

**High Hopes But Even Higher Expectations:  
The Retreat From Marriage Among Low-Income Couples**

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This paper examines why low-income, unmarried parents who say they plan to marry at the time their child is born do not follow through on their plans by the time their child is 12-18 months. The data are taken from the Time, Love, Cash, Caring, and Children (TLC3) study, which is a longitudinal, qualitative study of 75 couples who are also participating in the nationally representative Fragile Families and Child Wellbeing Study (FFCWB). We find that some of the discrepancy between parents' expectations and behavior is due to the overstatement of intentions in the Fragile Families baseline interview. Most of the discrepancy, however, is due to the fact that unmarried parents have a long list of financial and emotional prerequisites that must be met in order for them to marry. These prerequisites imply an indeterminate delay in marriage for most of these parents.

**Key words: Marriage, Low-Income, Cohabitation, Parents**

## **High Hopes But Even Higher Expectations: The Retreat From Marriage Among Low-Income Couples**

### **Introduction**

The form of the American family has changed dramatically over the past half century. Marriage rates have slowly but steadily decreased, first-time brides and grooms are getting older, and nearly one-third of children are now born outside of marriage (Goldstein and Kenney 2001; Raley 2000; Ventura and Bachrach 2000). At the same time, norms regarding sex, fertility, and acceptable types of romantic unions have also shifted. Activities once regarded as proper only within the context of marriage – sexual activity, child rearing, and sharing a home – are increasingly acceptable outside of it (Axinn and Thornton 2000; Bumpass, Sweet and Cherlin 1991; Thornton and Young-DeMarco 2001).

Yet these changes do not seem to have diminished the value most people ascribe to marriage. As was true thirty years ago, the majority of Americans still believe that people who marry are happier than people who are not (Axinn and Thornton 2000). Furthermore, almost eight of ten Americans say that being married and having a family is very important to them (Axinn and Thornton 2000; Thornton and Young-DeMarco 2001), and the majority expect to marry eventually (Manning and Smock 2002; Mauldon et al. 2002). Goldstein and Kenney (2001) estimate that these expectations are usually fulfilled, as 90 percent of women born between 1961 and 1965 will wed.

However, these overall patterns obscure a marked difference in marital behavior by ethnicity and social class. Whereas lifetime marriage rates have declined by five percent for U.S. women as a whole, they have declined 25 percent for African-Americans and 30 percent for

women without a high school diploma (Goldstein and Kenney 2001). Furthermore, while most women with a nonmarital birth will eventually marry, African-Americans (who are disproportionately likely to be poor) are 25 percent less likely to do so by the age of 40 than are Caucasians (Graefe and Lichter 2002). Thus, while marriage is still the norm, its prevalence and timing differ significantly by race/ethnicity and class.

This variation in marital behavior by demographic sub-group is puzzling because research has shown that there is strong support for marriage across the socio-demographic spectrum (Brown 2000; Bulcroft and Bulcroft 1993; Mauldon et al. 2002; Tucker 2000). Indeed, data from a large national study of unwed new parents, the Fragile Families and Child Wellbeing Study, confirm this pro-marriage ethos. Of the 3,700 unmarried couples surveyed – 85 percent of whom were non-Hispanic white and only 30 percent with incomes greater than 200 percent of the poverty line – more than eight in ten report a romantic relationship with each other, and slightly less than half are cohabitating (McLanahan et al. 2003). Furthermore, the vast majority of romantically involved mothers (85 percent) and fathers (89 percent) reported that they had plans to marry one another, and more than 70 percent of mothers and 77 percent of fathers reported that their chances of marriage to each other were “good” or “almost certain” (Waller and McLanahan 2004). Yet despite the high value these unmarried couples place on marriage and their intentions to marry each other, only a small proportion of unmarried parents follow through on their marriage plans. Only 15 percent of cohabitating couples have married by the child’s first birthday, while 21 percent have ended their romantic relationship (Carlson, McLanahan and England forthcoming). Furthermore, preliminary data from further waves of the survey suggest that if couples are to marry each other at all, most do so in that first year.

To better understand the mismatch between the marital expectations and behavior of couples in the Fragile Families Study, we use qualitative data from the Time, Love, Cash, Caring and Children (TLC3) study, an imbedded, longitudinal study of a subset of Fragile Family couples. We utilize these data to explore the veracity of two plausible explanations for the gap between expectations and behavior: (1) measurement error arising from either social desirability bias or the timing of the Fragile Families baseline survey, and (2) the special economic and relational barriers these couples face as they attempt the transition to marriage. We extend previous work done on the transition to marriage by offering rich qualitative data from both men and women, and by comparing participant responses across two data sources: the Fragile Families core survey and the qualitative TLC3 study.

### **The Connection between Expectations and Behavior**

Despite the aforementioned differences in marital behavior by race/ethnicity and education, support for marriage is still very much in evidence among all of these groups (Bumpass et al. 1991; Raley 2000). Research indicates very few significant racial or class differences in attitudes regarding the importance of marriage or expectations of marriage (Brown 2000; Bulcroft and Bulcroft 1993; Mauldon et al. 2002). For example, Tucker (2000) in her nationwide survey of 2000 unmarried adults, found no significant differences between whites, blacks, and Hispanics on expectations for marriage or views regarding the importance of eventually marrying. Likewise, data from the National Survey of Family Growth shows that 70 percent of welfare recipients – a population with average incomes well below the poverty threshold – still say they expect to marry. Qualitative data also indicates that support for marriage as an institution remains high among low income and minority women, although many

voice serious doubts about the marriageability of their current romantic partners (Edin 2000; Furstenberg 2001).

Furthermore, both theory and empirical research suggest that marital attitudes and expectations are predictors of marriage behavior. The theory of planned behavior (Ajzen 1991) posits that the best predictor of future action is the intentions and expectations regarding that action. Although not designed to explain marriage decisions per se, this theory has been applied to marital behavior (Axinn and Thornton 2000; Manning and Smock 2002; McGinnis 2003; Tucker 2000) and the empirical research has generally supported the hypothesis (Clarkberg, Stoltzenberg and Waite 1995; McGinnis 2003; Tucker 2000). Brown (2000), for example, found that among cohabiting couples, marital expectations were more important than the level of couple disagreement or conflict resolution skills in predicting transitions to marriage. Likewise, several analyses using the Fragile Families core survey have shown that pro-marriage beliefs and high marital expectations significantly increase the odds of marriage (Osborne 2003). These effects are net of numerous demographic, economic, and relationship quality variables, including race/ethnicity, education, and employment.

Given the important theoretical and empirical links between attitudes, expectations, and marital behavior, the gap between marital intentions and marital behavior among new unmarried parents in the Fragile Families Study is a puzzle. The first explanation we consider – measurement error – might be manifested in two different ways. First, the high social desirability of marriage in the culture at large and the large number of Americans who still agree that children are better off if raised by married parents [Sayer et al. (2004) show that the least educated are actually the most likely to hold to this value], may mean that new unmarried parents feel pressure to overstate their intentions of marriage to survey researchers. They might say they

want to marry their child's other parent only because they believe it is the "right" answer.

Second, parents' responses may be affected by the timing of the baseline survey, which occurred just hours after their child's birth. Given the emotional nature of the birth event, new parents may have expressed unrealistic optimism about the future of their relationship, and may have thus overstated their "true" intention to marry. If this is correct, measuring marital expectations just after the birth might be capturing a sentiment among new parents that might not accurately represent the more stable patterns of beliefs and expectations they typically hold.

The second explanation we explore for why new unmarried parents don't tend to act on their stated intentions to marry is that they may face special economic and social barriers to marriage. It is well documented that marriage decisions are, in part, a product of current economic and social conditions, and numerous theories have been put forth to explain how shifts in America's economic and social landscape might have resulted in decreases in marriage rates (Ellwood and Jencks 2001; Fein et al. 2003; Oppenheimer 2003; Seltzer 2000).

One of the more prominent theories in this vein is that increases in female earnings over time have undermined women's incentive to marry, as their wages relative to men's have made marriage less economically necessary (Becker 1981; England and Farkas 1986). A similar argument cites the increase in government benefits available to unmarried mothers in the 1960's and 70's which made them more independent and increased the costs of marriage (Moffitt 1992, 2000; Murray 1984). An alternative, yet related, hypothesis is that falling wages and rising incarceration rates for unskilled inner-city men have led to a decline in the number of "marriageable" men, particularly within minority communities (Darity and Myers 1995; Wilson 1987; Wilson and Neckerman 1986). Yet another line of argument is that the large cultural changes of the 1960s and 1970s have led to a higher culture-wide standard for marriage, that

minority and low-income populations are hard-pressed to meet (Edin and Kefalas in press). Insofar as any of these factors present barriers to marriage for new unmarried parents, who are disproportionately poor and minority, then couples may be less likely to follow through on their marriage plans.

### **Data and Methods**

Our data are taken from the Time, Love, Cash, Care, and 2 Children Study (TLC3), which collected in-depth qualitative interviews with a sub-sample of respondents who were already participating in the Fragile Families and Child Well-being Study. The Fragile Family survey sampled 4,898 new parents (roughly three quarters of whom are unmarried) in 75 hospitals in twenty large cities (15 states) throughout the U.S, interviewing each parent just after the child's birth and at approximately one, three, and five years of age.<sup>1</sup> The TLC3 study conducted multiple, in-depth qualitative interviews with 75 of these couples when their child was approximately 2, 14, 26, and 50 months of age. The data we use here are from the baseline wave of TLC3.

The TLC3 sample was initially recruited in May, 2000 (along with the Fragile Families sample in these cities), and consists of 25 couples each in Milwaukee, New York, and Chicago. The sample was restricted to parents who were either married or still romantically involved—about 87 percent of the larger Fragile Families sample – and who had household incomes under \$60,000—about 83 percent of those in Fragile Families.<sup>2</sup> These sampling restrictions mean that only 70 percent of the larger Fragile Families sample was eligible for inclusion in TLC3. After the baseline quantitative survey was completed, we approached a stratified random sample of parents who met the above criteria and asked if they would like to participate in an additional set

of in-depth interviews. Of those invited to participate, 83 percent agreed, with a final sample size of 75 couples. Like the larger survey, the resulting TLC3 sample is mostly unmarried parents, but includes some married couples as well. In this paper, we use data from the 49 recruited couples who were unmarried at the time of the baby's birth.

In each data collection wave, the 98 TLC3 parents are interviewed twice – once as a couple and once by themselves. The in-depth, semi-structured interviews covered such topics as parents' family background and relationship history, the state of the couple's relationship at present, the events that led up to the conception and the degree to which it was planned, the nature of the relationship during pregnancy, who does what around the house and for the child, who pays for what in terms of the household expenses and the expenses related to the child, beliefs about parenting, motherhood and fatherhood, employment and earnings, beliefs about cohabitation and marriage, marriage plans, and knowledge and use of the child support enforcement system and public assistance programs. The data presented here are drawn from the portion of the baseline interviews that explored the history and current state of the couple's relationship, including any discussions of marriage views and plans before, during, or after the pregnancy and birth. In this part of the interview, respondents described in detail their current thinking about whether and when they might marry, the meanings they ascribed to marriage, any perceived barriers to marriage, and parents' beliefs about the changes a marital tie might bring to the relationship. These questions were asked of the couple when they were interviewed together, and of each parent when interviewed alone. Therefore, we use data from both the individual and couple interviews in this paper.

Given that TLC3 couples were selected randomly,<sup>3</sup> they should be representative of unmarried couples in the larger Fragile Families survey sample that met the other TLC3 criterion

(e.g., romantically involved, household income less than \$60,000).<sup>4</sup> We call these couples the “TLC3-eligible” sample, and their descriptive statistics, along with those for the TLC3 qualitative and full Fragile Families sample, are presented in Table 1. The table has three columns: the first column reports information for all unmarried couples in the quantitative survey, the second column describes the “TLC3-eligible” couples, and the third column contains the TLC3 couples.<sup>5</sup>

<< Table 1 about here >>

The results indicate that the unmarried “TLC3 eligible” sample (n=2,471) is, in most respects, quite similar to the qualitative TLC3 sample. Both groups have average household incomes that are less than 140 percent of the poverty line, and nearly half received some type of public assistance in the year prior to the baseline Fragile Families survey. The major differences between the groups are that the TLC3 group has more cohabitating couples, more Hispanic couples, no Asians or representatives of other smaller ethnic groups such as Native Americans, and reports slightly higher annual household incomes.

Our qualitative analysis is based on verbatim transcripts of interviews that were electronically coded using standard qualitative coding techniques (Becker 1997; Corbin and Strauss 1990; Maxwell 1996). Coding consists of sorting text drawn from transcripts and field notes into topics.<sup>6</sup> The electronic file is organized much like a quantitative data file, in a case-by-variable format. However, where survey data have a single number or alphanumeric code in each case-by-variable cell, most topical “fields” for the qualitative database contain blocks of text relevant to a particular topic. For this paper, our analyses focus on portions of the transcripts that relate to couples’ relationship histories, their marriage plans, and ideas about marriage, cohabitation, and the partner relationship more generally.

We used narrative analysis techniques to analyze these portions of text for emergent themes (Franzosi 1998). Qualitative analysis identifies, through a close reading and textual comparison, common views or patterns of behavior related to the construct of interest. Inductive identification of typologies is the hallmark of qualitative research (Becker 1997; Corbin and Strauss 1990). These typologies are then used to generate hypotheses about causal forces involved in a particular outcome (Denzin and Lincoln 2000; Maxwell 1996).<sup>7</sup>

## **Results**

As indicated above, the majority of the unmarried, but romantically involved, couples in the Fragile Families core survey reported that they planned to marry one another when they were interviewed shortly after birth. When restricted to the 2,471 unmarried couples who met the other sampling criterion of the TLC3 project (the “TLC3-eligible” sample), 86 percent of cohabitating mothers and 91 percent of cohabitating fathers reported having plans of marriage.<sup>8</sup> In 71 percent of these cases, both the mother and the father agreed that they have plans for marriage. In 9 percent of cases, both mother and father agreed that they have no plans for marriage, and 20 percent of couples disagree about their marital plans.

How can we account for the gap between these new parents’ expectations and their behavior? What is responsible for their failure to act on their plans?<sup>9</sup> To answer this question, we examine two possible explanations for why couples are not marrying: measurement error due to social desirability bias, exacerbated by the timing of the baseline quantitative interview, and the possibility that these couples face serious economic and cultural barriers to marriage.

### Measurement error

Skeptics often charge that survey responses to “sensitive” subject matter may be skewed by social desirability bias. This criticism seems especially apt for the Fragile Families survey, where unwed parents are asked to answer questions just hours after their child is born. The logic behind the Fragile Families Study sampling design was compelling—nearly eight in ten unmarried fathers visit the mother and the child in the hospital and have proven willing to take part in the survey there, leading to an unprecedented response rate among the unmarried new fathers. Nevertheless, some have criticized the design because they assume the social desirability bias may be higher when the mothers and fathers are surveyed so soon after the birth. Although the stigma associated with non-marital child bearing has declined markedly during the past few decades, some unmarried parents may still feel embarrassed when asked by a stranger just after a birth whether they plan to marry the mother or father of their child. In addition to social desirability bias, it is also possible that these very new parents may be fooling themselves. The birth of a child is a very special event and new parents’ responses may be affected by the momentous nature of the experience. Thus, their responses may not adequately represent the more stable pattern of beliefs and expectations they typically hold.

The design of the TLC3 project allows us to address both of these measurement issues. First, the semi-structured nature of the in-depth qualitative interview itself, each of which is typically two to three hours in duration (each parent thus spends at least four to six hours with the qualitative interviewer in each wave) allows interviewers and respondents to establish rapport that may lessen social desirability bias. Second, the TLC3 interviews were conducted two to three months after the child is born, when the parents’ stated expectations are less influenced by the euphoria of the birth, and tempered by the day-to-day reality of rearing an infant.

To analyze the extent of measurement error, we looked for differences in how our respondents characterized their marriage plans during the quantitative Fragile Family survey and during our in-depth TLC3 qualitative interviews. Consistent with the larger “TLC3-eligible” quantitative sample, the majority of TLC3 respondents (75 percent of mothers, 87 percent of fathers) told survey researchers there was a good or certain chance that they would marry their partner.

In the TLC3 interviews fielded several months later, we also found a strong desire to marry among both mothers and fathers. When asked detailed questions about their relationship prior to the pregnancy and the birth, we learned that all of our couples had at least discussed marriage, either before the conception or during the pregnancy, and for many, the detailed recounting of multiple marital conversations suggested the topic was well-traveled territory.

Despite the high level of marital optimism, we did find evidence that some respondents may have misreported their expectations in the Fragile Families core survey. There were eleven instances in which the responses in the in-depth interviews were at odds with the responses in the qualitative interviews. In ten of these eleven cases, the respondent in question showed more optimism about marriage in the Fragile Families core survey than in the TLC3 interviews. Although a small number, these ten cases indicate that among the TLC3 couples who said they were likely to marry, roughly 25 percent contained at least one partner who gave inconsistent answers in the two interviews.

For example, Emarus, a 25-year-old unemployed African-American father of four living in Milwaukee, reported on the Fragile Family survey that there was a good or certain chance he would marry the mother of his youngest child. During the TLC3 interview, we asked Emarus a similar question. Emarus replied “I don’t know what makes people get married.... No, that’s

nowhere near on my mind, getting married.” Furthermore, he says that he cannot imagine getting married until he is at least in his mid-30s. He sums up his views by claiming he has no desire for marriage at present, and that he believes he “may be this way all of my life.”

Likewise, Tyrone, an African-American 19-year-old father of two who lives in Milwaukee and works as a janitor, reported on the Fragile Families core survey that there was a very good chance he would marry the 20-year-old African-American mother of one of his children, Breanna. However, when we asked Tyrone during the TLC3 interview if he thinks they will marry, he responds, “No, that’s OK, I don’t want to get married with her. I mean, at first, when we first got together, I was thinking about, you know, marrying her. But now I’m just cool with everybody just friends.” What Tyrone does not reveal, but Breanna does during our individual interview with her, was that their relationship had ended before Breanna had even given birth. During the pregnancy, she discovered that Tyrone had not been faithful to her and had fathered another child. Breanna also notes that Tyrone still wanted to be involved with her romantically, which could account for his optimism on the quantitative survey.

One last example comes from Risa, the 18-year-old Puerto Rican partner of 22-year-old Miguel, who had responded affirmatively in the Fragile Families core survey about her plans to marry Miguel. Although she is able to describe a number of conversations about marriage that they’d had during the pregnancy, by the time we interviewed her for the TLC3 study, she has concluded that she is not ready to marry him. She is worrying about his reoccurring drug habit, and is still hurt that he’d abandoned her for a long time during the pregnancy. She tells us, “With all that I have been through and I still haven’t found the perfect guy that I want. So I still don’t think about getting married.” Miguel’s abandonment of her during pregnancy and his ongoing addiction has caused her a lot of pain, and she doesn’t “want to be hurt any more.”

Although speculative, it is possible that the birth of their second child together seems to have temporarily elevated her optimism for marriage at the time of the Fragile Families core survey.

Given the anti-marriage sentiments exhibited by respondents whose answers in the two studies are contradictory, it is quite plausible that there is some measurement error in the Fragile Family survey responses. It is, of course, also possible that some of the discrepancy between the two rounds of data collection merely reflect the fact that parents had changed their minds about marriage in the two to three months between the survey and the in-depth qualitative study. However, none of our respondents indicated that they had changed their minds about marriage because of the baby's arrival. Given this, we suspect that up to 25 percent of the gap between the expectations and behavior of unmarried parents may be due to measurement error.

### Obstacles to Marriage

The second explanation for why few unmarried new parents act on their marriage plans is that they face significant barriers to marriage. Both parents may desire to marry, but those desires may be thwarted by economic or relational problems. These most commonly take the form of concerns about the financial viability of the couple, the level of trust and commitment required for marriage, and the fear of divorce.

*Financial Concerns* In the subsection that follows, it is imperative for the reader to remember that the vast majority of the couples in our qualitative study (77 percent) are already cohabiting when we interview them shortly after the birth. Theoretically, then, they could just as easily afford to live together as a married couple than as cohabiters. Furthermore, even though 45 percent of respondents received public assistance in the year prior to the interview, only one couple made any mention of public assistance as a disincentive to marriage. Similarly, none

believe that in-kind or cash assistance currently provided them by family or friends would be withdrawn if they were to marry each other.

Nevertheless, the overwhelming majority of the couples in the TLC3 study said they needed to “get our money together,” “get it together financially” or something similar before they could get married. Consider the following exchange, taken from an interview of an 18-year-old couple living in Milwaukee. Maureen, Caucasian, and Tony, Hispanic, have just become parents for the first time, and they are commenting on when marriage might be possible:

*Maureen:* Once we get a job. Once we both have jobs [we’ll get married]. And like, I’m waiting on his insurance [and] to get free daycare [from my welfare caseworker], and then if I decide to put him in daycare, then I can get a job and work. And I still have to finish school. So once I finish school and get a job and everything, and he’s working...

*Tony:* Yeah. And I want her to finish school [before we get married], ‘cause I didn’t finish school.

Like Tony and Maureen, most couples have an extensive list of goals that relate to finances that they insist they must meet before they can marry. His job will mean immediate earnings, his insurance and her daycare voucher will save money, and her schooling will eventually bring additional wages. Since they don’t know when each of these goals will be met, they feel they can’t yet set a date for the wedding.

When we looked carefully at all of the couples that name finances as a barrier to marriage, we were able to sort their responses into three general categories. The first is financial responsibility, or the couple’s ability to use their existing funds wisely. The second is the acquisition of assets, which represent the couple’s ability to work together toward long-term financial goals. The third is the accumulation of enough savings to put on a “big” or “formal” wedding rather than the cheaper option of getting married at the county court house before the justice of the peace.

Financial solvency is a critical prerequisite to marriage for nearly all couples. Richard, a 28-year-old African American father of four, has just had his first child with Noreen, 21. Richard works full-time managing a fast-food restaurant, but also works two other jobs as a caterer and construction worker. Despite his more than full-time employment, Richard says that he “is constantly trying to do stuff to bring money in” and feels that lack of economic security is a major reason why they are not married. As he explained it: “We need to be financially secure [before we can marry]. We need to be able to support ourselves, you know.” Another example comes from a white couple in their early 20’s living in Milwaukee, Mikey and Shannon, who have just had their first child together. Mikey had been working sporadically at various activities until he landed a job working second shift in customer service at a local bank. He says that he has to prove that he is fiscally ready to handle marriage: “We want to make sure that I’m more financially responsible. I mean, we’ll definitely get married, but before we make that huge of a commitment, she wants to make sure I’m financially responsible, and that’s about it, really.” Finally, the following quote comes from an African-American, 24-year-old mother named Crystal, who says her 22-year-old partner, Robert, will have to start making consistent financial contributions to the household before she will marry him. She also wants him to prove himself by landing two stable jobs rather than the unreliable, part-time job he has as an eviction officer. Until he has demonstrated his ability to behave in a way she deems responsible over a years’ time, she claims she won’t respect him enough to marry him.

*Crystal:* I don’t want to take the chance of getting married and it be the same way.... We can get married eventually, but not now.....

*Interviewer:* You feel like you know what it’s going to take to feel like you’re confident [to be married]?

*Crystal:* Two stable jobs. Respect. Help. Helping around the house. Helping financially. Everything that I say he WON’T do. If he did that, then it’d make it seem a lot better to me.

A second financial obstacle couples commonly mentioned was the need to accumulate a substantial number of assets before they married, assets that demonstrate the couples' ability to engage in long term financial planning together. At the most basic level, this concern is expressed in couples' reluctance to consider marriage while still living "paycheck to paycheck." As Renee, a 21-year-old African-American mother of eight tells us, "Well, anybody that's getting married would want their financial situation to be straight. You don't want to get married and then you got all these bills piled up. And the bill collector's coming in for repossession." Renee's baby's father, 23-year-old Alazar, has not been able to maintain steady employment, and the couple has had to move in with family members in a Chicago housing project.

Several couples say that marriage requires having financial "back up," or assets in the form of savings. Ryan, a 23-year-old African-American father who works two jobs explains, "[Marriage means] not living from check to check. And...always having a backup would be nice. I have a backup now, but it isn't that much." Pablo, a 29 year-old Puerto Rican man, would like to marry his 22-year-old partner Ramona, who is the mother of five of his six children. However, both of them were unemployed, and he was quite explicit about why the couple wasn't ready for marriage: "If I had money put away in the bank [then we could marry]. Maybe some credit too, you know. Then I could say, I have to make her happy, and my kids happy. But right now, I can't."

Most couples want more than some surplus income or savings. They want to demonstrate they have made considerable progress toward bettering their socio-economic standing. This middle-class ethos is expressed most explicitly by Angela, the African-American 20-year-old partner of Charles who said:

*Interviewer:* What do think the ideal marriage should be like?

*Angela:* House, yard, a hunter dog, a fence, a car, two bank accounts. A washer-dryer. Just normal stuff that everybody has.

*Interviewer:* What about [the couple]? How would mom and dad get along?

*Angela:* [It'd be] the same relationship...It's like, if we had the other stuff, we wouldn't be frustrated. There wouldn't be no arguing, because I would have money to spend if I want to go somewhere, and he would have money for what he want to do.

To Angela, marriage ought to signify that a couple has risen above base financial concern. Furthermore, release from financial worry is also an indication that the relationship is of the appropriate quality and perhaps suitable for marriage. Worry over money leads to a level of tension and strife, she believes, which should not be present within marriage. Angela is not alone in wanting a "house, yard," and other accoutrements of the American dream. Most couples believe securing a mortgage on a modest home is a prerequisite for marriage. One Puerto Rican couple, 19-year-old Julia and 22-year-old Ricardo, parents of one child who get by on Ricardo's earnings from his low-level construction job and her job packing vegetables explains:

*Ricardo:* Yeah, we're going to get married, but you know, we gotta do some things first... I want to have everything established [like] get our own home.

*Julia:* Yeah. [A] single house, not a double, with a BIG YARD and a garage, so we can put both our cars in.

*Ricardo:* Yeah, we want to have everything. EVERYTHING. Like all our...

*Julia:* Our jobs and have money, my BANK ACCOUNT money that I could just grab and "Oh, I'm gonna go buy the baby THIS!"

A white father living in Chicago, Vance, age twenty-three, whose shaky financial situation, in his view, led to the failure of his prior marriage, also says that landing a home mortgage is an important precursor to re-marrying. This father of three, who had worked as a courier but was laid off two months before his son was born and is currently looking for work, said:

So I want to be financially stable first. Once I accomplish having a lot of money and being able to afford paying a mortgage and I get to that point in life, then I think I'll look towards marriage again.

Even couples living in New York City, perhaps the most expensive housing market in the nation, believe they would need to put a down payment on a house before they could marry, even if this meant a move to a far-distant suburb. Raul, a Puerto Rican father of two who works for both the Transit Authority and as a line cook, is 24 years old, and has just had his first child with 20-year-old Liliana. Raul is very clear about the goal behind his work effort; he feels they need more money before they can get married:

I want us to have money in the bank first, you know, I want to be secure. I don't want to get married and be like we have no money or nothing. Like if I get married, I don't want to live here. I want to get my little house in Long Island, you know, white-picket fence, and two car garage, me hitting the garbage cans when I pull up in the driveway. You know, stuff like, stuff like you see on TV. I know it won't be that way, but that's what I would like to have.

Finally, beyond financial stability and the accumulation of assets, most couples say they want to display their class respectability, as well as the seriousness with which they take the marital commitment, in a public way by hosting a large wedding (or “the show” as one mother termed it). Although all are aware it is possible to get married cheaply and on relatively short notice before a justice of the peace at City Hall, the majority of couples want to wait until they can save for a somewhat more elaborate and respectable affair, including formal wear, a cake, and a catered meal.

Since in every case we observed, the couple themselves expects to have to pay for the wedding, getting married requires a good deal of prior financial planning. Charlotte, a 19-year-old African-American mother of one, says her own mother pressured her and her baby's father to marry at City Hall. Juan, her 20-year-old Puerto Rican boyfriend who works as a chemical technician, agreed to go along with this plan. However, Charlotte tells us she refused, saying she wants to wait and have a “big fantasy” wedding. Vance, the father quoted above who insisted on

a home mortgage as a precondition for marriage, also says that saving for a wedding ceremony is important:

I told myself that, before I made that move again, I was going to be financially stable, so I think I want to get that done first, before I make that move. Because when I do it again, I want to have a very nice wedding and a big wedding, and that takes a lot of planning. And a lot of money.

Though these expectations may seem impractical to some readers, we believe that they reflect the idea among low-income parents that getting married signals that the couple has “arrived” in a financial sense. Perhaps our best evidence for this belief comes from an African American couple who actually did marry before these preconditions were met, 27-year-old Alisha and 25-year-old Bevaun. However, at the time of their marriage, several months before the baby’s birth, even though he was working two jobs and she had steady employment at a factory, they were still “broke” and living doubled up with relatives. They therefore felt they had to keep their marriage a secret—even from immediate family and close friends—until they could get some money and move out on their own, even if only to an apartment. They feared the social censure they might endure if they publicly announced their “poor but happy” marriage beforehand.<sup>10</sup> As Bevaun explains:

Marriage was, marriage was funny. It was funny only because we went to City Hall. We didn’t tell anybody for a long time. Only because of our – it was important to me to just have everything together until – when we... You know, you know, how do I look telling everybody I’m married, but I’m, I’m broke? Or I’m married and I don’t have no place?”

*Relationship Concerns* Another obstacle to marriage lies in the relational domain. Even a few months after they have had a shared child, most couples say they are still undecided as to whether they were ready for marriage. The primary requirement couples hold is that both partners need to have resolved any remaining doubts about whether they themselves are ready

for marriage, about their partner's readiness, and the suitability of marriage within the context of their relationship to one another.

Underlying couples' concerns about their readiness for marriage is a sense that marriage is the "ultimate" relationship, as one respondent puts it. That is, in part, why the criteria for marriage are so high. Montel, a 22-year-old African-American father who just had his first child and works the second shift in food preparation at a restaurant, describes marriage this way: "Well, you know, of course, it's as close to perfect as you can get." Risa, the Puerto Rican respondent described above whose hesitation about marriage stems from her concern over her partner's reoccurring drug addiction, believes that it is time to get married "when you see that a guy gives you the whole world in your hand." Oliver, who has cold feet when it comes to marriage, tells us that couples should get along "100%" of the time in order to be married.

Shandra, Montel's partner, is 20 years old, African-American, and was recently laid off from her job at a laundry. She explains that a couple ought not to decide to marry "unless they really want to do it—they both want to do it—and no doubts can change their minds.... They got to mean this is for life. And that's how they got to think about it." Renee, quoted above, cautions, "Just make sure that you're ready to, to take on this husband and you got think you're going to be together for the REST OF YOUR LIFE." The seriousness with which Shandra and Renee seem to take the marital bond is not at all uncommon among others in the sample – both mothers and fathers repeatedly articulate that marriage is a very serious step, and requires a great deal of careful contemplation.

Because the marriage commitment is taken so seriously, both mothers and fathers believe it is essential to acquire as much knowledge about their partner as possible beforehand. Couples typically believe this information must be gleaned from observation, not merely shared verbally,

so this generally means waiting until they have known each other for several years. Most were together for less than a year before they conceived their first child together, thus most relationships are still young at the time of the birth.

Furthermore, the large majority of couples insist that a good deal of this information-gathering period should be spent in the context of cohabitation, where the couples' compatibility for day-to-day living can be directly observed by both parties. Todd, a 34-year-old Puerto Rican father of one who works as bus driver, explains,

You really get to know somebody's attitude and personality, good traits, and bad traits, when you move in with them. And it's better to move in and learn if you can live with these people, you know. I mean, how many of these people just go out and get married [without living together] and don't even know their partner? Then all of sudden they're cramped into one house.

Although respondents offer a range of opinions about how long a couple should cohabitate before they will be ready for marriage, most believe the period ought to be at least one or two years. Alazar, the 23-year-old African-American partner of Renee, initially tells us that couples should live together for two years, but then revises his estimate to three:

Cuz I think those three years, every scenario, every situation, should have came up. All bad habits should have been exposed... Then you're about to know what that person is really about. Despite the fact of what they tell you, what you see, what you've heard, and what they've shown you. You see for yourself, a lot of things.

21-year-old Jatori and 20-year-old Willie, both African American, make ends meet via his job at a nursing home. They already have two children together. Yet Jatori feels they haven't weathered enough "storms" together to be sure the relationship will last. She hopes that moving in together will help them "learn more."

I want to live together first, most definitely, to see how that is. Because we're going to see each other on a daily basis. We DO see each other on a daily basis now, but we really don't see each other on a daily basis. I want to live with each other. I want to... 'cause we really haven't BEEN through anything yet. We have, but... I mean, two kids, but I'm talking about stuff that we have to get over,

you know. Like we're going through something now in my family, and he's here. You know what I'm saying? And this is something that's going towards me wanting to marry him. You know, he has to support me while I'm going through this, and I want to be able to support him with his family. I just want to learn more about him, you know.

Almost all of these couples believe that marriage is more than a temporary contract that can be renegotiated later on. Rather, most strongly assert that marriage ought to be forever; that no matter what happens, a marital relationship ought to endure. Andre, a 22-year-old African-American father of two who has an off-the-books job as a carpet installer, speaks passionately about this point. He believes that the only way to be absolutely sure one was ready to marry someone is to assess one's own willingness to stay with their partner for better or worse.

So we got to know for sure if we want to do this. If we ain't... ain't nobody gonna get no second thoughts. Cause if you have second thoughts, like they say, if you have doubts, you shouldn't get married, you know...you got to really KNOW, man. You gotta really know your heart. If she get hit by a bus, you gotta love her still. Or if she was crippled from the junk. If you can look at your spouse and say, "if she was crippled when I met her, I STILL would've been with her", then that's a good way to go.

Not surprisingly, many couples find this level of commitment daunting. As a result, respondents say they need to "try out" the relationship within the context of cohabitation to make sure it is "right"; several sum up their views about marriage by saying they want "guarantees" that the relationship will last before they are willing to marry.

Like Jatori and Willie, quoted above, even couples who have several children together and who have been living together for a number of years still commonly worry about whether their relationship will last, and they say they won't marry until these doubts are resolved. Leroy, a 34-year-old African-American father of six, who has been with his 32-year-old partner Chantika for several years and shares two children with her, tells us,

But we just have to set a date and be certain that I'm spending the rest of my life with her, and she want to spend the rest of her life with me. Make sure that's

first. Not just because we got the sons together, but make sure we really love each other and that's who we want to be with for the rest of our lives.

*Divorce* Hand-in-hand with the belief that marriage is forever is the belief that divorce ought not to be an option within marriage. In fact, the fear of divorce often is the primary obstacle couples point to when they discuss the difficulties they face in bringing their marital plans to fruition. Trina, the 35-year-old partner of Henry, is deeply committed to him, but does not want to marry him out of the fear of divorce. She estimates that the divorce rate is 90%, although upon further reflection, she revises her estimate downward to 70%. Twenty-year-old Shakena, the African-American partner of Emarus, says she learned in her Sociology class that marriages never work, and so she sees no point in marrying if divorce is inevitable. We asked if she knows couples who have gotten divorced, and she replies, "No, except my mother and my grandmother." Although no other couples come readily to her mind, one might speculate that the divorces of her mother and grandmother have reinforced the messages she received in school.

The connection between the importance of trying out a relationship by cohabiting and the fear of divorce is made explicitly by Risa, the respondent mentioned above who has serious reservations about marrying her partner Miguel. She explains that she can't rush into marriage for the following reasons:

Because what if you got married after a year, and two years later you're divorcing because you don't know how to handle your problems, because you never tried it in the beginning [by living together], and now you're married and you're stuck and now you're mad at each other because you have to pay for divorce papers.

Treyvon, 29, an African-American father of two who is employed by the Chicago Transit Authority, indicates that fear of divorce is also why he is not married to his 27-year-old partner Lakeeta, who has just had the couple's only child.

That's why I'm not married now. Because I want to make sure that once I do this, it's no more. I don't want to get married again, or go through a divorce or nothing

like that. Anything like that. So I want to make sure that, you know, that it's, it's the right decision, 'cause its going to affect my life. You know, the rest of my life.

Treyvon's convictions were echoed by Raul, the Puerto Rican father quoted earlier who wants to amass significant savings before marriage. He reflects, "Marriage is a big step, even having a child is a big step, but if you get married, I don't want to be one of those couples that gets married and three years later gets a divorce."

Marriage is viewed as sacred by nearly all of the couples we interviewed, regardless of religious background or current religious belief or practice, and divorce violates that sanctity. Repeatedly, mothers and fathers insist they do not "believe" in divorce, and express a strong moral conviction that it should be avoided if at all possible. Willie, the African-American who lives with his partner Jatori and works at a nursing home, is very clear on this point. He says, "Because I feel, once I'm married, I'm not getting no divorce." Renee, who was forced to move in with relatives due to her partner, Alazar's, unemployment, comments, "My whole idea about it is, if we get married, we going to have [to] be serious about it, 'cause I don't believe in divorce. And I can't get divorced." Mikey, the white father who had just obtained steady employment at a bank, adds, "I don't want to get a divorce. I don't want to ever get a divorce. I don't believe in it."

In sum, at the heart of marital hesitancy is a deep respect for the institution of marriage; couples note that getting married ought to be a serious and irrevocable decision. Alejandro, a 31-year-old Puerto Rican father of three with a job in building maintenance, and whose partner Dalisia, 29 and working in check processing, tells us:

You know, because most people look at it and say, 'yo, its just a piece of paper.' Which, in reality, it is a piece of paper, but it's a lot more than a piece of paper. It's trust, it's honesty, it's being there from when you're sick or you're dying. It's a lot. It's not something you just waltz into a church [and say], 'Hey, yeah, we're married!'

In short, most couples we spoke to thought that subjecting the relationship to the test of time, and better yet, to “try it out” within the context of cohabitation, was the only way to generate a guarantee that if they did get married, the marriage would last. And a lasting marriage, one free from the threat of divorce, was the only kind of marriage most were interested in.

## **Conclusion**

In this paper we use a set of qualitative interviews, embedded within a larger quantitative survey, to examine what unmarried parents say about their plans and expectations for marriage and to determine why they have not married by the time their child is one year old. We use this qualitative data to shed light on an apparent contradiction that arises from the quantitative data: why parents who say they plan to marry fail to follow through on their plans.

We examine two possible explanations for the gap between expectations and behavior: measurement error and perceived barriers to marriage. Our analyses indicate that both play a significant role – measurement error because couples are likely to be overly optimistic about their relationships future, and perceived barriers to marriage because all couples articulated a number of financial and emotional marriage prerequisites. With respect to measurement error, we found that in about 25 percent of the couples, there was a clear discrepancy between the quantitative and qualitative responses of at least one member of the couple.

In regards to marriage barriers, our findings both complement and challenge previous hypotheses. Consistent with the work of Wilson and others, our data support the idea that a man must be a good breadwinner in order to be viewed as marriageable. However, our findings suggest that women must also be good breadwinners for a marriage to occur. Given the level of financial security that these couples desire, it is necessary for both the mother and the father to

work. Thus, our findings do not support the idea that women's economic independence reduces marriage. Additionally, we do not find that welfare incentives have a large effect on parents' marriage decision, as only one respondent indicated that public assistance receipt was a barrier to marriage. Finally, our analyses are consistent with previous work that highlights the importance of the current social ethos in family formation decisions. Because of shifting social mores, couples who desire to have children, or who experience an unplanned pregnancy they do not wish to abort, no longer face a strong normative "deadline" for tying the knot.

At the same time, the desirability of marriage in our sample contradicts the idea that low-income couples reject marriage altogether and does not support the view that marriage as an ideal type has declined in importance. Instead our couples value marriage and recognize it as a sacred institution that should not be defiled by divorce. Indeed, their respect for the institution motivates them to exercise extreme caution before making a commitment. However, exercising this caution is only possible because being married is no longer viewed as the only socially acceptable context for bearing and raising children.

We believe that it is this change in social conventions that has magnified the economic requirements of marriage. Marriage can be delayed indefinitely, as couples attempt to achieve the financial and emotional objectives they perceive as necessary for marital success. Hence, cultural and economic factors are inextricably linked: the high value of marriage requires an elevated degree of economic and emotional preparedness. Unmarried couples take marriage very seriously, and their financial and emotional aspirations signal their commitment to meet the responsibilities associated with the institution. Unfortunately for some, these goals are substantial, and may take years to accomplish. And many relationships do not survive the delay.

Our results also provide some hints as to why young adults become parents without entering into marriage. The expectations that couples have of marriage – financial stability and a relatively high degree of relational quality – apply only to matrimony, not parenthood. Although our qualitative data do not permit a test of why these criteria do not extend to fertility, we believe that the answer lies in the fact that married couples, especially in low-income communities, are no longer the norm. In contrast, unmarried couples with children are quite common. Thus, everyday experiences reinforce the idea that marriage is a singular event that has its own high expectations.

**Table 1**  
**Demographic Characteristics:**  
**Unmarried, Romantically Involved Couples**  
**Fragile Families and TLC3 Couples**

	<u>All Unmarried</u>	<u>TLC3-eligible<sup>a</sup></u>	<u>TLC3</u>
<u>Household structure</u>			
% Cohabiting	48.1	56.1	77.1
% Visiting	34.3	4.8	22.9
% Not romantically involved	17.6	0.0	0.0
# of children	2.2	2.2	2.2
# of adults in HH	2.3	2.2	2.3
<u>Ethnicity and Age</u>			
% White	14.4	14.2	14.6
% Black	54.9	60.8	47.9
% Hispanic	27.9	22.2	37.5
% Other race	2.8	2.7	0.0
Mothers age (years)	24.0	23.7	25.8
Fathers age (years)	26.8	26.6	25.8
<u>Education and Income</u>			
Mother: % HS diploma	59.5	60.5	64.6
Father: % HS diploma	61.4	61.7	58.3
% Earned < \$15,000 past yr	85.1	87.3	79.1
HH income <sup>b</sup> (\$)	24,079	18,794	20,303
% Received any welfare	43.5	47.5	44.9
Income to poverty ratio	1.6	1.3	1.4
	<i>sample</i>		
	3,710	2,471	49

Notes

Data for mothers unless otherwise indicated

Data only reported for couples where both mother and father completed baseline survey

a: Only includes couples who met the same criterion as did TLC3 couples

b: Reflects income for all adults in household, not just mother's and father's.

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<sup>1</sup> When weighted, the data are representative of all births to parents in cities with populations over 200,000.

<sup>2</sup> Although this is a high threshold for a "low-income" sample, most of the non-cohabitating and some of the cohabitating mothers lived in households with more than two adults (usually the mother's mother or another relative). Thus, household income may reflect the income of the mother, the father, and any other adults present in the household. Furthermore, nearly 80 percent of the mothers report earning less than \$15,000 in the past year (see Table 1).

<sup>3</sup> TLC3 sample members were selected as part of the process that selected members of the larger Fragile Families survey sample. In Fragile Families, interviewers recruited mothers who gave birth in sampled hospitals during designated sampling intervals. Since the timing of births is a reasonably random process, the mothers, fathers and babies recruited into the larger Fragile Families survey study are a random sample of births into these hospitals and the parents of the newborns. TLC3 interviewers served as Fragile Families survey interviewers during the recruitment of the TLC3 sample. In each of the three TLC3 cities, TLC3 PIs selected one of the Fragile Families

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hospitals and examined hospital records regarding the demographic composition of births during the one or two years prior to the beginning of Fragile Families/TLC3 field work. On the basis of that information and the desired composition of the overall TLC3 sample, we determined recruitment targets by race/ethnicity and marital status. Mothers giving birth during the Fragile Families field period who satisfied these targets were recruited into the Fragile Families study and then further recruited into the TLC3 sample. Mothers who were not part of the TLC3 recruiting targets but otherwise satisfied Fragile Families sampling criteria were only recruited into the Fragile Families study. In sum, though the randomness of births themselves assured the random nature of the TLC3 sample, the TLC3 sample is best described as a stratified random sample of births in target hospitals that is drawn with disproportionate sampling fractions.

<sup>4</sup> Due to the logistics of implementing these repeated in-depth, in-person interviews, we imposed the following criterion on our TLC3 sample: i) both members of the couple were geographically accessible (e.g., neither lived out of state or was in jail); ii) both spoke English; iii) both consented to additional interviews associated with the Fragile Families project; and iv) the baby would live with either the mother or the father (e.g., Child Protective Services was not involved). In New York the ethnic composition of the hospital births at the time of recruitment differed from expectations based on hospital records for the previous year, leading to the selection of relatively more Latino and fewer non-Latino white couples than originally planned. However, the overall composition of the qualitative sample – 8 marital and 6 non-marital births for whites; 11 marital and 23 non-marital births for blacks; and 7 marital and 19 non-marital births for Latinos provides precisely the kind of variation we sought in our qualitative study.

<sup>5</sup> The TLC3 sample does include two couples where the mother's household income was \$62,500. In both cases, however, the income reflected living in households with multiple adults.

<sup>6</sup> We maintain consistency across coders by using techniques that are similar to those psychologists use when they code videotaped interactions. As coders sort blocks of text (ranging in length from a single sentence to several paragraphs) into fields, they meet weekly to closely monitor one another's practices to ensure that their judgments about what goes into what field are appropriate and consistent. As ambiguities emerge, coders flag portions of text and bring them to team meetings for review, facilitating our ability to consistently apply decision rules to all cases. We instruct coders to draw material from any portion of the transcript that is relevant to the field's topic, even if given in answer to a question not directly related to that field. Data that are appropriate to more than one field are entered into as many as are applicable.

<sup>7</sup> Identifying such sequences does not allow us to determine whether they are causal (some event may always be present in a sequence but have no causal force), but they can generate causal hypotheses.

<sup>8</sup> The visiting couples were asked a slightly different version of this question than were the cohabitating couples. While cohabitating couples were asked if they had plans to marry their partner, the visiting couples were asked if they had plans to marry *or* move in with their partner. Of the 530 visiting couples, 82 percent of the mothers and 84 percent of the fathers reported plans to marry or move in with their partner.

<sup>9</sup> The FF survey did ask all unmarried respondents why they were not currently married. The most common response was financial problems (32 percent of mothers and 28 percent of fathers), timing problems (28 percent of mothers and 24 percent of fathers), and relationships concerns (30 percent of mothers 15 percent of fathers). Differences between the races are minimal. While the answers to the survey question give us some idea of how parents view the obstacles to marriage, the close-ended responses do not tell us much about the meanings behind these answers.

<sup>10</sup> Lest the reader infer that the couple hid the fact they were married due to fear they would lose the assistance of their extended kin, we stress that this was not the case. Rather the couple believed that to marry without achieving an adequate standard of living FIRST was shameful.