Marriage as an institution is not what it used to be. Since the 1950s, the number of couple exchanging “I dos” has dropped steadily. And while most Americans do marry at some point in their lives, many are choosing to do so later.

A new study by UC Santa Barbara demographer Shelly Lundberg and economist Robert Pollak of Washington University in St. Louis examines Americans’ changing sensibilities about marriage from an economic perspective. Lundberg and Pollak contend that families with high incomes and high levels of education have the greatest incentives to maintain long-term relationships. Their findings appear in the journal The Future of Children.

The researchers argue that, since the mid-20th century, marriage has morphed from an institution based on gender specialization — the man earns the income and the woman stays home to take care of the children — to a means of supporting intensive investment in children.

“In a gender-specialized economy, where men and women are playing very different productive roles, you need the long-term commitment to protect the vulnerable party, who in this case is the woman,” explained Lundberg, Leonard Broom Professor of Demography. “But when women’s educational attainment increased and surpassed that of men, and women became more committed to jobs and careers, the kind of economic disparity that supported a division of labor in the household eroded.”
If this scenario is true for people across the economic spectrum, Lundberg posited, then statistics should show a broad-based retreat from marriage. Instead, there is evidence of a growing family disparity across education groups.

“What we see is a striking adherence to traditional marriage patterns among the college educated and those with higher professional degrees,” Lundberg said. “While marriage rates have declined consistently over time, they have declined far more among people whose education level is high school or some college.”

Also, college graduates tend to marry before they begin families and, when they do wed, their marriages are more stable than those of couples with less education. The persistence of marriage among the most economically advantaged puzzled Lundberg and Pollak.

The researchers hypothesized that now — in the 21st century — a primary function of marriage is to provide a long-term stable home for children, which suggests that investments in offspring have become a driving force in preserving the institution of matrimony. Lundberg noted that mothers at all economic levels spend more time with their children now than was common 30 years ago.

“In terms of time and money, the well-educated, higher-income parents have increased their investments in children much more than those with lower incomes,” Lundberg said. “They have the know-how and the resources and they expect to help their children become economically successful in a way that may seem out of reach for low-income parents.”

According to Lundberg, the playing field is not level and the focus for low-income parents is on keeping their children safe and healthy. “When the joint project of intense investments in children seems out of reach, it may not seem worth putting up with the disadvantages of marriage,” Lundberg said.

“One possible implication if we are right — and I should say that this is a speculative argument — is that it may be possible to encourage investing in children among lower-income parents by devoting more social resources to early childhood, enabling parents to see a brighter future for their children,” Lundberg added. “These societal investments could, in turn, make longer-term commitments among these parents seem more beneficial.”
One aspect of marriage that hasn’t changed much over the years is that most men and women eventually do marry. “If you look at the fraction of people 50 years old who have ever married, the differences between the education groups are very, very small,” Lundberg said. “What is really distinctive is the timing of marriage and the very high proportion of women with a high school diploma or some college who have their first child either on their own or within a cohabitating relationship, which is extremely rare among people with a college degree or higher.

“The timing is extraordinarily suggestive,” Lundberg concluded. “Almost everyone wants to get married eventually. The question is when, and do you wait until you get married before you have a child?”

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