

Published in final edited form as:

Fam Relat. 2011 December; 60(5): 602–616. doi:10.1111/j.1741-3729.2011.00671.x.

The Specter of Divorce: Views From Working- and Middle-Class Cohabitors

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Abstract

Young Americans increasingly express apprehension about their ability to successfully manage intimate relationships. Partially in response, cohabitation has become normative over the past few decades. Little research, however, examines social class distinctions in how emerging adults perceive challenges to sustaining intimate unions. We examine cohabitors' views of divorce and how these color their sentiments regarding marriage. Data are from in-depth interviews with 122 working- and middle-class cohabitors. More than two thirds of respondents mentioned concerns with divorce. Working-class women, in particular, view marriage less favorably than do their male and middle-class counterparts, in part because they see marriage as hard to exit and are reluctant to assume restrictive gender roles. Middle-class cohabitors are more likely to have concrete wedding plans and believe that marriage signifies a greater commitment than does cohabitation. These differences in views of marriage and divorce may help explain the bifurcation of cohabitation outcomes among working- and middle-class cohabitors.

Keywords

class; divorce related topics; family and romantic relationships; family demography; gender differences

Over the past several years, qualitative scholars who study the meaning of marriage in young people's lives have noted a high level of apprehension about divorce (Edin & Kefalas, 2005; Manning & Smock, 2009; Reed, 2006). Even though they are delaying marriage, today's young adults are not forgoing intimate relationships. Over the past two decades, cohabitation has become a normative living arrangement for unmarried adults (Kennedy & Bumpass, 2008; Lichter, Turner, & Sassler, 2010). In fact, many adolescents believe that living with a partner is a good way to assess compatibility for marriage (Manning, Longmore, & Giordano, 2007; Thornton & Young-DeMarco, 2001). Although recent research has begun to challenge the association between premarital cohabitation and union instability (Lichter & Qian, 2008; Teachman, 2003), various family scholars assert that cohabitation is a threat to the institution of marriage and results in higher levels of divorce (Stanley, Rhoades, & Markman, 2006; Whitehead & Popenoe, 2000). The role high rates of divorce play in shaping young adults' marital views, however, has received less attention.

Young Americans increasingly express apprehension about their abilities to form enduring marital unions. Thornton and Young-DeMarco (2001) noted that 36.7% of female high

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school seniors and 43.1% of their male counterparts interviewed in the late 1990s thought it was uncertain or unlikely that they would stay married to the same person if they got married. Such concerns about marital instability are not unwarranted. Perhaps half of first marriages initiated in the 1980s are expected to end in divorce (Raley & Bumpass, 2003). On the basis of this evidence, it is not surprising that contemporary young adults are wary of entering into marriage and that many think it advisable to first live with the person they might marry as a way to "test drive" the relationship (Manning et al., 2007; Manning & Smock, 2009; Thornton & Young-DeMarco, 2001).

Even as rates of marital disruption have stabilized, social class disparities in the likelihood of experiencing marriage and divorce have widened. Those who are college educated are now more likely to get married than their less-educated counterparts (Goldstein & Kenney, 2001; Goodwin, Mosher, & Chandra, 2010; Taylor, Fry, Velasco, & Dockterman, 2010). This holds true whether or not the couple cohabited prior to marriage (Goodwin et al., 2010; Lichter, Qian, & Mellott, 2006; Taylor et al., 2010). Further, divorce has decreased significantly among women with 4-year degrees at the same time that rates of marital disruption increased for less educated women (Martin, 2006). Although little is known about the potential role that cohabitation plays in social class disparities in relationship transitions, new research has begun to explore this gap in the research. Young adults with lower levels of schooling enter into sexual involvement and shared living more rapidly than do those with more education, for example (Sassler & Joyner, in press; Sassler & Miller, 2011a). In this paper we explore how young cohabiting adults' views of divorce and marriage help contribute to the diverging family building models experienced by the highly educated and their less educated counterparts. We extend Manning and Smock's (2009) summary of reasons for cohabiting to examine how cohabitors discuss divorce and the ways their perceptions are associated with views of and intentions for marriage.

Linkages Between Cohabitation, Marriage, And Divorce: What The Research Shows

Over the past four decades, as the prevalence of cohabitation increased dramatically, its association with marriage, union stability, and childbearing appears to have changed. Cohabitation was once primarily viewed as a precursor to marriage (Manning & Smock, 2002). But cohabitors who began living together in the 1990s and afterward are less likely to transition into a marital union than were their counterparts who cohabited in the 1980s and earlier (Kennedy & Bumpass, 2008; Lichter et al., 2006).

Given young adults' concerns with marital stability, many seek ways to reduce the likelihood that their own marriages will end in divorce. Living with one's partner before getting married is perceived by many as one way to ensure that relationships are strong—a way of "test driving" the union before the legal ceremony (Manning & Smock, 2009). In fact, early proponents of cohabitation thought that premarital coresidence would *reduce* the likelihood of divorce as the least stable relationships were winnowed out. But that was not what research generally showed. Rather, couples who lived together before marriage were more likely to divorce than their peers who married directly (Axinn & Thornton, 1992). Scholars attributed this in part to the greater selection of divorce prone individuals, such as those who had experienced parental divorce, were economically disadvantaged, or had unstable employment histories, into cohabiting unions that subsequently transitioned to marriage (cf. Smock, 2000).

Research suggests that the effect of cohabitation on divorce is either diminishing or, as cohabitation becomes more normative, it has become less selective of divorce-prone individuals. Several studies have found that women who have lived only with the men they

go on to marry are no more likely to divorce than those who marry directly (Lichter & Qian, 2008; Teachman, 2003). Although associations between premarital cohabitation and divorce may remain, the role of selectivity (into cohabitation and from cohabitation to marriage) appears to be changing. What such research does not address, however, is that even as social class disparities in who cohabits have narrowed, social class differences in the likelihood of marrying have expanded. Over the past few decades, the proportion of college-educated women who cohabited has increased substantially (Kennedy & Bumpass, 2008). But marriage rates among women with less than a college degree—who still demonstrate the greatest likelihood of cohabiting—have declined (Goldstein & Kenney, 2001).

Qualitative research has attempted to better understand why contemporary young Americans express reluctance to marry. A number of these scholars argue that the specter of divorce leads young adults to be leery of tying the knot. Manning and Smock (2009) report that many young adults are concerned about divorce because of the experiences parents, family members, or friends have had with marital disruption. Cohabiting individuals frequently express apprehension about how to sustain relationships given the absence of successful married role models in their origin families (Edin & Kefalas, 2005; Sassler & Cunningham, 2008; Waller, 2002). These couples realize that establishing a stable marriage may take more than just love. In fact, fears regarding the ability to attain the fiscal prerequisites deemed necessary for a strong marriage may also preclude the less advantaged from marrying their partners (Edin & Kefalas, 2005; Smock, Manning, & Porter, 2005; Waller & Peters, 2008). Even cohabiting couples who have become parents together express concerns that the additional weight of a legal marriage might overburden their relationships and cause them to fail (Reed, 2006).

Although these studies provide us with some explanations as to why young adults are reluctant to marry, they are limited in several ways. First, most focus on low-income populations (Edin & Kefalas, 2005; Reed, 2006; Waller & Peters, 2008) or working-class and lower-middle-class individuals (Smock et al., 2005), whose economic and social issues may lead them to feel differently about marriage and divorce than their more advantaged peers. There is also little attention paid to gender disparities in such views because these studies focus predominantly on women (e.g., Cherlin, Cross-Barnet, Burton, & Garrett-Peters, 2009; Edin & Kefalas 2005; Reed, 2006). We are therefore unable to determine if divorce fears resonate differently for men and women, though the evidence is clear regarding important ways that gender differentiates outcomes following divorce, with women experiencing more adverse economic effects and greater parenting burdens than men (Bianchi, Subaiya, & Kahn, 1999; Milkie, Raley, & Bianchi, 2009). In this study, we examine how young cohabitors discuss their concerns about divorce and their views with regard to marriage, both as an institution and a personal choice. Among those who express at least some reluctance to marry because of concerns about divorce, we assess reasons for their hesitance. Further, we examine how cohabitors who express concerns regarding divorce feel about marriage. A central feature of our paper is its emphasis on whether sentiments about divorce and its aftermath differ by social class and gender. Results are interpreted in light of their meaning for the future of cohabitation and the institution of marriage.

Method

This analysis is part of a larger study exploring cohabitors' relationships and family formation desires. Qualitative methods are uniquely suited to study the viewpoints of individuals, as they are better able to expose the thought processes through which individuals arrive at their opinions and allow for deeper probing of explanations than survey data allow (Altheide & Johnson, 1998; Charmaz, 1983). Data are from 122 face-to-face,

semistructured interviews with cohabiting men and women in the Greater Columbus (Ohio) Metropolitan area. Although the sample is made up of 61 couples, because interviewees overwhelmingly provided individualistic accounts of their feelings about divorce, they are examined separately for purposes of this analysis. Respondents were limited to those in heterosexual unions, who were aged 18 to 36 at the time of their interviews and had lived together for at least 3 months. We focused on the working and middle classes, who are both undergoing economic and familial changes that appear to be widening social class disparities in family building behavior (e.g., McLanahan, 2004).

Sample Selection

Educational attainment, occupational status, and earnings were used to distinguish our two class groups, which we designate as *working class* and *middle class*. We initially pursued our working-class sample by posting signs at and around a community college that offered a variety of two-year degree and certificate programs in order to attract those with some college education or less. Nonstudents who saw the postings or were told of the study by an acquaintance also contacted us; we limited referrals to one per couple. Middle-class cohabitors were also defined predominantly by educational attainment. Recruited primarily through fliers posted in high-end grocery stores, coffee shops, and restaurants as well as a posting on an online community bulletin board, the vast majority of middle-class respondents had at least a bachelor's degree. Data collection took place from July 2004 through June 2006.

We relied on income floors to avoid including couples where one partner was reliant on public assistance, though income alone is an inadequate measure of social class, given the relative youth of the sample. Couples were screened to ensure that they earned over \$15,000 per year from sources other than public or familial assistance; this ensured that participants were not among the lowest quartile of earners. Education, however, was the primary stratifier. Individuals were defined as "working class" if they had less than a bachelor's level education and "middle class" if they had attained at least a bachelor's degree. Four individuals actually had a bachelor's degree but were included among the working class because their partners had less than a bachelor's degree, their own incomes were quite low, and none were working in occupations that require a college education. An additional four individuals included among the middle-class couples did not hold college degrees, but were living with partners who did and were self-employed as successful business owners or were from well-off middle-class families.

Interviews were conducted by a team of three researchers, including the first two authors and an additional graduate student. Partners were interviewed simultaneously but in separate locations to provide each with complete confidentiality. Interviews ranged from 1 to 2.5 hours. The topic of divorce and views of marriage emerged primarily from questions about interviewees' family histories, probes to ascertain what respondents' perceived to be the best and worst things about different union types (dating, cohabitation, and marriage), and several targeted questions, such as: "What does marriage mean for you personally?" "Has living together changed how you feel about marriage? How so?" and "What is marriage for?" (coded, "Why marry?"). Interviews were digitally recorded and transcribed verbatim, with all identifying information changed to protect the respondents' privacy.

Grounded theory methods were used to analyze these data. First, the transcripts were each coded independently line by line by the three authors. Then, similarities and differences were noted across codes. Following discussion about how to rectify different assessments of codes, a common code sheet was generated for the second review, and all three authors independently coded transcript segments; the three reviewers attained 88% average

agreement across codes. The remaining codes were discussed until perfect agreement was reached.

Open coding was used initially to generate topical themes (e.g., generalized fear of divorce, past experiences with divorce) and allowed sections of narratives to be classified into distinct categories for each code (Strauss & Corbin, 1998). The second stage of analysis involved axial coding, or looking at the variability and linkages within topics (i.e., specific reasons why individuals feel that marriage is hard to exit). In this stage we also examined variations in the characteristics of individuals who gave specific responses. For example, we looked at whether individuals who thought that marriage was hard to exit were men, working class, or, more specifically, working-class men. We also compared and contrasted the responses of those who expressed fears of divorce with those who did not (e.g., those who feared divorce but believed that marriage was a deeper commitment in contrast to their peers who did not express concerns over the prospect of relationship dissolution). Analyzing responses by categories (such as class, race, or prior marital status) allowed us to highlight contrasts between salient groups following in the footsteps of other qualitative family scholars (cf. Edin, 2000; Pyke, 1996). The third level of analysis utilized selective coding, integrating and refining categories, and relating them to other concepts—for example, looking at variations among all individuals reporting a particular reason that they feel marriage is hard to exit and their future expectations for their relationships.

Sample Information

On average, men in this study were somewhat older than the women, with a mean age of 26.9 compared to 24.9 years (see Table 1). In terms of race/ethnicity, the sample reflects the characteristics of both Columbus and Ohio as a whole (U.S. Census Bureau, 2009): 76.2% were White, 11.5% were Black, 6.6% were Hispanic, and 5.7% identified as multiracial or "other." Because an effort was made to recruit working- and middle-class individuals, the sample was quite well educated as a whole. Nearly 80% had at least some college education or a bachelor's degree. The respondents were generally financially secure, with individual mean incomes of \$26,838. Those with the lowest incomes were stay-at-home parents or work part time (at positions such as "telemarketer" and "retail sales clerk"), generally while also attending school part time. The highest earning individuals in the sample are employed in professional fields such as law, accounting, and health care.

There were important differences between the working- and middle-class respondents beyond educational attainment. The working-class sample was more racially diverse and was substantially less likely to be working full time as more were attending school (mainly part time). They were also considerably more likely to be parents and to have had prior cohabitation experience. Middle-class respondents had attributes that suggest that divorce concerns would be less of an issue for them; compared to the working class, those with at least a college degree were far less likely to have experienced a parental divorce while they were growing up. Additionally, more were engaged to their current partners and had set a date for the wedding.

Findings

More than two thirds of the respondents in our sample expressed at least some concerns regarding divorce. We discuss them in greater detail below. Even though this paper focuses on how concerns regarding divorce affect cohabitors' views of marriage, a substantial proportion of the respondents (41 of 122 or 32.8% of the sample) made no mention of divorce during their interviews. Most of these respondents were in their first cohabiting relationship, and they were more likely to be engaged than their counterparts who expressed apprehension regarding divorce (40% vs. 20%, respectively). Few other characteristics

distinguished those not mentioning divorce from those who did. They were no more likely to have grown up in intact families than those expressing divorce concerns. Furthermore, middle-class respondents were no better represented in this select group than were their working-class counterparts. Such findings highlight how widely divorce fears have disseminated within the broader population.

The Specter of Divorce

More than two thirds of those in our sample, 81 in total, expressed views about divorce that were in some way connected to their sentiments regarding marriage. There were numerous ways that the issue of divorce was discussed, though most raised (at least) one of four possible concerns with regards to marital dissolution. Respondents most frequently mentioned a reluctance to marry because of their desire to "do it right," which they defined as marrying only once, to the ideal partner. The belief that marriage was difficult to exit was referenced nearly as frequently. Next, respondents expressed concerns that the rewards of marriage were not worth the risk of what might occur (namely, divorce). Finally, a small group of the respondents referenced past experiences with divorce as a reason to be leery of marriage. Over half of the 81 (52 interviewees) raised more than one of the above mentioned concerns.

"I only want to marry once." The most common refrain among our respondents was their strong desire to ensure that when they wed, they "did it right" and only married once. This mirrors the findings of other researchers who focus predominantly on disadvantaged or working-class samples (Edin & Kefalas, 2005; Smock et al., 2005). Fifty of the 81 mentioned some variant of this sentiment. Included in this perspective are those who asserted their intentions to defer marriage until they were ready to take their vows seriously, those who referenced strong religious strictures against divorce, and those who felt that preparing themselves personally, financially, and emotionally for marriage would ensure that they made good marital decisions. In assessing how they personally planned to avoid divorce, respondents mentioned both personal and global lessons learned and offered cautionary tales of the behaviors of others.

Many of the respondents in this category saw marriage as "the ultimate commitment." Brad, a 29-year-old graduate student, explained that no one in his family had ever divorced and he therefore took marriage very seriously, stating: "I mean, it's definitely something that I would plan on only doing once. I would plan on definitely going in with the idea that this was it and I was going be with this person forever and not with the idea with that if things went wrong that I would get divorced." Such respondents (n = 14) stated their intent to take wedding vows seriously, which to them meant deferring marriage until they were certain about their relationships. Another 10 respondents expressed confidence that their marriages would endure, whether because of their religious beliefs or their tenacious personalities. Jorge, a 22-year-old insurance adjustor who met his partner while playing in a Christian rock band, also expressed certitude that he would not get divorced, explaining, "I just don't believe in it. I mean if you take vows under oath to God then, you know, 'Till death do us part, for better or for worse, through sickness and in health." Others asserted that their personalities were such that they would be certain to "fight for" their marriages should times get tough. Natasha, a 23-year-old translator, noted, "For me, there's no option, like divorce. ... I'd do everything in my power to completely prevent something like that." All of these respondents definitively ruled out the possibility they would ever divorce.

Respondents recommended various strategies to ensure that unions endured. Eighteen of these cohabitors stressed the importance of marrying for the right reasons and at the right time, to the right partner. Such prescriptions included ensuring that both the bride and groom were sufficiently mature, had worked out all problems with a prospective spouse, or had

dealt with financial issues prior to taking vows. Many of these individuals believed that living with their partners allowed them to make certain that they were with the right person. Tara, a 28-year-old computer programmer, explained her decision to live with Drew, saying "I feel like it's better to live with somebody so that you really get to know them." Referencing her former fiancé, with whom she had also cohabited, she stated, "Had I not lived with him [and just gotten married directly], I really think that we would have ended up in a divorce." For her, cohabiting allowed her to assess whether a relationship could endure. Artie, a 28-year-old computer repairman, also talked about his desire to make sure that he and his partner were well suited, stating, "With the fact that the divorce rate is what it is I'd like to figure out if we actually work together, rather than just jumping into it and then having various other responsibilities that come out of being married before actually living together." In addition to ascertaining if the relationship was the right one, respondents also mentioned the need to solidify personal finances. Seven respondents also expressed strong opinions regarding one particular reason for not marrying: a pregnancy. Adam, a 28-yearold unemployed community college student, for example, opined, "If you're only getting married because you're pregnant or you're getting married because you want to have kids then why are you getting married? You should be getting married because you want to be getting married."

Marriage is hard to exit—Nearly as many respondents (n = 46) expressed concerns about the legal, financial, social, and/or emotional consequences of leaving a marriage, not to mention the consequences of divorce for children. Legal and financial concerns were often discussed in tandem (n = 31). Individuals frequently worried about the "hassle" of the legal system, the expense of divorce, dividing up property, and negotiating child custody issues, with many discussing more than one of these elements in the same breath. Max, a 29-year-old administrative assistant and coach, said, "If you're just living together and if one of you decides they want to leave, be it male or female, you can leave and it will just be ok, ... whereas if you're married you've got to go through lawyers and attorneys, and depending on the type of situation it is it can be an ugly divorce." Some individuals (most of whom were parents) discussed the difficulty of negotiating and collecting child support payments. Marta, a 28-year-old clerk at a gas station, noted that after her own divorce her ex-husband defied court orders and gave her an amount that was inadequate to care for her two children, forcing her to turn to food stamps.

For others, the difficulty of leaving a marriage centered more on the social or emotional difficulties arising from divorce (n = 18). Such respondents talked about the toll union dissolution exerts, referring to divorce as "painful" or "a big mess." A few expressed the belief that changing roles (from a spouse to an ex) resulted in social confusion, and gave examples of "losing" one's former in-laws, having to interact socially with former spouses, or transitioning from married to single parents. Emily, a 28-year-old middle-class pastry chef, recalled that her ex-husband "drew the line" on shared friends following their divorce, leaving her to find new relationships. Others, like Randy, a 35-year-old airplane mechanic, expressed a fear of conflict that led him, in part, to be reluctant to ever marry. He explained, "I just freak out about it, 'cause you never know if it's the right one, are things gonna go [badly], in the future am I gonna be a divorced dad? I don't want to go through divorce and the fighting and the bickering. I just want things to be calm for the rest of [my] life." For these respondents, the potential pitfalls of divorce made them question whether marriage itself was worth it.

A small number of respondents (n = 7) also expressed concern about how difficult divorce was for children. Anthony, a 21-year-old architecture student and father of a 2-year-old, thought it would be easier for children if their cohabiting parents separated rather than getting married only to divorce. He explained, "See, with divorce I think that gets ugly, like

the whole financial situation and like the lawyers, and so I think a kid would take it easier if cohabitors [broke up]. It's a lot less stressful." Kiersten, a 24-year-old research assistant, thought that a divorce would be very difficult for any future children because they would have to go from house to house. "So many kids are growing up with parents who are divorced and I don't ever want that for my kids," she explained, "to have to go in between mom and dad's house like 'This is Mom's house, this is Dad's house.'" The view that marriage is hard to exit was most commonly expressed by working-class men and women.

The odds are stacked against marriage—That the institution of marriage was in a precarious state, particularly given how many marriages ended in divorce, was mentioned by 33 respondents. More than a third of this group stated that Americans were not treating marriage with the seriousness it deserved; others believed that the institution of marriage was doomed to wither away. High rates of divorce contributed to such views. Josh noted, "I think a lot of people kind of take marriage cheaply, and that's why so many people get divorced. What is it, like half of the people who get married get divorced?" Repeatedly hearing about divorce, these respondents suggested, challenged their faith in their own abilities to make a marriage work. Travis, a 29-year-old accountant, said, "Every time in the news I hear 50% of the people getting married are divorced, and I think that plays into a lot of people not wanting to get married right away and be a statistic." Asked if he personally felt that way, he said, "Well, it's in the back of my mind. I don't know if it's affected me on the surface but I keep hearing that, and it's drilled into my brain that half the marriages end in divorce." For many of the respondents in this group, well-publicized population level behaviors challenge their ability to imagine how their own fate might differ.

So pervasive is this specter of divorce that a subset of respondents (n = 11) expressed the belief that the very act of getting married might somehow "jinx" their relationship, in essence suggesting that there was no need to "fix something that was not broken." The risk of divorce was not worth the perceived benefits of marriage. Talking about his partner's concerns regarding formalizing their relationship, Andre, a 25-year-old mortgage underwriter, explained, "I think she thinks it might mess things up, for whatever reason." Various reasons were offered to substantiate these concerns. Robert, a 26-year-old handyman, explained that marriage would "ruin our relationship ... because it puts too much pressure and, like, responsibility." Others suggested that marriage closed off other options, with potentially harmful effects. Bill, a 34-year-old laboratory assistant working on completing his Bachelor's degree, stated, "It does seem that in most cases something does change after a long-term relationship turns into a contractual obligation." Avoiding marriage was one way these respondents felt they could circumvent ruining an otherwise good relationship.

Men were more likely than women to believe that the odds were stacked against marriage, particularly in regard to the high rate of divorce in the United States. Men and women were equally likely to express the belief that marrying could jinx an otherwise good relationship. Perhaps men were more likely to express concerns about the viability of marriage and high divorce statistics than women because of their fears that they would be left paying child support or alimony, as this possibility was mentioned exclusively by men.

Experiences with divorce—Much of the demographic research emphasizes that divorce rates are higher among those who have personally experienced divorce. This issue was mentioned by 30 respondents. The vast majority (n = 24) of respondents in this category had experienced the divorce of their parents, though in seven couples at least one member had personally experienced divorce; another four mentioned the divorce experiences of friends. Observing the aftermath for peers may be just as or more informative for respondents leery about marriage. Stephanie, a 23-year-old telemarketer, noted that she was very concerned

about the possibility of divorce, having recently witnessed the experiences of some coworkers. "There are a lot of women who have gotten divorced recently and they just tell these horror stories. It's awful. It's really scary." Similarly, Monica, a 26-year-old zookeeper, explained that she was happy to be cohabiting and felt that doing so might help ensure her own marriage lasted. "I've watched several of my friends who've never lived together get married," she explained, "and now they're currently getting divorced. I've seen that happen a lot."

Most discussed the experiences of their families of origin when explaining their reluctance to formalize their unions. Some even expressed pessimism that they could avoid the mistakes their parents had made. Asked about future plans for her relationship, Audrey, a 23-year-old graduate student in education noted:

With what I went through with my own family as well as how high the divorce rate is, sadly, I don't even know if I would ever go into a marriage knowing that I'm going to be in it for the rest of my life, which is scary. You know, I know I love Jack. I know he's the one for me. But my mom also thought that when she married my dad. Everyone thinks that, hopefully, when they marry. I don't know if you would say that I'm not a romantic any more, or if I'm realistic.

Views of Marriage Among Those Who Fear Divorce

Fears of divorce touch a wide swath of the population. Still, most of these individuals (71 of the 81) intend to eventually tie the knot. Despite their desires to marry in the future, nearly one third of cohabitors who fear divorce but plan to marry anyway note that cohabitation and marriage are nearly interchangeable. In the words of many, marriage [the official state license] is "just a piece of paper." Shane, a 22-year-old retail sales clerk, said, "I don't see much of a difference between the way me and her are now and how we would be when we'remarried." Yet the vast majority of these individuals went on to provide other reasons why most will eventually choose to marry and how marriage may change things. Even though they do not expect marriage to effect any radical change on their day-to-day lives, they do recognize that, at least in the United States, marriage offers legal and social benefits that cohabitation cannot. As a result, many respondents—upon further reflection—did end up expressing the belief that marriage did differ from cohabitation, and their responses were not unlike their peers who viewed marriage and cohabitation as vastly different institutions. How cohabitors who expressed concerns with divorce discuss marriage is detailed below. Because some of those who have no intention to marry identify some of the benefits of entering into the more formal institution, we include in the next section all 81 cohabitors who mentioned some apprehension regarding divorce.

Why marry?—Even if the specter of divorce makes these cohabitors somewhat more cynical about the institution of marriage, most do intend to wed eventually. Two thirds of the cohabitors with divorce concerns provided reasons for getting married. In fact, the vast majority asserted that these reasons were enough to push them into more traditional relationships someday. Their answers regarding how cohabitation differed from marriage fell into three different categories: (a) marriage provided benefits (such as insurance benefits or the security of companionship in old age), (b) marriage affected others (making their parents happy or providing a public declaration of their relationships, for example), and (c) marriage would affect their relationships with their partners (e.g., it would be a way of showing love.)

The benefits of marriage—Although a few individuals mentioned that having a wedding might be fun or that they wanted to marry for no reason other than the desire to, many (n = 37) offered far more pragmatic responses as to why they should marry. Most who fell in this

category felt that marriage was more beneficial than cohabitation, and such respondents frequently listed various advantages, including the ability to be on a partner's insurance plan, legal benefits (such as ability to make medical decisions), tax advantages, and the social status arising from being married. Another, slightly different type of benefit, mentioned by 13 respondents, was that marriage would ensure that they felt more secure that their partners would remain with them in the long term. Keisha, a 30-year-old bookkeeper, explained, "I think the worst thing about living together rather than being married is there's no security. I mean, you have security in your relationship but if you take it that step further [marrying], there's more [of a] comfort zone and more security in it." She added that she occasionally joked to her partner by saying, "In marriage, I kind of could trap you a little bit. You've got to pay [for a divorce] to get up out of this relationship!" Similarly, Audrey, a 22-year-old graduate student, explained, "Not like he owns me, 'cause he doesn't own me, but I love the thought and the security of knowing that I am Jack's. And I think being his wife puts that on a whole new level." This discussion of the benefits of marriage crossed social class lines but was more commonly stated among the middle class.

Marriage is for others—Nearly as many individuals (n = 35) noted that they intended to marry because doing so would positively impact other people in some way. More than one third of the respondents in this group said that they would marry primarily to make others (generally their parents) happy. Matthew, a 30-year-old architect, explained that as he had gotten older, marriage had come to mean less to him than it did in the past. Nonetheless, he hoped to marry his partner (someday). When asked why, he said:

I just think it's an ingrained societal thing. I've always thought that graduations, weddings, they're not for you. They're for your parents. So that ceremony, when it finally does happen, it will be for my mom, it will be for my dad. It's not for me.

Ten respondents preferred to have children within a marital union; these respondents were disproportionately from the middle-class sample.

Another 18 viewed marriage as an important cultural tradition. Some (n = 7) viewed marriage through their religious lens. Tyrone, a 25-year-old postman, explained that he felt that marriage was superior to cohabitation because, "God ain't going to, I believe he ain't going to bless your [cohabiting] relationship as much as he would if you were married." Others viewed marriage as more of a secular norm, even if they themselves believed nothing would change because of marriage. David, a 30-year-old retirement planner, said that he expected marriage to bring no changes to his relationship. When asked why he wanted to marry, he said, "Because it's expected. ... It's a good question, I don't know why really, I mean if no one else did, probably we wouldn't do it either. It's a societal pressure." Such views were substantially more likely to be expressed by middle-class men.

About a third of this group of respondents explained that marriage would be a way of demonstrating their commitment publicly. Justine, a 27-year-old graduate student, believed that getting married served as "a great big giant announcement to everybody that that's how you feel about the person and that's what you want to do." Juliana, a 23-year-old recent masters' degree recipient, said of marriage, "I think it's that binding commitment in front of everybody that says, 'I'm in this and I'm good to go." The vast majority of those who stated that they would (eventually) tie the knot in order to fulfill a social norm, make others happy, or declare their commitment publically are middle class.

Relationship-specific reasons—About one out of every five respondents who expressed concerns about divorce (n = 17) provided reasons to marry that were specific to their current unions. Some said they would marry because they had found "the right person."

Others said that marriage was a way of showing the depth of their love to their partners or (for a few) a hope that marriage might strengthen their somewhat tenuous unions.

The most important distinction within this category was the viewpoint that marriage was a logical "next step" for the relationship. Sabrina, a 24-year-old undergraduate, referred to marriage as a "natural progression." Evan, a 27-year-old salesman, explained, "It's obvious Juliana and I love each other very much—enough to move in together, enough to get engaged. I think that this [getting married] is the next step of showing each other exactly how we feel, you know, dedicating the rest of our lives toward each other." This viewpoint was expressed exclusively by middle-class cohabitors, which is not surprising given that the middle class are more likely to use the rationale of "taking the next step" as a reason for moving in together as well (Sassler & Miller, 2011a). Again, even when middle-class individuals have concerns about divorce, they still intend to follow the normative sequencing of relationships.

How will marriage be different from cohabitation?—As most of these 81 cohabitors —despite their divorce fears—intended to marry eventually, it was important to ascertain how they thought marriage was different from dating or cohabiting. Although not everyone believed that marriage was substantially different or had difficulty expressing why getting married might change things, most respondents (51 of the 81) raised at least one reason why marriage signified something different than cohabitation. Some mentioned that marriage was a marker of adulthood and signified that you were ready to start a family (either by becoming a family with your partner through marriage or by having children), for example. More commonly, however, individuals mentioned that marriage signified a deeper commitment than did cohabitation (n = 35), so getting married was a sign of a more "serious" relationship. In contrast, nearly one quarter of the respondents (n = 20) felt that marriage was not superior to cohabitation, but instead described it as a virtual "ball and chain" or as something that was accompanied by too many traditionally gendered requirements for their liking.

Marriage is a deeper commitment—For many cohabitors, particularly those who were middle class, marriage signified a unique commitment, one that offered far more than cohabitation. "Dedicating the rest of our lives to each other" or "a deeper connection" were frequently proffered among those in this category. Most of these respondents also included specifics on what that commitment entailed. The majority discussed how the commitment was the "ultimate" one could give their partner and was expected to last a lifetime. Harry, a 32-year-old who had held a series of jobs in the fast food industry, responded, "Honestly, like I think that marriage is just more of a commitment. It's more real." Travis, a 29-year-old certified public accountant had a few thoughts on why marriage might be better than cohabitation. He said:

I think we would have a little more trust of finality, that we're here and we're not going anywhere. I think that's the thing that marriage would add. That permanency that I think that living together doesn't have. I think that's the only thing that I can immediately foresee [as being better.]

A few individuals clarified that the commitment inherent in a marriage meant you had a deeper obligation to make the relationship work. Tabitha, a 23-year-old recent college graduate, explained that marriage required couples to try to work things out as compared to cohabitation. "Marriage is more of a commitment, like I'm willing to work everything out," she explained. Brian, a 22-year-old cook, explained that, should he ever decide to marry, marriage would mean he was saying to his partner, "I love you and I'm going to love you for the rest of my life and support you and do whatever it takes to make it work." The idea that marriage means commitment was more popular among middle-class individuals and those

who grew up in intact families. But it was also frequently expressed by working-class respondents who had concerns about divorce—particularly working-class women. As the next section shows, this deeper commitment, which makes marriage harder to exit, may not always be viewed as a positive characteristic of the institution.

Ball and chain/gendered rules—A final set of respondents did not think marriage would be better than cohabitation or hold a special significance. Instead, they expressed the belief that marriage meant one was trapped in a relationship. Sometimes this was because marriage was seen as, as some called it, "a ball and chain" that would "tie you down." As a subset of this idea of being trapped, marriage was viewed as an institution fraught with rules, particularly regarding conventional gender roles.

Stephanie, a 23-year-old telemarketer, was one of 12 people who discussed that marriage meant confinement. She explained that cohabitation was better than marriage.

I could get up and leave if I wanted to. And that freedom is valuable to me. I don't like being tied down. Sometimes even having the dog makes me feel too tied down because she's a responsibility. And, I'm young, I don't like responsibility. So, that kind of ties into that, you know, living together as opposed to being married.

Similarly, Beth, a nanny working on completing her Associate's degree, explained, "I think if we were to get married I would probably feel trapped legally you know, financially even more, just simply because I am not going to be able to get out of that." Kiersten, a 24-year-old research assistant, said, "Being married would be a lot more like you're stuck, like that's how I see it almost. But then for me, like now the door's still open. It's not concrete, I guess." Although the idea of marriage as a trap was expressed by both working- and middle-class respondents, it was much more commonly mentioned by women. This flies in the face of the idea that men are the ones who must be dragged to the altar. For some working- and middle-class women who already have fears of divorce, fears of marriage may be just as strong.

That marriage carries with it certain expectations (mentioned by 11 participants), many of which disadvantage women much more than men, may be one reason some female respondents viewed the institution as a worse option than cohabitation. Working-class women, in particular, expressed fears that marriage would carry certain expectations that cohabitation does not. This is not surprising, given that traditionally gendered expectations are more prominent among the working class (e.g., Rubin, 1994). Rhoda, a 24-year-old administrative assistant, said:

It just seems like if you're married ... you've got to do it. Women have to do it. They don't want to cook? They've got to do it. Men can sit around and do nothing all day. I just figure with the way I want to do things I just don't like the idea of marriage. I'm more comfortable with the living together.

Sheryl, a 29-year-old waitress, explained that in marriage, "Women are doing the cooking, the cleaning, and all this." Asked what men are doing, she said:

Fixing the car, taking the car in. What do guys do? [laughs] I don't know. Putting up the storm windows. Mowing the grass. I don't think that those roles are placed as intensely when you're cohabiting.

These women believed they would be adding significantly more to their workloads at home should they marry; only two men mentioned that that they might be expected to provide more financially (though this was not necessarily viewed as negative). Jack, a 24-year-old financial planner, said, "If we were married I think the biggest thing would actually be taking on a lot more of the financial burden for her. Her not working full time, being a full-

time graduate student and me working full time.... I'd be 100% responsible financially." The expectations that arise upon marrying, then, serve as a deterrent for some women.

Discussion

That the specter of divorce weighs heavily on young adults' minds and colors their views of marriage is not a new concept (cf. Edin & Kefalas, 2005; Manning & Smock, 2009; Reed, 2006). General concerns about divorce and recognition of the benefits of marriage cross social class and sex lines. Our paper, however, sheds light on some social class disparities regarding cohabiting young adults' views of the specific detriments of divorce as well as how marriage might be different from cohabitation and why they personally would like to (eventually) marry. The differences help illuminate the growing bifurcation in the relationship outcomes of those with and without a college degree (Goldstein & Kenney 2001; Martin, 2006).

More than two thirds of the cohabitors interviewed indicated that the specter of divorce was a real concern, one that affected their views of marriage. Notwithstanding their lesser likelihood of having experienced parental divorce themselves, middle-class respondents were as likely to be found among those expressing concerns regarding marital instability. Constant references to high divorce rates, then, may heighten young adults' concerns that marriage is not an enduring institution, even if they have never personally experienced a divorce within their own families. Practitioners can help individuals recognize some of the myths and facts about divorce as well as continue to show them ways to strengthen their own relationships. This may help those who wish to enter the institution feel more secure in the stability of their own personal unions, despite the repeated (and incorrect) cultural mantra that "half of all marriages end in divorce."

How respondents talked about divorce, however, did vary by social class. Working-class cohabitors—particularly the women—were more than twice as likely to express concerns regarding how hard marriage was to exit than were middle-class respondents, emphasizing the legal and financial challenges of unraveling a marriage, rather than the social and emotional ramifications or difficulties for children. At least some divorce concerns might be more salient, then, for the working class, as marriage may really be more difficult to exit given their lower incomes. This reality may encourage lower income individuals with divorce fears to delay or avoid marriage, not only because of the difficulty of paying for the wedding (Smock et al., 2005) but also because of the financial realities of disentangling the union in the future should things go wrong. Targeting these populations with classes focusing on fiscal literacy, savings strategies, as well as conflict resolution around finances may be one way to assuage some of these concerns among this particular population.

Because the majority of those who were concerned about the possibility of divorce overwhelmingly expressed reasons why they themselves would want to marry in the future, we next examined their reasons for marriage and what they felt the institution meant. That marriage is something one does at least in part to satisfy others or as a "next step" in a relationship was expressed overwhelmingly by the middle class. For middle-class cohabitors, then, institutionalized supports for marriage, combined with social pressures, personal desires, or both to follow the normative sequencing of relationships (from dating to living together to concrete steps toward marriage), may help explain why they are more likely to become engaged than their working-class peers. Although we cannot state definitively whether or not these engaged couples later marry, that nearly all of the engaged middle-class couples have the trappings of their weddings (dates set and reception halls rented, for example) leads us to believe that they will be more likely to marry their current partners in the future than their engaged working-class counterparts, none of whom had firm

wedding plans. Despite their fears of divorce, these middle-class male and female respondents express greater confidence that within the context of the right relationship they would be able to defy the odds.

How respondents discussed what marriage meant to them was associated with their reasons for why they believed they would (eventually) marry. Middle-class respondents disproportionately asserted that marriage meant commitment, something they viewed as a positive feature of the institution. When working-class women referenced commitment, on the other hand, they often did not view it in a particularly positive light. Working-class women worried much more about the gendered rules and roles that accompany the institution of marriage than did middle-class cohabitors and working-class men. Their voices provide a unique perspective on divorce and marriage. A number of working-class women do feel that marriage would be a sign that they are adults with matching responsibilities, but for some, those responsibilities are seen negatively, because the rules that they as adult women are expected to follow are quite gendered. That is, "wives" are expected to (and do) take on much more of the domestic labor than do girlfriends or cohabiting women (Baxter, 2005). For working-class women, in particular, marriage may not bring as many benefits as it does costs; their male partners have seen their real wages drop, and unemployment among working-class men has risen considerably (Hartmann, English, & Hayes, 2010), but many working-class men still hold very gender-traditional attitudes and expectations about household chores (Miller & Sassler, 2010). Practitioners working in premarital counseling programs should bear in mind these concerns and tailor their programming to address them. For example, special attention should be paid toward helping working-class couples, in particular, clarify their expectations for the household division of labor prior to marriage.

Furthermore, a good proportion of these women might find themselves in marriages in which, in addition to being the domestic mainstay, their financial contributions are necessary. For a number of these working-class cohabiting women, their low expectations of marriage seem much more like those of their low-income peers (e.g., Edin & Kefalas, 2005). Perhaps as a result of their negative expectations of the institution, then, fewer working-class women address the commitment aspects of marriage, and they are less concerned with "doing it right" if or when they do tie the knot. Most of these working-class women do expect to marry eventually, and a number would like to marry in the near future (Sassler & Miller, 2011b). For many of the women in our sample with less than a college education, however, cohabitation seems to be a better alternative for now, either until the right partner comes along or they are able to negotiate what they see as more favorable arrangements. Such reservations regarding marriage might help explain why women with a high school diploma or some college education find themselves experiencing an increased incidence of out of wedlock childbearing (McLanahan, 2004) along with a lower likelihood of marriage than their college educated peers (Taylor et al., 2010).

Of course, as with most qualitative studies, this sample is not representative of the population of all working- and middle-class cohabiting couples. These couples were living in Columbus, Ohio, during the middle of the first decade of the new millennium, when service, industry, and professional jobs were plentiful. Opportunities to pursue more education were aided by the presence of several community and 4-year colleges in the immediate vicinity. Further studies, including those utilizing nationally representative data, should examine how attitudes about marriage and divorce change over time, upon entering a new dating relationship or moving in together, for example. Nonetheless, this study helps provide context for some of the "diverging destinies" we are seeing among American families. It extends Manning and Smock's (2009) findings on how concerns with divorce are associated with cohabitation and helps explain how cohabitation has contributed to the "deinstitutionalization" of marriage (Cherlin, 2004). We find, for example, that the purpose

of cohabitation may go well beyond the desire to "divorce-proof" marriage. In fact, the gendered experience of living with a boyfriend may make some women (in particular, among the working class) more reluctant to make the union more legal and binding. In addition, we delineate some of the reasons why even those who have concerns about divorce hope to (eventually) tie the knot.

The specter of divorce has permeated the sensibility not just of those who have personally experienced marital disruption, but of the larger population. How young adults manage their concerns regarding divorce differs by social class (and, at times, gender) in important ways that have large ramifications for the future of the institution of marriage. The differences in fears of divorce, reasons for marriage, and meaning of marriage between working-class and middle-class cohabitors may help explain why college-educated cohabitors are more likely to marry, and stay married, than those with high school or some college experience. Such distinctions also highlight the changing benefits (and costs) that institutions such as marriage are perceived to offer individuals situated in different social statuses and portend increasing divergence in family-building patterns in the early 21st century.

Acknowledgments

Many thanks are due to Andrew Cherlin, Maria Kefalas, Wendy Manning, Pamela Smock, and Kathryn Edin for their thoughtful suggestions throughout the research process. In addition, special acknowledgment is due to Sarah Favinger for her help with data collection and Ohio State University for seed grant money to fund the project.

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Table 1

Demographic Characteristics by Social Class

	Whole Sample	Working Class	Middle Class
Number	122	60	62
Sex			
Men	62	31	31
Women	62	31	31
Age			
Mean age men (years)	27.4	26.4	28.3
Mean age women (years)	24.8	24.4	25.2
Education			
HS/GED or less	7.4%	15.0%	0.0%
Some college or Associate's degree	41.8%	78.3%	6.5%
Bachelor's degree	37.7%	6.7%	67.7%
Master's degree or higher	13.1%	0.0%	25.8%
Race			
White	76.2%	68.3%	83.9%
Latino	6.6%	10.0%	3.2%
Black	11.5%	16.7%	6.5%
Multiracial/other	5.7%	5.0%	6.5%
Employment			
Full-time worker	67.2%	51.7%	83.9%
Part-time worker, not a student	8.2%	8.3%	8.1%
Part-time worker and student	18.9%	31.7%	6.5%
Not working for pay	4.9%	8.3%	1.6%
Income			
Mean income	\$26,838	\$20,206	\$33,257
No reported income	5.7%	6.7%	9.4%
\$0,001 - \$19,999	33.6%	46.7%	21.0%
\$20,000 - \$39,999	41.8%	38.3%	45.2%
\$40,000 – \$59,999	11.5%	8.3%	14.5%
\$60,000+	7.4%	0.0%	14.5%
Parenthood variables			
Have children	21.3%	33.3%	9.7%
Do not have children	78.7%	66.7%	90.3%
Relationship history			
Never married	91.0%	90.0%	91.9%
Previously married	9.0%	10.0%	8.1%
Never cohabited before	69.7%	66.7%	72.6%
Previously cohabitated	30.3%	33.3%	27.4%
Family history			
Intact family at age 16	59.8%	51.7%	67.7%

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Whole Sample Working Middle Class Class Nonintact family at age 16 40.2% 48.3% 32.3% Marriage plans Engaged to current partner 28.7% 21.7% 35.5% Hope to marry current partner, no firm plans 36.9% 31.7% 41.9%Do not plan to marry current partner/unsure 23.8% 28.3% 19.4% Plan to stay with current partner, but never want to marry 10.7% 13.3% 8.1% Length of time dating partner (in months) 36.3 37.3 35.3

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