

Marrying Young: How does it Affect an Individual's Income Trajectory?

Marriage as a topic of sociological study has always received a substantial amount of attention. This is not surprising given the centrality of marriage in our lives and its continual flux as an organizing social institution. One of the pivotal roles marriage has played is that of a marker of entry into adulthood (Marni, 1978; Voss, 1975; Hogan, 1978; Goldscheider & Waite, 1986). Since the 1950's the United States has witnessed a steadily increasing median age at first marriage. This has created an ever increasing number of years between an individual's legal age of adulthood (i.e. age 18) and their acquisition of a marital role, deemed by Goldscheider and Waite (1986) as perhaps one of the most important roles one can acquire in one's lifetime. They state that it marks "...the clearest transition from childhood to adulthood and conditions to a great extent the patterning of adult roles" (p. 91).

The gap between the legal age of adulthood and marriage has become so normative that the new life-stage of "emerging adulthood" has been coined to distinguish it from adolescence and "true" adulthood (Arnett, 2000). Prior to the conceptualization of this new life-course distinction there was some research interest in the effects of marrying early or marrying in one's teenage years and the possible deleterious effects in later life. Indeed, research does indicate those who have experienced an early transition into marriage are at risk of low educational attainment, lower average income, holding lower-status jobs, a higher probability of divorce, and lower marital satisfaction (Alexander & Reilly, 1981; Astone & Upchurch, 1994; Booth & Edwards, 1985; Bumpass, Martin & Sweet, 1991; Lee, 1977; Schoen, 1975; Teti, Lamb & Elster, 1987). But how does marrying at a younger age subsequently affect an individual's earnings over time? Does early marriage affect an individual's income trajectory differently for men as compared to women? What effect do childhood resources have on an individual's earnings over time? These are the research questions that drive this investigation.

Understanding the long term effects of marrying young, particularly the long-term effects on income is an important task for two reasons. First, research shows a clear positive relationship between SES (and its numerous measures) and health (Kitagawa & Hauser, 1973; Berkman, 1988; Feinstein, 1993; Smith, 1999). The wealthier you are the healthier you are. As a result, understanding the mechanisms that affect an individual's earnings over time and enacting policies to combat negative impacts on earnings can have far reaching positive health outcomes.

Second, given the rhetoric of late that focuses on promoting marriage among marginalized populations in the United States and the promotion of the belief that "if they would just get married" their problematic life trajectories would be altered, understanding the *actual* life trajectories of these populations is key. In addition, much of the marriage promotion ideology has come packaged as a solution to the welfare "problem." Understanding the relationship

between early marriage and income could shed light on how the intersection between the marriage promotion agenda and welfare reform might be misinformed [or informed].

For this investigation, data from the National Longitudinal Survey of Youth 1979 (NLSY79) is utilized. The longitudinal design and continued administration of core sample questions regarding labor market experiences, schooling, income, geographic residence and environmental characteristics, household composition, and marital and fertility histories renders it extremely valuable. Another advantage of this data set is the over-sampling of ethnic and financial minority populations. This is of particular importance in this project given the previous findings regarding race, ethnicity and economics in the experiences of those who marry early.

The NLSY79 is a nationally representative sample of 12,686 men and women ages 14 to 22 at the time of the initial interview in 1979. The cohort was interviewed annually from 1979 through 1994. Beginning in 1994 the respondents have been interviewed biennially with a total of 21 rounds administered, 20 of which are publicly available. For the first 16 rounds of the survey the retention rate hovered around 90 percent. This dropped to around 85 percent around rounds 17 and 18. At round 20 the retention rate is 77.5 percent where 7,724 civilian and military respondents were interviewed.

Two theoretical perspectives help to inform this investigation; Becker's "specialization and trading" model of marriage (1981) and Oppenheimer's Theory of Marriage Timing (1988).

Becker's specialization and trading model of marriage emphasizes the role economic circumstances of men and women play in marriage timing. He argues men and women enter into marriages because it offers benefits that staying single does not. In addition, marriage is most beneficial when the male specializes in labor market work and the female specializes in domestic work. By couples specializing in opposing domains the man benefits because he does not have to cook, clean or take care of children. As a result he is able to focus more attention on his market work which in turn leads to higher productivity (Smith, 1980; Becker, 1981). The woman benefits from her husband's productivity through the lifestyle it can provide. Central to Becker's model is the theory that "the gain from marriage is reduced...by higher earnings and labor force participation of married women, because the sexual division of labor within households becomes less advantageous" (p. 55). In essence, the movement of women into the labor market has undermined marriage as an institution.

If Becker's model holds true, males who marry early should on average have more economic resources in the age range in which they are at risk for an early marriage than those who experience a first marriage at more normative ages. Conversely, because (according to Becker) the expectation of the woman is to specialize in domestic work the economic resources she can bring to the marriage are of less consequence (see also Carter & Glick, 1976; Preston & Richards, 1975). I hypothesize that those women who marry early will have lower incomes than

those who do not and this difference will be greater for those early marrying women who have experienced a birth of a child.

Oppenheimer takes a different approach. Employing job-search theory, she argues that changes in the labor market have necessitated female involvement and the result has been a renegotiation of the marriage bargain. There are four major tenets to her theory. First, because marriages are *intended* to last forever, current and future attributes of the individual are of importance (i.e. resources). Consequently, uncertainty surrounding these attributes will hinder or delay the relationships progression to marriage. Second, a way of offsetting the uncertainty is reliance on post-marital socialization, or the idea that one can change their spouse following marriage and mold them into a more desirable one. If post-marital socialization becomes a less feasible option an increased importance will be placed on mate selection. Because a discriminating search for selecting the perfect mate takes time the latent effect is a delay in marriage. Third, current economic conditions and uncertainty surrounding the future of such conditions have important implications regarding the transition to stable adult work roles. Because the adult work role plays a major part in the socioeconomic status and life-style of the couple factors that influence the adult work role will subsequently influence marriage timing. And fourthly, if assortative mating is affected by the timing of the transition to an adult work role sex differences in age at marriage will be encouraged by highly differentiated gender roles. When changes in the adult economic roles of men and women take place, so too will the process of assortative mating. More specifically, as gender roles become less differentiated so too will the ages at which men and women marry. Oppenheimer's theory suggests that it is not merely the men that must possess adequate financial resources but increasingly it is just as important for a woman to make a substantial economic contribution to a marriage (see Sweeney, 2002). If this holds true, not only will early marrying men possess greater economic resources during the age range of risk than their counterparts, but so too will women.

Furthermore, overtime I hypothesize that the income trajectories of early marrying men and more normative aged marrying men will converge resulting in men who marry at more normative years earning significantly more than those who marry younger. I believe this relationship will be explained by the educational attainment of the more normative aged marrying men. I also hypothesize that the income trajectory of women marrying at more normative ages will increase more rapidly than those women who marry early, also due to their educational attainment.

The research question of how the experience of an early marriage affects an individual's yearly income from 1979 through the year 2000 necessitates a statistical technique that can model change over time and that allows for the prediction of differences in these changes. Growth-curve analysis allows for such modeling.

The trajectory of income is modeled at two levels. The level-1 model will model the within-individual change of income over time at 20 intervals spanning from 1979 to 2000. Also

to be included in the level-1 model are other time varying factors found to be associated with income; the urbanicity of one's residence, number of jobs ever held and the unemployment rate of one's residence. In addition, the level-1 model includes a time varying variable measuring respondent's educational attainment. Preliminary analysis reveals that for ease of convergence of the model, educational attainment will have to be modeled as a fixed effect and is interacted with time.

The second level of analysis will help the researcher to understand inter-individual differences in change. This level of analysis allows for the assessment of how different individuals can have different trajectories over time. It also allows for the prediction of these different trajectories. In this analysis the level-2 model will consist of three separate models aimed at predicting individual difference in income trajectories. The first model contains the focal independent variable—early marriage, as well as gender, race and birth year. The second level-2 model contains variable meant to tap childhood financial resources and include; family structure, father's educational attainment, and the number of respondent's siblings. The third and final level-2 model includes interactions of early marriage by gender, educational attainment by gender and early marriage by education attainment.

Preliminary analysis (not shown) of the first eight waves of data (1979-1986) shows that early marriage positively effects one's trajectory of income over time. This effect is driven in large part by the relationship between gender and educational attainment. This finding is consistent with cross sectional analysis and other longitudinal studies regarding early marriage and later life outcomes. However, further analysis of the effect warrants more attention. More specifically, how does early marriage affect income trajectories throughout the life course; in middle adulthood as well as later adulthood? This is the question I hope to inform with this investigation.

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