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Low-income Childless Young Adults' Marriage and Fertility Frameworks

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Abstract

We investigate how low-income young adults without children understand marriage and fertility. Data come from the Becoming Partners and Parents Study (*N*=*69*) a qualitative study of African-American adults ages 18-22 in a midsize southern city. This is the first study to analyze young, low-income, childless and unmarried Black respondents' frameworks (i.e., internal understandings of the world) of marriage and fertility. In contrast to research conducted on parents, our research on childless adults indicated a narrative in which there were close connections between marriage and fertility and an economic-bar adhered to both marriage and childbearing. Respondents also believed that childbearing was meaningful and provided purpose, but that it was morally questionable if the parent was not financially stable. Our results suggest that prior findings related to meanings of family formation and childbearing for low-income parents may not extend to those without children.

Keywords

African-American; Low-income; Fertility; Marriage; Parenthood; Young Adults

Marital births are rare among economically marginalized minority adults: in 2014, 91% of births to black women with a high school degree or less were non-marital (Author's calculations, using National Vital Statistics data). Because of the rarity of marital births, a number of qualitative studies have investigated why marriage and childbearing have become theoretically and temporally disconnected among this subgroup (Edin & Kefalas, 2005; Gibson-Davis, Edin, & McLanahan, 2005). These studies found that marriage has become associated with financial prerequisites that acted as a barrier to marriage, but did not hold for fertility, because low-income parents believed that financial well-being had little bearing on their ability to raise children. The differing economic expectations of marriage and fertility, when coupled with the high importance placed on parenthood by poor women and men, resulted in low-income individuals transitioning to parenthood but delaying marriage (Edin & Kefalas, 2005; Edin & Nelson, 2013; Smock, Manning, & Porter, 2005).

These qualitative studies have become influential in the family formation literature because they have illuminated the "meaning-making" frameworks that low-income individuals

ascribe to marriage and childbearing. Meaning-making frameworks refer to the latent constructs that people use to understand themselves and their larger world; they form the internal scaffolding through which individuals absorb new or unexpected experiences and help put those experiences into context (Heine, Proulx, & Vohs, 2006; Park, 2005, 2010). The work by Edin and others suggests that low-income individuals act in accordance with frameworks in which marriage and fertility are disconnected, financial well-being is seen as critical for marriage, but not for childbearing, and childbearing is viewed as a key source of meaning and purpose.

An overlooked element of this narrative is that frameworks can change when an event, such as childbearing, challenges the meanings that individuals hold. Low-income unmarried parents have narratives that have been shaped by their identity as low-income unwed parents, and may not reflect how those without children view childbearing. Respondents in previous studies most likely offered frameworks that were most consonant with their lived experience and minimized cognitive dissonance: e.g., they likely offered frameworks in which marriage and fertility were disconnected (reflecting their status as unmarried parents), money was irrelevant for childbearing (as they themselves had few financial resources), and childbearing was discussed as a key source of meaning that positively impacted their life (because they were parents). To offer other narratives risked the psychological distress that occurs when an internal narrative contradicts lived experiences (Park, 2010; Proulx & Heine, 2010; Wong & Fry, 1998), and thus they would likely offer different frameworks than low-income childless individuals.

Results from these qualitative studies have been assumed to be motivating accounts of the way marriage and fertility decisions were made (Amato et al., 2008; Gibson-Davis, 2009; Hummer & Hamilton, 2010; Kearney & Levine, 2012; Schneider & Hastings, 2015). The literature has failed to consider that these narratives may have been post-hoc explanations of how low-income mothers make sense of their current circumstances.

To understand narratives among individuals who have not yet had a child, we conducted the Becoming Partners and Parents (BPP) study, a study of 69 low-income, unmarried, and childless African Americans. The purpose of the study was to understand how a group of adults conceptualized marriage and fertility before they had made any family formation transitions. To the best of our knowledge, ours is the first study centering on marriage and fertility that focuses on low-income individuals before they marry or have children. With our sample of low-income unmarried, childless young adults, we addressed the following questions: First, are the concepts of marriage and childbearing disconnected? Second, do financial expectations adhere for marriage, but not for fertility? And third, is childbearing seen as a source of meaning and purpose? By answering these questions, we analyze the perspectives of an important, but largely overlooked subgroup, of young adults, and find that, in many but not all instances, their frameworks of marriage and fertility differ from those who have already begun to form families.

Background

Qualitative Studies

Our point of departure is a set of qualitative studies that investigated marriage and fertility behaviors among low-income individuals (Edin & Kefalas, 2005; Edin, Kefalas, & Reed, 2004; Edin & Nelson, 2013; Gibson-Davis et al., 2005; Smock et al., 2005). These studies documented a disconnection between marriage and fertility, insofar as individuals had differing motivations and expectations regarding marriage than fertility. Marriage was held to stringent economic standards, whereas childbearing was not. Couples therefore delayed marriage until they had met its perceived financial expectations, but did not forgo childbearing. Moreover, for women and men with few opportunities, childbearing was the chief source of life direction and positively impacted their lives. Low-income individuals transitioned to parenthood to provide meaning, but delayed marriage until achieving its economic prerequisites.

The importance of money in marriage behavior comes primarily from three studies: Edin and Kefalas (2005); Smock et al. (2005); and Gibson-Davis et al. (2005). These studies found that both men and women articulated a norm indicating that people should marry only after they have achieved financial prerequisites. These prerequisites referred to a bundle of economic goods: jobs for both the man and the woman which were stable, reliable, and ensured that the couple did not live paycheck-to-paycheck; a substantial level of assets or savings; and sufficient money for a wedding. Respondents believed that financial prerequisites were necessary because only a high degree of economic stability could ensure a lasting marriage.

As documented in both Edin and Kefalas (2005) and Edin and Nelson (2013), though, these same economic expectations did not carry over to non-marital fertility. The low-income mothers and fathers interviewed by Edin and colleagues articulated a norm in which the most important resource a parent could provide to a child was time. The parents felt strongly that their involvement in a child's life was more important that any parentally provided goods or resources. For low-income respondents, successful parenting was not financially determined, but instead consisted of safely shepherding one's child through potentially unsafe environments. Even though having financial resources was preferable, the lack of financial resources did not keep them from having a child.

As an account of why they became parents, low-income individuals in the work by Edin and others discussed how parenthood could be a "meaning-making" activity. Given limited educational and vocational choices, low-income women used childbearing to fill the vacuum that was left when other sources of meaning were impractical or unreachable. These women therefore placed a primacy on children because they did not have other opportunities for self-fulfillment. Fathers discussed the value of children in similar terms, going so far as to note that a child could offer redemption or even be a "savior". Parenthood provided a valued and meaningful role for those in chaotic and marginalized environments that could lead to positive life changes.

In summary, both low-income mothers and fathers viewed marriage and fertility as largely separate events because marriage has high economic expectations whereas fertility does not. Marriage was therefore delayed indefinitely until these expectations had been achieved. While waiting to meet the financial expectations of marriage, individuals had children, because childbearing did not require money and served as a primary avenue for self-actualization.

It is worth noting that these views held for both men and women, and findings did not indicate gender-based differences in these expectations of marriage and fertility. The actual experience of marriage and fertility is, of course, highly gendered, but at least in regards to the economic expectations of marriage and fertility, gender differences were minimal.

Whether intended by the authors, this qualitative work has been used as a motivating account of marriage and fertility (Brand & Davis, 2011; Burton & Tucker, 2009; Hayford, 2009; Musick, England, Edgington, & Kangas, 2009). A difficulty arises, however, in using these findings as an explanation for why low-income adults have children and get married. Qualitative studies sampled only those who already had children, and the reliance on parent-only samples may have not taken into account how parents and non-parents may construct disparate personal narratives because of differences in their everyday experiences. To understand this, we now turn to meaning-making frameworks, and the importance of coherent personal narratives.

Meaning-making Activity

By describing childbearing as a meaning-making activity, Edin and Kefalas (2005) are explicitly referring to a body of literature that has shown the importance of meaning-making activities for human development (Park, 2010). As far back as Aristotle, scholars have discussed the importance of making meaning for behavior and well-being. Below, we define meaning-making, and how the concept has been used by Edin and Kefelas and others.

Broadly speaking, meaning refers to the purpose and relationships given to objects or experiences, such that they can be understood in expected and predictable ways: cats should meow, fire should be hot, and rockets should fly upward. People seek to impose meaning not only on the external world (cats meowing), but also on themselves and how they relate to the external world. Meaning forms the internal narrative that people use to distinguish themselves from others (e.g., I teach, not fight fires) and how that narrative is used to motivate and govern actions (e.g., I go to a classroom and lecture). This narrative is codified and internalized, and forms what is called a “meaning-making” framework: a set of higher-order constructs that allow humans to interpret and make sense of their day-to-day existence (Baumeister, 1991; Park, 2005, 2010; Singer, 2004; Thompson & Janigian, 1988; Wong & Fry, 1998).

Humans are inveterate meaning makers, and continually refine their frameworks as circumstances and constructs change. The need for coherent meaning is so strong that individuals instinctively seek to amend or repair their meaning frameworks when they are threatened (Bruner & Postman, 1949; Proulx & Heine, 2010). Humans experience distress when they cannot reconcile their own expectations and narratives with what is happening to

them (Bruner & Postman, 1949; Wong & Fry, 1998). In fact, one hallmark of psychological health is the ability to adapt frameworks to ensure consonance between lived experiences and internal narratives (Joseph & Linley, 2005; Neimeyer, 2001; Taylor, 1983). If individuals cannot adapt their frameworks, then they face ongoing mental stress, depleted emotional resources, and compromised well-being (Diener, Sapyta, & Suh, 1998).

Frameworks are usually modified in one of three forms: revision, reinterpretation, or compensation (Heine et al., 2006). Revision happens when the framework itself is changed, and is understood in terms that are consistent with the unanticipated event. Reinterpretation occurs when the novel construct is redefined in a non-anomalous way, and can be incorporated into an existing framework. Compensation takes place when individuals "compensate" for the damaged framework by reaffirming alternative frameworks that were not threatened. Revision, reinterpretation, and compensation are not mutually exclusive reactions, but can be understood as tools that allow individuals to maintain coherent frameworks.

Meaning-making frameworks are directly relevant to the qualitative studies under consideration as these studies can be seen as analyzing individuals' current meaning-making frameworks. When Edin and Kefalas (2005) reported that women had children because it provided them with a "reason to get up in the morning" (pg. 172) they were referring to a meaning-making framework that understood children as a source of fulfillment, motivation, self-actualization, and positive self-concept. Their assertion that respondents had different financial expectations of marriage than they did of childbearing represented a framework that understood money as a barrier to marriage but not to childbearing (see also Gibson-Davis, 2009).

The difficulty with using these meaning-making frameworks to understand family formation processes is that they are descriptive, not prescriptive. As noted above, individuals adapt their frameworks so that they are consonant with their current circumstances (Baumeister, 1991; Heine et al., 2006; Proulx & Heine, 2010). For a low-income parent, the need to make meaning and sense out of their life dictates that they will utilize a framework regarding childbearing that is consistent with their situation. They will articulate a framework in which economics is related to marriage but not childbearing (explaining why they, as a low-income person, has a child but is not married) and in which childrearing brings meaning and purpose to life (explaining why they had a child in the first place). Given their circumstances, this framework makes perfect sense, and is a meaning-making narrative that provides them with psychological congruity between their lived reality and their internal understanding of the world.

Low-income non-parents, however, likely have different meanings of childbearing because their day-to-day experience does not focus on parenthood. It is difficult to know *a prori* exactly what frameworks will be used to describe childbearing. We hypothesize, however, that given the context – economically distressed neighborhoods with high rates of non-marital fertility – that non-parents are more likely to see a connection between economic well-being and childbearing because they have watched peers struggle with the costs of parenthood. Given that they do not have children, they may also discuss childbearing

without resources more negatively, to provide a justification as to why they have not made that transition. We think our respondents' frameworks regarding fertility will be consistent with their experiences as non-parents living in economically distressed communities. We also considered whether there were any gender differences, but expect that men and women will provide similar frameworks.

Motivated by the dynamic nature of meaning-making frameworks, this study examines the meaning-making frameworks for low-income young adults who have not yet made the transition to marriage or parenthood. This is the first study to investigate how this group discusses marriage and childbearing, and provides a necessary counterbalance to previous studies whose samples consisted only of parents (Edin & Kefalas, 2005; Gibson-Davis et al., 2005).

Data and Methods

The Becoming Partners and Parents (BPP) study was designed to examine the views of unmarried, childless young adults toward marriage and childbearing. The BPP took place in a mid-size southern city in the summers of 2009 and 2010. The sample frame was chosen to mimic, as closely as logistically possible, the demographic characteristics used in previous qualitative studies (Gibson-Davis et al., 2005). The following criteria were imposed: respondents had to be non-Hispanic African-American, between the ages of 18 and 22, unmarried, without children, and not currently enrolled in a four-year college. We did not recruit based on sexual orientation or previous sexual experience. One respondent did indicate that he was gay, and two respondents indicated that they had not yet had sex.

The sampling was purposive and non-representative. Respondents were recruited primarily from two low-income housing projects. Interviewers went to the housing projects, approached individuals who were in common areas (e.g., courtyards, front porches, etc.), and asked them if they would like to participate in the BPP. The housing projects consisted of one- and two-story buildings that housed multiple residents. They were in a neighborhood that was one of the most disadvantaged within the city. Almost all of the residents in the housing projects in which the interviews took place were African American and low-income.

Response rates were high (about 95%), as very few eligible individuals declined to participate. The final sample size was 69 individuals (26 women, 43 men). Response rates did not differ by gender. It was not difficult to recruit respondents, as most were eager to participate. Some respondents were initially suspicious that we might be police or social workers, but soon realized that we were academics. The interviews took between 45 and 90 minutes, and respondents were paid $30 for their time. Interviews were taped and transcribed

The interview consisted of six modules (instrument available upon request). Respondents were asked about meanings and norms surrounding marriage, cohabitation, and childbearing; aspirations and expectations for marriage and childbearing; the level of expected self-fulfillment from being married or having a child; families' expectations and

experiences with marriage and childbearing; peers' expectations and experiences; and current relationships.

The goal of the interviews was to make the interaction between interviewers and respondents as much like a conversation as possible. Thus, though each conversation incorporated a consistent set of predetermined modules, interviewers varied the order in which these modules were covered, and the exact wording used to introduce them. Interviewers were instructed to probe respondents in a number of more specific topics. To insure that all topics were covered, interviewers were trained using a detailed interview guide.

Data were analyzed following the same procedure as was outlined in Gibson-Davis et al. (2005). The analysis was based on verbatim transcripts of interviews that were electronically coded using standard qualitative coding techniques (Corbin and Strauss 1990; Maxwell 1996). An initial codebook was constructed, based on constructs drawn from the existing literature (i.e., perceived financial barriers to marriage). This codebook was then applied to a portion of the text. As additional text was analyzed, existing codes were revised or amended, and new codes were created as was necessary. This iterative process continued until all relevant text had been coded in a consistent and uniform manner. All coding was done by the authors and was conducted using NVivo software. Pseudonyms were used in the results section below.

Descriptive statistics of the BPP sample are presented in Table 1 (race results not presented as the sample was entirely African American). The BPP sample was young, with an average of 20, with a high level of economic disadvantage (e.g., 39% of men and 50% of women had not completed high school). Though low levels of education and income may reflect the respondent's place in the life course, most also came from disadvantaged families. The majority of respondents had mothers with a terminal high school degree or less, and most grew up in single-parent homes. Men, relative to women, had higher education levels and incomes, which may speak to gender differences in disadvantage, but may also be an artifact of the relative small sample sizes. Both men and women were recruited from the same housing project, suggesting a relative homogeneity of socioeconomic status that may not be reflected in Table 1.

Even though the BPP sample includes more men than women, it was not part of the original sample design. Because of some unforeseen shifts in personnel, however, the interviewing team consisted of more men than women. As interviewer-interviewees were matched on gender, the men interviewers were able to interview more men than the women interviewers were able to interview women. Other possibilities accounting for the gender imbalance – such as the recruitment process being more favorable to men than women, or a higher fraction of men being eligible – seem less likely to us. Additionally, gender differences in response rates were not found. Below, we discuss how gender may have moderated our findings.

Results

Connections between Marriage and Childbearing

We first investigated if respondents connected marriage and fertility. Our analyses indicated that participants' described self-evident connections between marriage and childbearing. For instance, Daryl, who is unemployed, stated, "then we're going to get married of course and then with marriage comes children." Charlotte, in her senior year in high school, said "I mean I want to get married, so yes, I want to have a baby." Tara, an 18 year-old in her last year of high school, said "I know I want to get married, settle down first then have a baby." As these responses indicate, the young adults in our sample saw a self-evident connection between marriage and childbearing, and that children followed from marriage.

Marriage and fertility were described in similar manners and both represented important adult transitions. Both were considered a "huge step" that "means you're grown up." John, who is 21, echoed Tara above when he repeatedly linked marriage and childbearing to "settling down." In the interview, he stated, "When you get married, you're settling down. That's the time you get your house, that's the time you have your kids and all that. That's the time to live our life." Implicit in John's comments is that marriage and fertility are synonymous with other markers of adulthood such as owning a home.

Even though respondents expressed that marriage and fertility were inexorably linked, they were also highly skeptical that childbearing would follow from marriage. Contrary to what one might suppose, respondents viewed marriage as active – a path you chose– whereas childbearing was passive – a path chosen for you. The discrepancy in the level of agency that people saw in regards to marriage and childbearing was evident in their language – multiple respondents said that marriage should not be "rushed" and had to be the end result of a long, deliberative process. In contrast, respondents discussed childbearing as something that happened "out of the blue," with no sense that it was a choice over which one had control. As Trevor, an unemployed 22 year-old who is thinking about attending college, succinctly described the usual order of family formation that he has seen and said, "[the majority of children come from] unprotected sex and then love, and then boom."

The passivity regarding childbearing was also apparent from respondent's views and use of birth control. Though not a focus of our study, when we asked about birth control use, we found that most respondents had access to and used birth control, but used it inconsistently. When asked about past contraceptive usage, Juanita, age 21, simply said, "sometimes I did and sometimes I didn't," even though she said that she did not want to become pregnant. Cedric, 19, like Juanita, also used birth control inconsistently even though he would "feel really, really terrible" if he got his girlfriend pregnant. Cedric also made it clear that there was an inherent contradiction between his feelings regarding pregnancy and his behavior and said, "I know it kind of sounds like I'm contradicting myself because I'm saying this is how I want it to play out but…, I'm having unprotected sex with her and that could eventually lead to a child." Cedric's awareness that he was acting in a contradictory way suggests a complicated interplay between actions and beliefs regarding birth control and fertility. Moreover, it is difficult to unpack the association between birth control, fertility, and personal agency: the inconsistent use of birth control could lead to a lack of agency

regarding fertility, or a lack of agency about fertility could lead to inconsistent birth control use. What does seem clear, however, is that respondents' use of birth control reflected a reality in which births were not actively planned, nor were they actively avoided.

Also, if a pregnancy occurred respondents believed that it would or should be brought to term because they viewed abortion as unacceptable. For instance, when Juanita was ask what she would have done if she became pregnant she said, "I don't believe in abortions, I would have just kept it." Others unequivocally stated that abortion is wrong and Albert, 19, and without a job or a high school degree, said, "If I make a mistake and get you pregnant, we're going to have the baby…Because abortion is murder. That's just the worst thing you could ever do." Even though several women said they had abortions, they reported it was only under dire circumstances. For instance, Kayla, 19 and employed, stated that she had an abortion because of very difficult circumstances and to spare her potential child pain and said:

> The guy I got pregnant by, he cheated on me … and…gave me an STD. So I had to have an abortion in order to save that child, because the child would've been deformed… and I wouldn't want my children to go through pain.

Women who had abortions said they "weren't a fan" or that they would not do it again (we did not ask if respondents had an abortion, but some respondents discussed their abortions). Tameeka, 19, espoused this view and said: "I don't want to have another abortion. That's too hard… that's a lot of pain that you have to endure in order not to have a child, it's just like giving birth." The stigma of abortion, meant that women had little choice but to bring an unintended pregnancy to term, and this lack of choice led to the feeling that childbearing "just happened."

In sum, we found evidence that marriage and childbearing were connected and part of the same process. When respondents discussed their own future, they stated that they wanted or expected to get married prior to childbearing. Even though respondents described childbearing as following from marriage, they noted that it rarely occurred after marriage because of differences in agency. Childbearing was considered a passive choice – something that happened to someone – whereas marriage was an active choice – something that one chose to do. The agentic nature of marriage led respondents to feel that this choice should be taken seriously and not rushed.

Financial Expectations of Marriage and Fertility

Results indicated that respondents saw an economic-bar for marriage in a manner that was remarkably consonant with past work, insofar as they believed that individuals should be financially prepared for marriage, that the lack of economic stability prevented people from marrying, and that inadequate financial resources would likely lead to marital dissolution (Gibson-Davis et al., 2005; Smock et al., 2005). Unlike other research on parents, however, we found that this economic-bar was also applied to fertility for our sample of childless unmarried young adults. Respondents described the importance of finances for both marriage and fertility in a similar fashion—financial stability consisted of the same bundle of economic goods, was seen as a prerequisite to both, and viewed as a way to ensure positive outcomes in both domains.

In describing both marriage and fertility, respondents were clear that one should be "financially set" or "financially stable" with the same set of economic goods. These goods include having a good job, some assets or savings, and a home. A comment from Ayesha, a 22-year-old woman who was attending community college, was typical in regards to what needed to be accomplished prior to marriage. She said, " to have a job, to have a little money saved up. Like make sure you finish school and everything and make sure you got your own place before, you know, even think about it." Like marriage, respondents believed that prior to having a child one needed the same series of economic goods. Chantell, an 18 year-old going to school for her GED, said that people were ready to have children "…when you have like things going, like things going for yourself and [a] great job, good house, good car, just [when] you are on top of things, like you have everything going for you." Derrick said that in order for him to have children, "I would have to have a good job… I'll have me a nice townhouse or a nice apartment or even a house… Basically, all the criteria that a man is supposed to have like a job, a car, a house, then I'll have a child." Derrick and Chantell are describing the same bundle of goods that was thought to be necessary for marriage and childbearing, namely, a house, a car, and a "good" job. Achieving this bundle of goods, for this disadvantaged sample, demonstrated a relatively high level of economic achievement, and served as an important marker of financial success.

Respondents were clear that one should wait to have children until they met these economic prerequisites. They repeatedly said that economic well-being was an important precursor to having children, and that financial stability should be a primary consideration in deciding when to have a child. As Monique, 20 and a high school dropout, said, "I want to be able to support my kids, get a good job, then I might think about having a kid. My main thing is being able to support the kid, I ain't gonna bring no child in here that I ain't ready to support." Monique's comments were indicative of how nearly all respondents described childbearing: it should only come after economic stability had been achieved. Denise, 18, said:

> And I really think a kid should come up too way later because you have to be financially stable, financially backed up. You gotta have a plan for that because you can't just bring someone in the world and just not have nothing to do with him…. I absolutely know that people aren't ready for kids until they're like financially stable.

According to Denise, childbearing faced an economic litmus test, and only those who passed should then have children.

Indeed, respondents believed that these goods were important prior to childbearing, in part, because children were very expensive. Children were expensive in both the short-term and long-term and these costs were high. Andre, 20 and without a job, highlighted this and said:

> A baby crib, like two boxes of Pampers add up to $50. But then you got to think about the long term, the continuous clothes throughout the school year, the shoes throughout the school year. The college fees, the lunch money…and all this.

The idea that children were more expensive than anything was a commonly held view. This was most concisely stated by Mia, 19 with a job in sales, who said, “That child costs more than anything in this world.”

For both marriage and fertility, meeting the economic-bar was necessary because it ensured the success of the transition. Couples who married without money faced additional struggles, and would find it hard to make their marriage work. Cedric, a 19-year-old high school dropout who was pursuing his GED who described his inconsistent birth control use above, reflected this viewpoint when he said that a couple who married without money was like a “boat with no paddle” and that the married couple faced “stress, aggravation, [and] in some cases depression because they’re not really living like they really want to.” Respondents also believed that couples who married without money would see their relationships end. Xavier, 20, stated that, “I think the couple will fail, because they would probably get in debt. They’re going to try to get loans to be able to do stuff, and that’s not good.” Money not only served as a hedge against poor quality relationships, it also minimized the likelihood that a couple would get a divorce.

The consequences of not being financially stable prior to childbearing were also clearly delineated. Parents who raised children without money risked stress, depression, conflict, and at the extreme, having their children taken away by child protective services. Respondents described how parents without sufficient means would have to constantly worry about how to provide for their child, and that would take a psychological toll. Aaron, age 20 and unemployed, commented on the consequences for parents without sufficient resources, “Stress. That’s what’s going to come up.” Akira, 22 and working as a cashier, also commented that a parent without resources was “bound to break, as simple as that.” Brittnay, 18 and working as a camp counselor, stated that if she had a child at this point in her life she would worry about financial concerns and would constantly ask herself, “Am I going to have enough money?…Am I going to have my own place, am I going to be stable? Am I going to have a car?” Not having sufficient levels of resources would also mean that the parents would likely argue among themselves. Describing what he imagined would happen between two parents without money, Jamal, 21 and unemployed said, “Folks can’t do what they want to do for their baby and all hell breaks loose. This hits the fan and then they want to arguing.” Nearly all respondents echoed the sentiment that having a child without financial prerequisites would bring negative consequences for the parent.

If the parents were not financially set before childbearing, not only the parents would suffer, but the children would also suffer. Respondents described that children raised by financially unstable parents would also be financially unstable themselves and the children would eventually be “out here on the streets doing something crazy” stuck in a cycle of instability that would “carry on” through generations. Respondents were very aware that their current environment was likely detrimental to children, and they saw a direct connection between what they could provide for the child and the child’s likelihood of succeeding in life. As Kadeem, age 21, put it, “you don’t want to impinge your child’s like growth and stuff just because you can’t afford to help him out.” Importantly, providing things for the child meant that the child had a chance to leave a distressed urban environment behind. Davion, who at 18, worked in a fast food restaurant, described how money offers a way for a child to “be

out": "…when you got money and then you have a baby and your baby will be out 'cause you go put them in good school, nice neighborhood, nice clothes." Alesha, 22 and currently not employed, echoed Davion's concerns of the consequences of a parent's finances for the children's future.

> [With] financial [stability], you don't have to worry… You could just do more for your child [if you have money]… They can go to camps. They can go to all kinds of good stuff. They could have little tutors. They could have buddies if they're an only child… But if you don't have the money to do that, in our days, you won't. Your child can just go to school and then come home and do whatever is going on in their environment. You could bring them up better if you've got money. If you don't, they're just going to fall into the same hole [as] all the rest of the[m].

To Alesha, having money was the key to her child's future, and she viewed it as the primary way she could help her child maximize their chances of success, and she, like others, thought children would suffer a great deal if their parents could not provide.

In sum, the same economic prerequisites were seen as important before marriage and childbearing. Making these transitions before these financial goods were attained would have negative consequences for everyone involved.

Meaning and Purpose Associated with Childbearing

Respondents described that childbearing would bring self-actualization in ways consistent with previous work insofar as they articulated that childbearing and rearing was a beautiful and meaningful experience associated with deep feelings of love and companionship. They described how it was a blessing even throughout the difficulties. Kayla, who described abortion above, clearly expressed this sentiment and said:

> It would be a blessing to experience bringing life into the world. … I even want to feel the nausea, I want to feel all of which it brings. The good and the bad…a lot of people be having morning sickness, that's a good thing. It's preparing you for… [when] the kids are having their hard times."

This was a common response and respondents described children as a "special" "blessing" that was in this world for a "reason." They also discussed how a child would be their "pride and joy" and the happiness associated with watching them grow up. They described the sense of purpose that stemmed from "lov[ing] that child so dearly" and to have someone who would always be there to love them. Tiana, 22, clearly articulated this sentiment and said, "You know that you got somebody that love you for you if nobody else love you for nothing. You got one person."

Childbearing was also meaningful because a child was something that was "yours." A child was a person's legacy—"a little piece of you." Akira, who discussed the toll of having a child without financial security, encapsulated this common feeling and stated, "it's like your own little bundle of joy like that they're yours…You know that's your genes, that's your facial expressions, that's your eyes, that's your nose, you know that's a little you… Gods gift to you, something special." Respondents felt that it was important to know that when they passed away their child would carry on their bloodline. Quin, 22 and attending a for-

profit college, was clear and stated, “When we die, we want to leave something behind that’s still is us.”

In addition, many respondents suggested that having a child would encourage parents to “step up their game.” They felt that becoming a parent would have a positive influence on people’s lives by encouraging them to strive for a better life. For instance, Jamar, 22 and worked at a gas station, discussed how a child could push him to pursue a career in carpentry and said, “Like the thing I wanted to do like carpentry…having a child…[would] gone give me the courage to go on and go out there and do that.” Others stressed how a child would make them “stop your bad habits, like smoking and drinking.” Marcus, 18 and a drug-dealer, stated that new parents would try to do better because “they want to do something better with their life. They don’t want to be locked up in jail, then their baby ain’t never seen their father.” Similar to prior research, our respondents believed that becoming a parent would “straighten people out.”

Even though childbearing brought a sense of purpose, and a change in behavior after a birth, this was not enough—our respondents believed that people would feel regret if they had a child without financial resources. Respondents had frameworks that suggested bringing a child into the world without adequate levels of financial stability would bring eventual, and perhaps hidden, feelings of regret and failure. Lynn, currently employed but wanting to be a teacher, described how having a child is meaningful but without money would be regrettable. She said, “You brought another life into this world, something that’s really special and dear to your heart. [But] financially it’s a trial, something really hard…I know you need money…before you have kids…it’s not going to be an easy truth.” Quentin, 18 and a high school graduate, clearly described how childbearing without financial stability would be a “secret” regret and said, “It’d make them happy …but I think they’ll probably regret it on the low, like inside. Like gosh it’s really hard to have a baby. Especially if they ain’t got no job.” In addition to the regret that parents without financial resources would feel, a common belief was that these parents would feel as if they failed. Maeleah, 18 who babysits for money, said, “[They’ll be happy] because they have a child. Somebody to love…[but] they probably feel as though they failed a little, they didn’t complete all their goals before they had a child.”

Respondents not only suggested that childbearing in financially unstable circumstances would be regrettable, they also believed that this was ethically questionable, and reflected badly on a parent’s character. Our respondents maintained that parents needed financial stability before they “even try” to have a child—to do otherwise, was seen as ethically questionable, stupid, and selfish. Many questioned how others could even think that they could care for a child without some semblance of financial stability. For instance, Elijah, 20, asked, “children need clothes, …food, roof over their head. How are you going to do all that when you are not working?” Tim, 21, emphasized this and said, “If you can’t take care of yourself what makes you think you can take care of a child?” Others added how having a child without financial support was “stupid” and Quentin, who described that financially unstable parents would be regretful, said, “get pregnant by a dude ain’t got no job and then he can’t even support your baby. It’s stupid.” Others explicitly stated that having children

without financial security was wrong. Mia, who discussed the expense of children, said, "If you don't have money, you shouldn't be having no kids."

Respondent's frameworks of having children without financial stability also included the idea that this was unacceptable, selfish, and unfair for the child. Sayanna, 19 and unemployed, highlighted how this was unacceptable and said, "it's like they're almost homeless…and they have babies…It's not cool." Sayanna then discussed the common view that having a child in financially unstable circumstances was unfair to the child and said:

> If they're really not [financially] set at all then their kids get taken away most of the time, I know. I mean because you can't provide for yourself, how are you going to provide for another one? And I think that's the right thing to do because a child wasn't asked to be here, so, you know, that's unfair.

Others detailed a distain of having a child without financial security by saying how "crazy" it was that this was "becoming acceptable." They described this as selfish. Brittnay, who expressed worry about childbearing without financial stability, said, "I think it's just a little selfish when you're bringing in another life when you know you all are barely making it in your household."

The belief that parents acted stupidly, unacceptably, and selfishly by not providing for their children was common. Respondents repeatedly articulated that financial stability allowed parents to provide for their children, parents had an obligation to provide for their children, and to not do so was a moral failing. Andre, described above, summarized this viewpoint succinctly by asking, "I feel like if you're not financially stable, like why should you have a kid?"

In sum, consistent with prior research respondents' associated meaning and purpose with childbearing and felt that it would generate positive life changes. Unlike previous research, however, their frameworks included the notion that becoming a parent without financial stability was stupid, selfish, morally unacceptable and likely leads to regret.

Differences by Gender

We analyzed our results by gender, to see if the beliefs reported above differed between men and women. Consistent with past work (Gibson-Davis et al., 2005; Smock et al., 2005), we did not find that gender moderated our specific findings. Both men and women indicated that marriage and childbearing were connected, ascribed financial expectations to both family formation activities, and described the meaning and value of childbearing in a similar manner.

Our findings did not indicate that gender was irrelevant. Men, in particular, were likely to invoke gender norms about their role as the provider, as exemplified by Derrick's statement above when he explicitly invoked gender when describing the financial requirements of fertility ("the criteria [stuff] a man is supposed to have"). We suspect, and know from previous research, that other norms and beliefs around marriage and childbearing are likely to be highly gendered; moreover, the lived experience of having a child divides itself along

gender lines. In our analyses, however, men and women provided similar answers to the questions we posed.

Discussion

Prior qualitative research has found that low-income parents have different expectations and motivations for marriage than they do for childbearing (Edin & Kefalas, 2005; Edin et al., 2004; Gibson-Davis et al., 2005). Low-income, unwed parents reported that marriage should only be undertaken once couples have achieved emotional and financial stability. Childbearing, on the other hand, was not subject to the same expectations, but was undertaken as a means for self-fulfillment. In the larger literature, these qualitative studies have often been cited as evidence as to why poor women have non-marital births (see, for example, Amato & Maynard, 2007; Brand & Davis, 2011; Gibson-Davis, 2009; Graefe & Lichter, 2007). Yet no study to date has examined if these frameworks hold for low-income childless individuals.

Our analysis of the frameworks that our respondents used to describe marriage and childbearing were, in some respects, remarkably consistent with previous work that has focused on parents (Edin & Kefalas, 2005; Edin et al., 2004; Gibson-Davis et al., 2005). Respondents had a deep reverence for marriage and believe that individuals should marry the right person and not rush into marriage. Respondents also had high economic expectations of marriage, and described the bundle of goods that should be in place before transitioning to marriage. Finally, they ascribed high value and meaning to bearing and raising children, and felt that childbearing would bring about positive life changes. Also consistent with past work (Edin & Kefalas, 2005; Edin & Nelson, 2013), we found few gender differences in how BPP respondents described their attitudes towards marriage and fertility.

Nevertheless, other frameworks regarding marriage and childbearing were not as consonant with those reported previously. We investigated if our respondents, like those in previous studies, thought of marriage and childbearing as separate processes. We did not find this to be the case, as respondents believed that marriage and childbearing were part of the same family formation process. We also analyzed if respondents had economic prerequisites for childbearing as well as for marriage, and found that respondents articulated the same bundle of economic goods required for childbearing as for marriage. Finally, we also considered if respondents saw childbearing as a primary source of meaning and life-direction and found that respondents articulated these views but also believed that having children without financial resources would likely produce regret and reflected poorly on one’s moral character.

Our findings that marriage and childbearing were connected, that economic expectations adhere to childbearing, and childbearing without financial stability reflects adversely on parent’s moral character, in many ways contradicts how previous qualitative studies on this topic (Edin and Kefalas 2005; Gibson-Davis et al. 2005; Smock et al. 2005) have been interpreted (Brand & Davis, 2011; Burton & Tucker, 2009; Gibson-Davis, 2009; Hayford, 2009). Our hypothesis as to why our findings differ is that previous studies’ findings represented the frameworks among parents, whose meanings of childbearing were likely

informed by the fact that they had already made the transition to parenthood. Humans are inveterate meaning makers and require consonance between their own understanding of the world and their lived circumstances (Baumeister, 1991; Park, 2010), thus low-income unmarried adults with children must believe that marriage is separate from childbearing, economic resources are largely irrelevant to childbearing, and that childbearing brings a sense of meaning. To maintain otherwise – to believe that childbearing has economic requirements and that without meeting these requirements one acted in an manner that was unacceptable, selfish, and unfair for the child when they themselves have few resources– risks psychological disruption (Proulx & Heine, 2006). It is likely that low-income parents have to revise and reinterpret their own frameworks regarding childbearing in order to take into account their reality as poor unmarried adults with children.

Such revision may be an instance of compensation (Heine et al., 2006; Proulx & Heine, 2006). If the frameworks regarding the necessity of money for childbearing were threatened (e.g., if poor adults found that they were about to be parents) one logical way to respond is by affirming the validity of another, non-threatened framework. Low-income parents may insist on the economic prerequisites of marriage and the meaning and positive changes that having a child can bring about in part because they are reacting to the fact that they are parents who could not achieve financial stability. This hypothesis is not directly tested by this work, but is consistent with research on meaning-making frameworks (Heine et al., 2006; Proulx & Heine, 2006, 2010).

These findings do raise another equally important question: if money is considered necessary for childbearing, then why do many low-income individuals have children but wait to marry? One hypothesis is that BPP respondents have described how fertility decisions ought to be made and our respondents acknowledge that most births “just happen” regardless of economic stability or marital status. Indeed, this lack of agency was also shown from birth control use as many respondents said that they do not always use birth control. Individuals may not feel as if they have much agency in regards to childbearing, but a great deal of agency when deciding if or when to marry. This combined with a negative view of abortion and the lower opportunity costs of non-marital births may lead to many unplanned non-marital births. Another hypothesis is that this sample makes meaning out of their childless state by asserting a strong connection between fertility and economic well-being and by describing parenting without resources as a moral failure. The BPP respondents, motivated to find meaning, have a framework that accords with their present circumstances, which justifies their childlessness as occurring because they do not have money and, given this, childlessness is morally admirable. Both of these hypotheses are speculative, and additional research is warranted.

Another possible explanation as to why our findings contradict previous work is because of differences in the study’s design. In contrast to previous work, we used a different sample and asked different questions. Though we cannot wholly address this concern, we offer two points of evidence that suggests our divergent results are not simply an artifact of study design. First, while it could be the case that our questions elicited these responses, we found similar results when only examining responses to very general open-ended questions, such as ‘Do you know anyone who married? Can you tell me a little bit about their story?’.

Second, our sample - though younger and less racially diverse than samples used in previous work (Edin & Kefalas, 2005; Gibson-Davis et al., 2005; Smock et al., 2005) – discussed marriage in ways that were fully consistent with previous research. In regards to marriage, then, our results converged with previous studies. We take this convergence as suggestive evidence that our findings were not driven solely by the sampling frame of the BPP.

Limitations to our study should be noted. First, we acknowledge that the findings presented here relied on a non-representative sample; however, the BPP explicitly aimed to mirror the non-representative sample(s) used in previous research. Also, as noted by Small (2009), representative sampling is extremely difficult for any study (much less a small N qualitative study) to achieve, nor is it clear that statistical representativeness is necessarily desirable for a qualitative study. Second, more of our respondents were men than women and this could perhaps bias our findings such that our findings are reflective of men's' views more so than women's'. After a detailed analysis of both men and women, however, our substantive findings examined in this paper did not differ by gender. Third, the BPP sample may have been oddly selected, insofar as we may have sampled individuals who would be more likely to marry before having children (and thus their responses would be biased because of their future life trajectories). Given current trends, however, in which more than three-fourths of all Black children are born outside of marriage (Martin et al., 2012), and the concentration of non-marital childbearing among low-income populations (Cherlin, 2010), it is extremely unlikely that our sample of low-income Blacks will have a child within a financially secure marriage.

Even though our study was not longitudinal, and therefore cannot test if individuals modify their frameworks after they have a birth, we feel that it is important to understand the narratives of the understudied group of young low-income childless individuals residing in communities with high rates of non-marital childbearing. No other research has examined this group and our findings are suggestive that the economic-bar of marriage may, indeed, hold for childbearing at least among the young childless low-income individuals we interviewed.

Our research is suggestive, however, that at one point low-income mothers may have connected marriage and childbearing, adhered financial prerequisites to childbearing, and saw childbearing without financial stability as something that is regrettable and reflects negatively on a parent's character. But women may learn from their lived experience, in communities with low opportunity costs to childbearing, negative views of abortion, and inconsistent use of birth control, that marriage prior to childbearing is nearly impossible and waiting may cause one to give up both goals. We speculate that when low-income individuals cannot achieve economic goals due to structural constraints and when pregnancy "just happens", individuals may cognitively disconnect marriage and fertility. Thus, the disconnect between marriage and fertility and the differing financial prerequisites may not be because people have always held these views, but because individuals' frameworks are modified to match their lived experiences. Additional, longitudinal research is needed to test this hypothesis.

Taken together, these findings suggest that childbearing and marriage are seen as part of the same process, that the economic-bar applies to childbearing as well as marriage, and that childbearing without financial resources is seen as wrong, selfish, and unfair for the child. Absent a longitudinal study, we cannot be certain that we have identified true differences in frameworks between parents and non-parents. Nevertheless, we hope that our findings will encourage researchers to take into account the importance of meaning-making frameworks when considering explanations of non-marital childbearing, and to incorporate the life stage of the respondent when explaining the motivations behind childbearing and marriage.

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Table 1

Becoming Parents and Partners Study, Descriptive Statistics

	All	Men	Women
Women	**.38**	**0**	**1**
Age	20.1 (.22)	20.1 (.26)	20.1 (.38)
Education			
Less than high school	.43	.39	.50
High school	.51	.52	.50
Some post-secondary education	.06	.09	.00
Currently employed	.26	.27	.25
Income			
Less than $10,000	.51	.33	.80
$10,000–$19,999	.25	.33	.10
$20,000–$29,999	.11	.18	.00
$30,000 or more	.13	.15	.10
Family background			
Mother had a high school diploma or less	.53	.52	.55
Lived with two married parents as child	.23	.27	.15
Sample size	*69*	*43*	*26*