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What Explains Race and Ethnic Variation in Cohabitation, Marriage, Divorce, and Nonmarital Fertility?*

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Over the past 20 years we have made enormous strides towards understanding racial and ethnic variation in marriage, nonmarital fertility, and family stability. Particularly strong contributions include the documentation of important constraints to stable family formation imposed by male unemployment, a deeper understanding of cohabitation and the transition from informal unions to marriage, and the incorporation of more ethnic groups into the analysis, particularly Mexican Americans and Puerto Ricans, although more work in this direction is needed.

In this chapter we begin by briefly reviewing previous findings on race-ethnic variation in stable union formation and nonmarital fertility. We then suggest directions for future research, structuring our discussion around the multiple dimensions of marriage. By far the majority of studies attempting to explain race-ethnic variation in family patterns have focused on the economic dimension of marriage, but recent ethnographic research suggests the importance of other dimensions as well. These include interpersonal aspects such as trust and commitment, as well as the influence of socially constructed understandings about respectable marriage. Finally, we discuss data needs to more fully explore these multiple dimensions of marriage to better understand race-ethnic variation in family patterns.

DEMOGRAPHIC FINDINGS

Stable Union Formation

Compared to Non-Hispanic Whites (Anglos), African Americans take longer to establish unions and once formed these unions are less stable. Figure 1 shows life-table estimates of union formation for Anglo American, African American, and Mexican American women born between 1970 and 1980 in the United States. Whereas only 25 percent of African American women had married by age 25, approximately 50 percent of Anglo and Mexican American women had married by that age. Differences between African Americans and Anglos are less pronounced when we look at the formation of coresidential unions, including cohabitation as well as marriage. However, cohabiting couples are more likely to split than married spouses and African Americans are less likely than Anglos to marry their cohabiting partners (Bramlett & Mosher, 2002; Brown, 2000; Bumpass & Lu, 2000; Manning & Smock,

1995; Manning, Smock, & Majumdar, 2004). Even among those who marry, African Americans are more likely than Anglos to divorce: approximately one-half of first marriages among African Americans disrupt within 10 years, compared to one-third of first marriages among Anglos (Phillips & Sweeney, 2005; Raley & Bumpass, 2003). Mexican American marriages are less likely to disrupt than Anglo marriages, although this differential is driven by the unusually high levels of marital stability experienced by foreign–born Mexican Americans (Bean, Berg, & Van Hook, 1996; Phillips & Sweeney, 2005). Levels of marital instability among U.S.-born Mexican Americans tend to be higher than Anglos but lower than African Americans.

The most influential explanation for black-white differences in the formation of stable unions focuses on the availability of marriageable men. Wilson and Neckerman (1987) argue that high levels of unemployment and incarceration among men in poor urban areas reduces the number of "attractive" male marriage partners and contributes to high levels of marital instability among African Americans. Although marriage rates are indeed low among imprisoned men, research suggests that imprisonment itself may have only small effects on aggregate patterns of marriage and marital stability, perhaps because men serving time in prison also tend to have poor economic prospects before incarceration (Lopoo & Western, 2005). When men have difficult transitions into stable employment they have much lower marriage rates, and black men are more likely than white men to experience unstable work histories after leaving school (Oppenheimer, Kalmijn, & Lim, 1997). While many studies find that the availability of marriageable men contributes to race differences in patterns of union formation, the estimated magnitude of this effect varies substantially across analyses. Most find its contribution to be relatively modest (Lichter, Kephart, McLaughlin, & Landry, 1992). One recent study, however, suggests that the contribution of shortages in marriageable men may be relatively more important in the transition to marriage among unmarried parents (Harknett & McLanahan, 2004).

Studies have also examined the influence of other measures of community disadvantage. For example, South and Crowder (1999) find that living in an economically disadvantaged neighborhood contributes modestly to race differences in marriage timing. Most research similarly suggests that

differential exposure to risk factors measured at the individual, couple, and community levels cannot fully explain race differences in marital disruption (Phillips & Sweeney, 2006; South, 2001; Tzeng & Mare, 1995; but see Ruggles, 1997). In sum, economic disadvantage appears to play a role in producing blackwhite differences in marriage and divorce, but analysts have not been able to completely explain the gaps. Furthermore, black-white differences in family patterns also exist among individuals with relatively high earnings and education (Banks & Gatlin, 2005; Farley & Allen, 1987; Jencks, 1991; Lerman, 1989). This suggests that other non-economic factors may be important to consider.

Social scientists have also investigated whether attitudinal and cultural factors might shape race differences in family behaviors. Some analyses of the National Survey of Families and Households show that black men and women, especially black men, are less likely than Anglos to desire marriage (South, 1993), but others suggest that blacks and whites do not differ substantially in expectations for marriage (Bulcroft & Bulcroft, 1993). Additionally, differences in attitudes explain little of the black-white gap in marriage rates as compared to economic attributes (Sassler & Schoen, 1999). Less is known about whether and how attitudes may contribute to contemporary race differences in marital instability (for historical evidence, see Pagnini & Morgan, 1996). Other scholars have argued that black families are organized differently from those of Anglos, placing more emphasis on extended kin ties and less on affiliations based on marriage (Aschenbrenner, 1973; Cherlin, 1998; Stack, 1974). Yet quantitative analyses comparing kin relationships among blacks and whites are inconclusive, sometimes showing that exchange networks are actually stronger among whites (Hofferth, 1984; Hogan, Eggebeen, & Clogg, 1993). Moreover, we know little about whether and how involvement with extended kin may be associated with patterns of union formation or stability, although a handful of studies point to an association between the quality of relationships with parents (or parents in-law) and marital stability (Bryant, Conger, & Meehan, 2001; Timmer & Veroff, 2000). One study suggests that relations with in-laws may be more strongly associated with marital well-being among black than white women (Goodwin, 2003).

Theories developed to explain black-white differentials in union formation and stability are not easily extended to other ethnic groups. Although, like African Americans, Mexican Americans experience

economic disadvantage, Mexican Americans marry at approximately the same age as Anglos (Oropesa, Lichter, & Anderson, 1994), leading some to hypothesize that cultural factors may be key to understanding Mexican American marriage patterns. Importantly, descriptive results from life table analyses actually understate true differences in marriage patterns because Latinos leave school at earlier ages than Anglos and school enrollment depresses marriage rates (e.g. Thornton, Axinn, & Teachman, 1995). A second factor confounding the descriptive results, particularly for Latinas, is migration. Partly because of immigration policies that favor married women and perhaps also because of other selection factors, the marriage rate of Mexican immigrant women is higher than the marriage rates of women in Mexico. Once we take into account age at school leaving and restrict analyses to Mexican women born in the United States, Mexican women marry later than Anglos (Raley, Durden, & Wildsmith, 2005).

Moreover, as stated above, levels of marital disruption among U.S.-born Mexicans fall between those of African Americans and Anglos (Phillips & Sweeney, 2005), while Puerto Rican marriages have levels of divorce similar to African American marriages (Frisbie, 1986). Altogether, these results again point to the importance of economic disadvantage for constraining stable union formation, but leave open the possibility that the effects of poor employment opportunities are conditioned by cultural factors.

Nonmarital Fertility

Patterns of nonmarital fertility echo differentials in stable union formation; African Americans have the highest proportion of births nonmaritally (68.3%), whereas Anglos have the lowest proportion (31.6%). Hispanics fall somewhere in between these two groups, with 45% of births occurring outside of marriage. A large factor contributing to the higher levels of nonmarital fertility among minorities concerns race-ethnic variation in marriage patterns (Smith, Morgan, & Koropeckyj-Cox, 1996). Delays in marriage prolong the exposure to risk of a nonmarital birth. Yet, given the fact that Mexican Americans marry at approximately the same age as Anglos, this is likely not to be a satisfactory explanation for higher levels of nonmarital fertility among Mexicans. Cohabitation increases the likelihood of a nonmarital pregnancy, particularly for Mexican American women from low socioeconomic backgrounds (Wildsmith & Raley, 2006). While some research suggests that cohabitation

does not (in most cases) serve as a substitute for marriage (Raley, 2001; Rindfuss & Vandenheuvel, 1991), this arrangement may be more marriage-like among low SES Mexican American and Puerto Rican women and possibly also among African Americans (Manning & Landale, 1996; Musick, 2002; Phillips & Sweeney, 2005; Wildsmith, 2005). Even so, nonmarital fertility rates among unmarried non-cohabiting women are higher among Mexican American and African American women than Anglos. Consequently, these compositional arguments cannot be the entire explanation for nonmarital fertility differentials.

Two additional factors potentially contributing to race and ethnic differentials in nonmarital fertility involve the opportunity costs of having a nonmarital birth and cultural emphases on motherhood, particularly as a marker of adult status. Lower birth rates among single Anglo women might reflect their greater future opportunities for careers and for marriage. School performance and engagement as well as educational aspirations and perceptions of opportunity are negatively associated with premarital childbearing (Driscoll, Sugland, Manlove, & Papillo, 2005; Glick, Ruf, White, & Goldscheider, 2006; Kirby, 2002). Ethnographic and survey research both suggest that when normatively proscribed transitions to adulthood are blocked, adolescents may choose an alternative route through childbearing (Erickson, 1998; Hogan & Kitagawa, 1985). Because many men are reluctant to marry mothers (Bulcroft & Bulcroft, 1993; South, 1991), the nonmarital fertility then further decreases the chances of marriage (Bennett, Bloom, & Miller, 1995; Lichter & Graefe, 2001; Qian, Lichter, & Mellott, 2005; Upchurch, Lillard, & Panis, 2001).

FUTURE DIRECTIONS

Despite everything we know from previous research, we have many remaining questions about the sources of race-ethnic variation in family patterns. Further progress will likely require new approaches. We suggest that one fruitful approach could be to examine the multiple dimensions that distinguish marriage from other couple relationships. As we discuss in the next section, marriage differs from cohabitation and other informal relationships along at least three dimensions: economic,

interpersonal, and social. These differences likely play an important role in producing the advantages for child rearing associated with marriage.

Multiple Meanings of Marriage

Given the growing relevance of nonmarital unions for understanding family life in the United States, it is no longer reasonable to limit theorizing to marital unions. Nonetheless, as the most institutionalized stable committed couple relationship, marriage continues to provide a useful point of reference. Identifying the specific aspects of marriage that give it its unique status can assist our search for explanations as to why so many young adults, particularly African Americans, adopt alternative family arrangements.

Contemporary marriage continues to be distinct from other couple relationships along at least three dimensions. First, marriage is distinct in its *economic* nature, including expectations for economic stability, economic cooperation between partners, and gendered specialization. Although many argue that these features of marriage have changed over time, they continue to be stronger in marriage than in other couple relationships. Second, marriage is distinct in its *interpersonal* nature, including the expectation of love, sex, commitment and trust. Some have argued that the companionate aspects of marriage have gained emphasis over recent centuries, such that married couples should be first and foremost friends and lovers (Cherlin, 2004; Coontz, 2004; Giddens, 1992). Other couple relationships may also have a strong interpersonal dimension, but we argue that a continuing difference between these relationships and marriage involves levels of trust and commitment. Third, marriage is distinct in its *social* nature, including partners' relationships to other individuals and social institutions. Some suggest that the social understandings that differentiate marriage from other couple relationships are weakening. That is, marriage is becoming "deinstitutionalized" (Cherlin, 2004). Even if marriage is more weakly institutionalized than before, it continues to be a social arrangement that powerfully shapes expectations and social interactions.

The Economic Dimension: Financial Stability and Gendered Specialization

One way that economic factors differentiate marriage from other couple relationships concerns levels of economic well being and long-term stability. As discussed above, unemployment and low earnings constrain marriage. Many cohabiting couples want to be economically stable before they marry, in part because couples correctly perceive that financial strain can increase their chances of divorce. African Americans are especially likely to emphasize the need to be economically secure before marriage (Bulcroft, 1993). In a recently published ethnographic study of unmarried mothers, Edin and Reed explained that "Most believed a poor but happy marriage has virtually no chance of survival and that the daily stress of living 'paycheck to paycheck' would put undue pressure on a marital relationship. These mothers believed that couples who wish to marry must demonstrate to the community -- their family, friends, and neighbors -- that they have 'arrived' financially (Edin & Reed, 2005, p.122)." This and other research suggest that a long-run view of economic stability seems to be more important in decisions to marry than to cohabit (see also Clarkberg, 1999; Oppenheimer, 2003). In other words, for marriage more so than other types of couple relationships, both current economic circumstances and assessments of likely future economic circumstances are important.

A second way that economic factors distinguish marriage from other couple relationships concerns economic cooperation and gendered specialization. This may be less emphasized today than it once was, but these features continue to differentiate marriage from other couple relationships. For example, Brines and Joyner (1999) find that the more a wife earns relative to her husband, the greater her risk of divorce. Rogers (2004) finds divorce to be most likely when husbands and wives make roughly equal contributions to family income. Other studies similarly find that greater time investments into the workplace of wives relative to their husbands are associated with higher risks of divorce (e.g. Tzeng & Mare, 1995). In contrast, among cohabiting couples earnings *equality* promotes union stability, suggesting that the economic basis of cohabitation differs from marriage (Brines & Joyner, 1999). This may help explain why cohabiters with more traditional views about the gendered division of household labor move more quickly to marriage (Sanchez, Manning, & Smock, 1998).

Given the importance of gender roles in distinguishing marriage from cohabitation and other couple relationships, stability in men's earnings may be particularly important factor in couples' determinations of whether they can support a marriage. Both qualitative and quantitative results consistently find that men's income is more important than women's in determining the transition from cohabitation to marriage (Smock & Manning, 1997; Smock, Manning, & Porter, 2005; Xie, Raymo, Goyette, & Thornton, 2003). Other research finds low income women emphasizing the requirement that they be financially stable themselves so that they are not dependent on a man who might control them (Osborne & McLanahan, 2004). These differences in findings across studies might arise because some interview only women while others interview couples. Men and women likely have different perspectives on these issues, and expectations for gender roles after marriage may also vary by social class. On the one hand, Edin's "interviews offer powerful evidence that there has been a dramatic revolution in sex-role expectations among women at the low-end of the income distribution, and that the gap between low income men's and women's expectations regarding gender roles is wide (Edin, 2000, p. 127)." On the other, the strength of this argument will depend on whether we can replicate its findings using national samples and interviews of both men and women.

In sum, previous research has clearly demonstrated the strong connection between economic circumstances (especially men's) and marriage, but we still do not understand why the material bar for marriage has now been set so high. Throughout time most young married couples have struggled in their early years (e.g. Rubin, 1976). When did struggling become unacceptable and why? One explanation might be that young couples can enjoy many of the benefits of marriage through alternatives like cohabitation while they work to accumulate resources and establish economic stability (Hughes, 2003; Oppenheimer et al., 1997). Yet as they delay they defer the extra economic benefits couples derive from having a long-term commitment, such as men's marriage premium (Cohen, 2002). Looking to other non-economic dimensions of marriage may help us to better understand this puzzle.

The Interpersonal Dimension: Love, Sex, Commitment and Trust

The interpersonal dimension of marriage includes the sexual tie, long-term commitment, trust and emotional closeness of two people. Although cohabiting couples tend to report lower relationship quality than do married couples, engaged cohabiters are almost indistinguishable from married couples along this interpersonal dimension and relationship quality tends to change little when cohabiters marry (Brown, 2004; Brown & Booth, 1996). Other couple relationships, including some cohabiters, differ from marriage in terms of commitment, but share some of aspects of marital relationships such as sexual activity and often an emotional bond. Moreover, sexual exclusivity is expected in the vast majority of intimate coresidential relationships, regardless of marital status (Blumstein & Schwartz, 1983; Treas & Giesen, 2000).

The key differentiating aspects of marriage along the interpersonal dimension are trust and commitment. Despite increases in marital instability in the United States, the vast majority of Americans still believe that marriage should last a lifetime, and this expectation of long-term commitment still tends to be greater for marriage than for other types of couple relationships (Bumpass, 1990; Edin, England, & Linnenberg, 2003; Gibson-Davis, Edin, & McLanahan, 2005). Long-term commitments between individuals require some basis of trust, particularly in the context of uncertain future outcomes (Kollock, 1994), as one might view marriage in an era of high divorce. Here we find some intriguing evidence regarding a potential source of group differences in patterns of marriage. Qualitative evidence suggests that a high level of gender distrust exists among low-income men and women, often related to concerns regarding sexual exclusivity. Indeed, in one recent study nearly 40 percent of unmarried mothers reported fearing or believing that the father of their child had been unfaithful to them (Edin et al., 2003). One important focus of this distrust is found to be mothers of their partner's other children, or "baby mommas" (Edin et al., 2003). A small but growing literature documents growth in the frequency of having children by more than one partner, and multipartnered fertility tends to be more common among African Americans than most other racial / ethnic groups (Carlson & Furstenberg, 2006). Other research suggests that gender distrust may further arise from experiences of domestic violence and from women's fears that men will try to exert increased control over their wives (Edin, 2000). Women's distrust of men

reduces the formation of coresidential unions -- particularly marriages -- one year after a nonmarital birth, but interestingly men's distrust of women has no effect on patterns on union formation (Carlson, McLanahan, & England, 2004). The origins and consequences of gender distrust may prove to be a useful avenue for further research on race and ethnic differences in family patterns.

The Social Dimension of Marriage

In addition to the economic and interpersonal dimensions of marriage, a social dimension also distinguishes marriage from other types of couple relationships. By this, we mean changes in the formal and informal relations with other individuals and institutions that marriage brings. Marriage can bring increased respectability in the eyes of others, but perhaps only when partners' adhere to social conventions about appropriate marriage. Economic and legal benefits also distinguish marriage from other types of couple relationships. If marriage were simply about individual couples, changes in marriage would not fuel "culture wars." Marriage as an institution is collectively owned and reproduced. Because marriage is partly a public good, everyone has an interest in the behavior of married spouses, which we observe when third parties (individuals, churches, or the state) endorse or sanction mate choices, domestic violence, infidelity, and divorce.

Here we consider two broad ways that the social dimension of marriage may contribute to raceethnic differences in stable union formation. First, there may be variation across groups in the *beliefs*about what marriage should look like and in the extent to which violations of these beliefs are sanctioned.
These socially defined requirements shape whether an "appropriate" marriage is viewed as attainable,
including whether partners can expect to support themselves economically and whether their union is
likely to last. The second concerns the *benefits* to marriage that arise through its institutional status.

When a couple marries, they acquire new rights and responsibilities. For example one can become
eligible for health insurance through a spouse's employment. Additionally, legal marriage changes
inheritance rights and men married to the mother of a newborn are assumed paternal privileges. Some of
these benefits are not formalized in the legal code, but nonetheless result in tangible advantages, for

example the wage premium and lower insurance rates. As we discuss below, other benefits are less tangible and possibly more variable. For example, through marriage one may garner greater respect from others. Moreover, any prestige men might gain from becoming a father may be muted without marriage. Just as there may be variation in the beliefs about what marriage should be, the social benefits of marriage may vary across race-ethnic groups.

Beliefs. Research suggests that the requirements for social respectability are greater for marriage than for other couple relationships. We can see it in cohabiters' claims that the reason they are delaying marriage is that they are unable yet to afford a respectable marriage and in their reluctance to marry out of fear of divorce. When unmarried couples say that "everything's there but money" they sometimes mean that they are materially constrained and sometimes mean that they are constrained by the rules of social acceptability (Smock, Manning, & Porter, 2005). When discussing the financial constraints to marriage, some couples explain that they are unwilling to marry until they have enough to afford a "real" wedding and to maintain a "respectable" household (Edin, Kefalas, & Reed, 2004; Smock, Manning, & Porter, 2005). As previously discussed, spouses are expected to support themselves economically both in the present and the future. At minimum, couples expect to live on their own and not with friends or relatives after marriage. Married couples who do not meet these standards risk the negative evaluations of others. These pressures may undermine relationship quality and some couples may feel they are protecting their relationship by not subjecting it to the social pressures associated with marriage (Edin & Reed, 2005).

We are intrigued by ethnographic research demonstrating the importance of weddings. Marriage, as an institution, involves a set of expectations and values, which are clearly socially produced. The rituals surrounding getting engaged and married are a public acknowledgement of a couple's connection to this institution, which although it is always changing, clearly has deep roots. To be respectable young couples must not only achieve whatever is necessary to be ready for marriage, but also to display this accomplishment publicly through a "real" wedding. Although it is not a universal sentiment, many cohabiters claim that an important barrier to marriage is the cost of the actual ceremony. Without bridesmaids and groomsmen, the wedding does not feel real. Respondents also deride couples who "go

downtown" for a city hall marriage as doing it the "poor people way" (Smock et al., 2005, p. 689). This illustrates the social dimension of marriage, as it is not honeymoons (private) but weddings (public) that constitute the sticking point.

Another belief that may constrain marriage concerns the sanctity of marriage. Edin and Reed (2005, p. 125) note that "the stigma of a failed marriage was far worse than that of an out-of-wedlock birth...most low income mothers believe marriage is 'sacred' and that divorce makes a mockery of the institution they revere." Along similar lines, many other scholars have argued that the high perceived risk of divorce poses a barrier to marriage (e.g. Bumpass, 1990; Edin & Reed, 2005; Gibson-Davis, Edin, & McLanahan, 2005). Divorce is costly both economically and socially. The actual cost of filing for divorce varies across states, but is around \$100-\$200 (LegalZoom, 2006) and couples can order divorce kits with all the necessary forms for less than \$50. This relatively small sum applies only if the couple can agree on terms without involving lawyers and does not include other, probably greater, costs such as for setting up a new household or lost work hours. Interestingly, cohabiting couples bear many of these financial costs but none of the social stigma associated with divorce (Avellar & Smock, 2005). Consequently, it is likely the social costs that figure more prominently in cohabiting couples decisions not to marry until they are certain they will not risk divorce.

Although we advocate for an analytical approach that explores race-ethnic variation in beliefs and expectations surrounding marriage, we do not suggest that variation arises because one group values marriage less than any other. For example, high levels of non-marital fertility among African Americans do not arise because African Americans prefer or value this approach to childbearing over married-couple families. Survey data as well as qualitative studies strongly suggest that Americans of all race-ethnic groups across the class spectrum want to marry eventually and prefer marriage as a context for childbearing (e.g., Bulcroft & Bulcroft, 1993; Kaplan, 1997). Instead it may be that the poor are not sure they will ever be in a situation where they can support a respectable marriage and do not want to risk the chance that they will forego childbearing by waiting for marriage (Edin & Kefalas, 2005). If true, this means that beliefs -- about the standards for respectable marriage, divorce, and the importance of

childrearing -- play an important role. Understanding variations in how belief systems about gender, parenthood, and marriage, interrelate would provide important insight into the constraints to marriage that derive from its social dimension.

Benefits. Some argue that while the practical importance of marriage has declined, its symbolic importance has increased. "People marry now less for the social benefits that marriage provides than for the personal achievement it represents Cherlin (2004:857)." Today one can be a fully respectable adult without marriage, and clearly the social sanctions for non-marriage are weak, especially in young adulthood. Yet, we argue that marriage continues to have a social (rather than purely personal) meaning; at minimum it is a public display of personal achievement. More likely, the social benefits of marriage are part of the reason why marriage is associated with greater well-being for both adults and children

Marriage is a favored arrangement in the United States today. Some of the advantages of marriages are formalized in the legal code or in organizational rules. For example, the Family Leave Act (1993) states that "A father may take leave during his wife's childbirth and recovery, even if his wife is herself an eligible employee who is also on leave." The benefits of marriage probably do not derive entirely from its legal status however. It is likely that as marriage brings changes in informal social interactions as well. These changes occur because of the shared understandings (i.e. norms) that accompany marriage as a social institution. Because they establish a set of shared expectations for social interaction (rights and responsibilities), institutions facilitate exchange, at least in theory. Unlike marriage, cohabiting and other informal relationships are not institutionalized, making the rules for social interaction and obligation ambiguous. For example, a father may not help his daughter's boyfriend find a job even if he would be quick to recommend his son-in-law for a position. Married adults are more likely than cohabiting to give and receive support from their parents even when characteristics such as the child's age and the parent's health status are controlled (Eggebeen, 2005). Substantial evidence suggests that two-parent families are the best arrangement for children and some argue that this is a reason why society should support marriage. It seems likely, however, that the benefits of marriage partly arise because marriage is already socially supported.

The benefits that derive from the social dimension of marriage likely vary across groups. The importance of access to family leave depends on whether one holds an eligible position and can afford to take 12 weeks of unpaid leave, and inheritance rights are important only if one has wealth. The incentives for formal integration into a kin group may be greater when that kin group can (and is willing to) provide instrumental support. Moreover, among its many benefits marriage confers prestige (Cherlin, 2004). It may be that marriage produces more prestige the closer the couple can approximate the standards of respectable marriage. Those who make do "the poor way" may not enjoy much, if any, increase in social status. Some evidence suggests that the negative effects of parental divorce on children's well being are weaker for African Americans and this may be because for whatever reasons, for African Americans marriages come with fewer benefits.

Institutional Contexts and Class Variation

Exploring the social dimension of marriage encourages us to look beyond relationship quality, dependability, and other characteristics of individuals and dyads to see how third parties shape expectations, risks, and incentives. Additionally, these social constructs develop in and interact with a broader institutional context. Prior to the 1990s analysts more often recognized that marriage and fertility are shaped by broader institutional and cultural contexts. Other institutions, such as school, work, and religion, influence marriage and fertility processes by generating social networks and by broadcasting messages specifically about what marriage and family life should look like. Most obviously, men's and women's labor force experiences and opportunities impact their ability to establish respectable marriages. Workplace practices can also reinforce or challenge gender role expectations. So long as the normative career involves uninterrupted full-time work and women are primary caregivers, competing devotions to work and family will reduce women's representation among the most competitive and powerful positions (Blair-Loy, 2003; Hochschild, 1997). Likewise, low income mothers' varied and unstable work-schedules undermine their ability to satisfactorily meet the normative expectations of motherhood (Chaudry, 2004).

It is the dominant perspective to view the workplace as an institution that competes with families for individuals' time and attention. Yet the workplace and other institutionally based involvements not only compete with families, but can also assist in their formation and stability. Contrary to some popular notions of poverty populations that view these communities as socially rich if materially poor, the poor are actually remarkably socially isolated (Patterson, 1998). A motivation of some low-income mothers to become parents is to combat their intense sense of loneliness (Bell Kaplan, 1997; Edin & Kefalas, 2005). Lack of embeddedness in social institutions may hinder the development of friendships as well as the search for spouses.

A discussion of institutional influences makes clear that the factors shaping race-ethnic differentials likely vary by class status, because individuals' connections to institutions are strongly conditioned by class status. At the lowest end of the class spectrum, individuals generally have weak connections to any social institutions and fewer economic and social resources to establish stable families. Minority status likely exacerbates the isolation associated with lower socioeconomic status. The barriers that minorities face for establishing stable family life are probably much different among the middle class, although race-ethnic differentials appear throughout the class spectrum. Most research has focused on poor and near poor families, but an analysis of the middle class is likely to lead to a richer understanding of race-ethnic variation in the family. For example, our analyses to date provide no explanation for why highly educated African American men have lower marriage rates than Anglo men. One might expect college educated African American men to have especially high marriage rates given the substantial benefits married men enjoy and the fact such men are scarce relative to the number of educated African American women (Jencks, 1991). The institutional influences on marriage vary substantially across class status, and we should not expect that the explanations for race differentials that suffice for the poor will work for the middle class.

DATA NEEDS

Documenting Trends and Differentials

Explaining why race and ethnic variation in family patterns exists first requires a clear understanding of what these group differences are. Given the rapid pace of family change in recent years, information on past trends and differentials across racial and ethnic groups may not accurately depict contemporary family patterns. Yet even as American society is becoming increasingly diverse with respect to race and ethnicity, many of the data sources that had been available to social scientists to document these trends and differentials in family patterns are vanishing. A relatively small number of nationally representative data sources have historically provided sample sizes sufficient to document family patterns for groups other than non-Hispanic whites in the United States. These have included data from the U.S. Census, U.S. vital statistics records, the Current Population Survey's (CPS) June marital and fertility histories, and to a lesser extent the Survey of Income and Program Participation (SIPP) and the National Survey of Family Growth (NSFG). Yet most of these sources of information on family patterns have been scaled back or even eliminated in recent decades. For example, the U.S. Census stopped gathering information on age at marriage after 1980. The National Center for Health Statistics stopped reporting detailed information on marriage and divorce from vital statistics after 1995. The CPS stopped gathering detailed marital histories after June 1995. Funding for the continuation of the SIPP after the 2004 survey was recently in jeopardy (New York Times, 2006), and even though it appears that it will continue, it does not collect data on cohabitation. This omission is important given that a large percentage of nonmarital births are to cohabiting mothers. Although the NSFG contains extensive information on family patterns, these data are limited by age and do not currently contain sufficient sample sizes to carefully document annual trends in family events within even our largest non-white racial and ethnic groups.

In addition to documenting basic trends and differentials in family patterns for specific groups, it is also important to look at key sources of heterogeneity *within* major racial and ethnic groups. First, immigration needs to be taken seriously in future efforts to document and understand racial and ethnic variation in family patterns. Approximately 23% of the United States' population is currently composed of immigrants, and patterns of immigration shape the significance of racial and ethnic categories (Lee &

Bean, 2004). Within ethnic groups, family patterns are shown to vary by ancestry and immigrant generational status (e.g. Bean et al., 1996). We also expect multiracial identity to become increasingly important to the measurement of race and ethnicity, as some estimates suggest that 1 in 5 Americans may consider themselves multiracial by 2050 (Lee & Bean, 2004). Future work on diversity in family life will need to seriously engage knowledge about appropriate measurement and meaning of racial and ethnic categories.

Moving Towards More Complete Explanations

Most prior research has focused on economic factors that influence family formation and dissolution. This line of research has been fruitful and as we explain below, should be further developed. We also encourage research that examines additional dimensions of marriage including gender roles, the development of trust and commitment, as well as the social interactions and institutional settings that shape social understandings about what constitutes a respectable marriage.

As noted previously, influential explanations for racial and ethnic differences in family patterns highlight the role played by social class differences across groups. Yet empirical work on minority families too often focuses only on relatively poor populations, despite the fact that patterns of family formation and dissolution among more affluent families offer important opportunities to test these theories. Such tests also require careful measurement of social class itself, which should ideally take into account current standing but also how access to resources changes over the life course. For example, average income is 38 percent greater for white than black households while average household wealth is almost twelve times greater among white households (Oliver & Shapiro, 1995). Most analyses of race differences in family patterns, however, do not account for group differences in wealth. Other evidence suggests that the nature of the relationship between economic standing and patterns of marriage may tend to be nonlinear for some groups, such as black men (Banks & Gatlin, 2005; Patterson, 1998). Careful measurement of economic and employment variables is needed to more fully understand the contribution of these factors to racial and ethnic group differences in family outcomes. Yet it is important to note that distinguishing effects of economic from non-economic factors can be difficult, as these sources of

influence may be highly intertwined. As Cherlin (1998) points out, culture is a response both to past and present historical conditions, which have included economic hardship for many racial and ethnic minority groups in the United States.

We also expect a potentially large payoff from collecting more data on subjective expectations for the future. For example, the context in which individuals make family decisions includes expectations regarding future economic trajectories. Both nonmarital cohabitation and marriage generally require sufficient resources to set up an independent household. A key distinguishing feature of marriage, however, may be the expectation of a long-term commitment, which requires not just economic stability in the present but also the expectation that a desired standard of living will be maintainable into the future (Hughes, 2003; Oppenheimer et al., 1997). Thus it may be at least as important to measure expectations regarding future economic trajectories as to measure past and present economic conditions (Oppenheimer, 1988; Sweeney & Cancian, 2004). Furthermore, evidence suggests that expectations for gender roles after marriage and for future martial stability may affect decisions to marry at a particular time and with a particular partner. Previously discussed issues of gender distrust often stem from expectations regarding the future behavior of one's partner (or potential partner). A growing literature offers guidance on approaches to measuring subjective expectations (e.g. Manski, 2004), although additional work is still needed in this area. We also need to better understand how people form expectations for the future, including how individuals cope with uncertainty and how they attempt to learn from their own experiences and from the experiences of others (Manski, 2004b). As decisions to form unions cannot be made unilaterally, and decisions to exit unions can be made by either partner, it seems particularly important to gather information on subjective expectations both from women and from men.

Although economic resources and gender roles are important factors that shape decisions about whether and whom to marry, these decisions are also influenced by the development of trust and opportunities to meet potential spouses. Importantly, these are influenced by social context. Couples in communities with low levels of social capital, that is where there is little social integration and few overlapping relationships, may have more difficulty developing trust because others do not monitor the

relationship and the social costs for infidelity are low. Along similar lines, socially integrated communities can make a search for a compatible spouse more efficient through expanding social networks and providing information about potential mates. Our understanding of racial and ethnic variation in family outcomes would be enhanced by gathering richer data on the institutional settings in which families form and dissolve, such as work places, schools, neighborhoods, and religious institutions. Do members of different racial and ethnic groups tend to vary in where and how they meet partners? Does this affect the quality of the match? As Kalmijn and Flap (2001) argue, it seems likely that "assortative mating is fostered by assortative meeting." Beyond facilitating a good match, are partnerships situated within these settings characterized by higher levels of trust and greater social and economic support from the broader community? Could this support include monitoring of one's partner, as Wilcox and Wolfinger (2007) suggest may be one function served by religious congregations?

Finally, we need to know more about how expectations for marriage, cohabitation, and childbearing are socially constructed. The ethnographic research strongly suggests that the perceived resources necessary for marriage are high relative to those available even to the lower middle class. In addition to being able to set up an independent household, young couples in some social contexts believe that they must be able to afford a real wedding, which at minimum will cost thousands of dollars. Expectations along other dimensions such as relationship quality and parenting are also formed through social experiences. From what experiences and observations are these beliefs formed? One source might be the experiences of kin and close friends. Another might be the messages of religious institutions. Both kin networks and religious institutions are strongly racially segregated and provide opportunity for the expectations for marriage to vary across ethnic groups. A third source for the development of expectations could be the media. One possibility is that youth in some contexts have few real-life examples of successful marriages and rely on media depictions for developing ideas about what marriage is and what it requires. If they rely on media representations, fueled by commercial interests, it is no surprise that their perceived material requirements for marriage are high. Knowing more about the perceived requirements for marriage and how these vary across social groups could provide an important

step towards understanding race-ethnic variation in marriage because these perceptions interact with the objective situation to shape decisions.

CONCLUSION

Decades of research have produced a wealth of knowledge about variation and change in American families and the causes and consequences of this variation. In addition to tracking variation in marriage and divorce we have developed tools to better measure emerging family forms such as cohabitating and visiting relationships. Understanding these new family forms allows us to more accurately characterize the family lives of children and adults. For example, a non-marital birth creates a single parent family only sometimes. Studying cohabitation and other similar relationships also provides insight into what continues to be unique to marriage and how this varies across race-ethnic groups.

If we are to develop further understanding about the barriers to the creation of stable families we need more information about how marriage is maintained as an institution. Marriage continues to be highly revered. So much so, in fact, that it may have been elevated to a plane out of reach of the poor and the working class. We need to know more about the social forces that produced this development and how they vary by race-ethnicity. One explanation could be that marriage does not serve to increase couple's material well-being as it once did, limiting its usefulness to the generation of social prestige. Yet there mounting evidence that stable relationships do bring material benefits and marriage continues to be the only institutionalized form of stable couple relationships, so this is not an entirely satisfactory answer.

In the past, we have relied on economic explanations to answer questions about the sources of family change and variation. There clearly are economic barriers to the formation of stable relationships and more research is needed, particularly on the importance of long-term financial stability. A job with a non-poverty wage is likely not to be a sufficient economic foundation to support marriage in an era of high job turnover. Even though economic factors are important, they may not provide a complete explanation for race-ethnic variation in marriage, cohabitation, divorce, and fertility outside of stable unions. Often our theorizing and operationalization of economic concepts has been far more advanced

than research on more subjective influences, such as attitudes, expectations and beliefs. Sometimes studies are so simple as to assign variation unexplained by economic measures as evidence of a (lack of) familistic orientation. We must develop more sophisticated tools to identify how ideas about the family are socially constructed and how these vary across communities. These new approaches should recognize that marriage is not a single thing, but a bundle of expectations and ideas about economic cooperation, caretaking, emotional commitment, and sexual fidelity.

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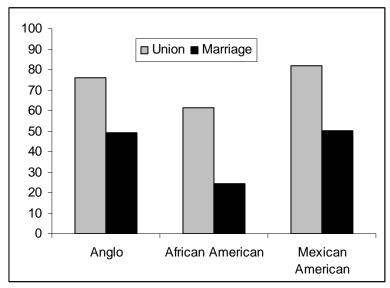
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Figure 1. Percent in Union and Percent Married by Age 25 by Race-Ethnicity, Women Born in the United States.



Authors' tabulations using data from the 2002 National Survey of Family Growth