Forces* 83(4):1365-1393.

Hill, Shirley A. 2006. "Marriage among African American Women: A Gender

    Perspective." *Journal of Comparative Family Studies* 37(3):421-440.

Hochschild, Arlie. 2003. *The Second Shift*. NY: Penguin.

Huston, Ted L. and Heidi Melz. 2004. "The Case for (Promoting) Marriage: The Devil is

    in the Details." *Journal of Marriage and Family* 66(4):943-958.

Jones-Sanpei, Hinckley A., Randal D. Day, Erin Holmes, and Alisa van Langeveld. 2009.

    "Family Process Variables in the NLSY97: A Primer." *Marriage & Family*

    Review 45(2):129-139.

Kahn, Joan R. and Leslie A. Whittington. 1996. "The Labor Supply of Latinas in the

    USA: Comparing Labor Force Participation, Wages, and Hours Worked with

    Anglo and Black Women." *Population Research and Policy Review* 15(1):45-77.

Kane, Emily W. 2000. "Racial and Ethnic Variations in Gender-Related Attitudes."

    Annual Review of Sociology 26:419-439.

Kenney, Catherine. 2004. "Cohabiting Couple, Filing Jointly? Resource Pooling and U.S.

    Poverty Policies." *Family Relations* 53(2):237-247.

Kenney, Catherine T. 2006. "The Power of the Purse: Allocative Systems and Inequality

    in Couple Households." *Gender & Society* 20(3):354-381.

Kerrigan, Deanna, Katherine Andrinopoulos, Raina Johnson, Patrice Parham, Tracey

    Thomas, and Jonathan M. Ellen. 2007. "Staying Strong: Gender Ideologies among

    African-American Adolescents and the Implications for HIV/STI Prevention."

    Journal of Sex Research 44(2):172-180.

Klawitter, Marieka. 2008. "The Effects of Sexual Orientation and Marital Status on How

    Couples Hold their Money." *Review of Economics of the Household* 6(4):423-

    446.

Landale, Nancy S., Robert Schoen, and Kimberly Daniels. 2010. "Early Family

    Formation among White, Black, and Mexican American Women." *Journal of

    Family Issues* 31(4):445-474.

Light, Audrey. 2004. "Gender Differences in the Marriage and Cohabitation Income

    Premium." *Demography* 41(2):263-284.

Lloyd, Kim M. 2006. "Latinas' Transition to First Marriage: An Examination of Four

    Theoretical Perspectives." *Journal of Marriage and Family* 68(4):993-1014.

Lovejoy, Meg. 2001. "Disturbances in the Social Body: Differences in Body Image and

    Eating Problems among African American and White Women." *Gender &

    Society* 15(2):239-261.

Manning, Wendy D., Monica A. Longmore, and Peggy C. Giordano. 2007. "The

> Changing Institution of Marriage: Adolescents' Expectations to Cohabit and

> Marry." *Journal of Marriage and Family* 69(3):559-575.

Manning, Wendy D. and Pamela J. Smock. 1995. "Why Marry? Race and the Transition

> to Marriage among Cohabitors." *Demography* 32(4):509-520.

Moore, Whitney, Steven Pedlow, Parvati Krishnamurty, and Kirk Wolter. 2000. National

> Longitudinal Survey of Youth 1997 (NLSY97): Technical Sampling Report.

> National Opinion Research Center. Chicago, Illinois.

Office of Family Assistance. 2008.Characteristics and Financial Circumstances of TANF

> recipients. Retrieved May 1, 2010 from

> http://www.acf.hhs.gov/programs/ofa/character/index.html

Oliver, Melvin L. and Thomas M. Shapiro. 2006. *Black Wealth/White Wealth: A New

> Perspective on Racial Inequality*. New York, NY: Routledge Inc.

Oppenheimer, Valerie Kincade. 2003. "Cohabiting and Marriage during Young Men's

> Career-Development Process." *Demography* 40(1):127-149.

Oropesa, R.S. and Bridget K. Gorman. 2000. "Ethnicity, Immigration, and Beliefs about

> Marriage as a 'Tie that Binds'." Pp. 188-211 in *Ties that Bind: Perspectives on

> Marriage and Cohabitation*. New York: Aldine Transaction.

Oropesa, R.S. and Nancy S. Landale. 2004. "The Future of Marriage and Hispanics."

> *Journal of Marriage and Family* 66(4):901-920.

Pahl, Jan. 1983. "The Allocation of Money and the Structure of Inequality Within

> Marriage." *Sociological Review* 31(2):237-262.

Pinderhughes, Elaine B. 2002. "African American Marriage in the 20th Century." *Family Process* 41(2):269-282.

Sassler, Sharon. 2004. "The Process of Entering into Cohabiting Unions." *Journal of Marriage and Family* 66(2):491-505.

Smock, Pamela J. 2000. "Cohabitations in the United States: An appraisal of research themes, findings, and implications." *Annual Review of Sociology* 26:1-20.

Smock, Pamela J., Penelope Huang, Wendy D. Manning, and Cara A. Bergstrom. 2006. "Heterosexual Cohabitation in the United States: Motives for Living Together among Young Men and Women." Population Studies Center, Institute for Social Research (Report No. 06-606). University of Michigan.

Smock, Pamela J. and Wendy D. Manning. 1997. "Cohabiting Partners' Economic Circumstances and Marriage." *Demography* 34(3):331-341.

Smock, Pamela J., Wendy D. Manning, and Meredith Porter. 2005. "Everything's There Except Money: How Money Shapes Decisions to Marry Among Cohabitors." *Journal of Marriage and Family* 67(3):680-696.

The State of Our Unions: Marriage in America. 2009. The National Marriage Project, University of Virginia. Charlottesville, VA.

Steensland, Brian, Jerry Z. Park, Mark D. Regnerus, Lynn D. Robinson, W. Bradford Wilcox, and Robert D. Woodberry. 2000. "The Measure of American Religion: Toward Improving the State of the Art." *Social Forces* 79(1):291-318.

Tichenor, Veronica. 2005. "Maintaining Men's Dominance: Negotiating Identity and Power when She Earns More." *Sex Roles* 53(3/4):191-205.

Uecker, Jeremy E. and Charles E. Stokes. 2008. "Early Marriage in the United States."

    Journal of Marriage and Family 70(4):835-846.

Waite, Linda and Maggie Gallagher. 2000. *The Case for Marriage: Why Married People*

    are Happier, Healthier, and Better Off Financially. New York: Doubleday.

Weber, Max. 1968. "Sociological Categories of Economic Action." Pp. 63-211 in

    Economy and Society, edited by Guenther Roth and Claus Wittich. University of

    California Press.

Weber, Max. 2004. "The Distribution of Power in Society: Classes, Status Groups and

    Parties." Pp. 182-194 in *The Essential Weber*, edited by Sam Whister. New York:

    Routledge.

Western, Bruce and Becky Pettit. 2005. "Black-White Wage Inequality, Employment

    Rates, and Incarceration." *American Journal of Sociology* 111(2):553-578.

Wu, Zheng and Michael S. Pollard. 2000. "Economic Circumstances and the Stability of

    Nonmarital Cohabitation." *Journal of Family Issues* 21(3):303-3.

CURRICULUM VITAE

Amanda Nicole Zimmerman

EDUCATION

April 2011   *Master of Arts* in Sociology, Indiana University-Indianapolis
- Concentration: Family and Gender
- Thesis: Perceptions of Partners' Wealth and Partnership Decisions among Young Adults

May 2008   *Bachelor of Arts* in Sociology with a minor in Business Foundations, Ball State University
- *Summa cum laude*

HONORS, AWARDS, AND FELLOWSHIPS

2009-10   Sociology Department Funding, IUPUI
2008-09   University Fellowship, IUPUI
2008   Outstanding Senior in Sociology Award, Ball State
2006   Junior marshal at commencement, Ball State
2004-08   Dean's List, Ball State
2004-08   Presidential Scholarship, Ball State

RESEARCH EXPERIENCE

07/10-present   *Research Assistant,* Girls Incorporated National Resource Center
- Collect and interpret statistical information and research about girls and young women in the U.S. and Canada
- Create electronic surveys, monitor survey responses, and enter data
- Conduct internet and library searches as assigned

05/10-06/10   *Nonresponse Followup Reinterviewer*, U.S. Census Bureau, Indianapolis
- Ensured that citizens had completed a census form
- Conducted field interviews and filled out necessary paperwork

08/09-05/10   *Graduate Research Assistant,* Sociology Department at IUPUI
- Assisted with designing, analyzing, and reporting results of a survey on campus tobacco policies
- Completed literature and internet searches as assigned

8/09-12/09   *Program Intern,* Indiana Youth Institute
- Entered data and verified accuracy in the online CLIKS database
- Checked data accuracy and edited the Kids Count Data Book
- Gathered relevant research and edited Issue Alerts and Briefs

01/09-03/09   *Volunteer Interviewer,* Gleaner's Food Bank
- Assisted with the Feeding America Study 2009
- Identified potential participants and conducted interviews

1/08-5/08   *Research Team Member,* Virginia Ball Center at Ball State
- Conducted a literature review, interviewed research participants, and compiled results
- Presented findings through a graphic novel and performance

05/07-08/07   *Intern,* American Red Cross (Muncie chapter)
- Researched and compiled program information
- Created a database which detailed the disaster training courses

TEACHING EXPERIENCE

08/09-05/10   *Graduate Teaching Assistant,* Sociology Department at IUPUI
- Assisted with Introduction to Sociological Statistics course
- Led individual and group study sessions
- Guided students in the use of SPSS to analyze data

01/09-05/09   *Graduate Teaching Assistant,* Sociology Department at IUPUI
- Assisted with Gender and Society course
- Graded weekly reading reflection papers
- Created multiple-choice quiz questions for selected articles

08/07-12/07   *Supplemental Instruction Leader,* Ball State University Learning Center
- Assisted with Introduction to Sociology course
- Organized and led twice-weekly study sessions
- Held weekly office hours for individual tutoring

PROFESSIONAL PRESENTATIONS

2010   Zimmerman, Amanda N. and Tamara G.J. Leech. 2010. "Perceptions of Partners' Wealth and Partnership Decisions among Young Adults." Annual meeting for the Society of the Study of Social Problems, Atlanta, August 13-15.

2008   Messineo, Melinda, Amanda Zimmerman, Caroline Ahls, Travis Schilla, Kenneth Greimann, and Amanda Ostoich. 2008. "Crossing Virtual Borders: Constructing and Resisting Identities in Online Communities." Annual meeting for the Society for the Study of Social Problems, Boston, July 31-August 2.

PROFESSIONAL MEMBERSHIPS

Society for the Study of Social Problems