

**PREMARITAL LIFE PLANS DURING THE TRANSITION TO ADULthood IN THE
UNITED STATES**

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ABSTRACT

Raquel Zanatta Coutinho: Premarital Life Plans during the Transition to Adulthood in the United States
(Under the direction of Lisa D. Pearce)

This paper investigates attitudes that never married young adults (ages 17-24) hold about what is important to accomplish before getting married. Using data from the National Study of Youth and Religion (NSYR), I investigate how a range of socio-economic and demographic variables are related to a high degree of importance to particular achievements before marriage. I then provide in-depth narrative of premarital life-plans drawing on qualitative data from semi-structured interviews conducted with a subsample of NSYR survey respondents. As a result, the preparation for marriage is a diverse experience in which young adults form their strategies based on the combination and accumulation of three forms of capital: Human Capital, Identity Formation Capital, and Relationship Capital. The importance of each seems to be structured by important social institutions. Gender, religion, race/ethnicity, geographic location and family are schema-producing and help shaping what young adults think is necessary to be achieved before marriage.

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Chapter 1

INTRODUCTION

Historically, the transition to adulthood has been understood as the accomplishment of five markers, which are leaving school, starting a full-time job, leaving the home of origin, getting married, and becoming a parent for the first time (Shanahan 2000)¹. The ideal ordering of events is socially constructed and transitioning in non-normative ways (out or off time) is argued to decrease the social support available to an individual, leading to penalties in achievements across the life course (Cherlin et al. 2008). Specific aspects of this transition and their order have been exhaustively studied, such as completion of formal schooling, entrance into the labor force, marriage, and parenthood (Hogan 1978; Rindfuss, Swicegood and Rosenfeld 1987; Settersten and Mayer 1997; Shanahan 2000). Studies find pathways to adult hood are becoming more diverse, especially since the 1980's, when life trajectories no longer necessarily include marriage and children (Thornton and Freedman 1982; Kefalas et al. 2011; Shanahan 2000), and other types of investments such as education and career become more important (Blossfeld and Huinink 1991).

Family formation has become a less-predictable sequence of events (Eggebeen and Dew 2009).

Although sequencing in the events that lead to adulthood varies, the percentage of people that

¹ Some authors classify the transition into adulthood as a distinct life stage in industrialized societies that they call *emerging adulthood* - theoretically and empirically distinct from adulthood and from adolescence, but still culturally constructed and mutable (Arnett 2000; Arnett 2007; Schwartz, Cote and Arnett 2005).

consider "having a good marriage and family life" important has remained high, approximately 80% for women and 70% for men, throughout the years (Smock 2000);(Thornton and Young-DeMarco 2001);(Cherlin 2004; Kefalas et al. 2011) suggesting that saying "I do" has not lost its appeal. Ideas surrounding timing, circumstances, necessity, and gender differences in the division of labor regarding marriage, as well as the acceptance of marriage dissolution form a general set of commonly studied "attitudes toward marriage" (Pearce and Thornton 2007). Perceptions, norms and values that explain decisions about starting to live with a partner are also part of this set of attitudes, but little is known about how young adults draw their life plans and where marriage fits in comparison with other accomplishments, such as completing one's education. Existing literature has emphasized the necessity of studying youth's life plans and what variables might shape these different outlines (Shanahan 2000).

A growing body of research is focused on what young adults say should be accomplished before marriage and their predictors (Martin et al. 2003);(Hoffnung 2004);(Cunningham and Thornton 2005); Smock, Manning and Porter 2005;(Cherlin et al. 2008); (Carroll et al. 2009); (Willoughby 2010); (Kefalas et al. 2011; Taylor and Vogel-Ferguson 2011); (Willoughby et al. 2012);(Willoughby 2012). The results indicate that the accomplishments young adults view as most important to achieve before marriage are those related to the accumulation of experiences that will allow them to have a worry-free adult life, such as financial stability, the achievements of personal goals, and compatibility with the marital partner. However, most studies to date are limited in geographic scope, use non-probability samples, focus on young adolescents, or only include current cohabiters. This paper extends these studies by focusing on a representative sample of never married young adults using a mixed method approach to answer a unique set of questions about young adults' premarital life plans. In this

paper, I examine which milestones are reported as necessary to be accomplished in order for one to feel ready for marriage, the degree of importance youth give to accomplishing certain milestones before marriage, and how different socio-demographic characteristics relate to having unique views on what is important to achieve before one marries. Grounded in selected elements of the sociology of family literature, I explore young adults' thoughts about pathways to marriage and define characteristics associated with different ideals for the ordering of marriage in relation to other life events.

First, I identify premarital life plans and their correlates by using survey data from the longitudinal and multi-method National Study of Youth and Religion (NSYR) to model the level of importance attributed to achieving the following milestones: completing education, establishing a career, living on their own, buying a house, living with a partner, and dating enough other people. Later, in-depth interviews conducted with a subsample of NSYR expand the meaning of the six milestones and capture other important premarital life plans that are not anticipated in the survey. This holistic set of evidence gives insight into how contemporary youth will plan for the transition into adulthood and into marriage (Raley et al. 2007; Shanahan 2000; Willoughby 2010).

1.1 Theoretical Framework

Life course scholars who have empirically tested changes in the patterns of life stage transitions have concluded that life has become less predictable, less stable, less orderly, less collectively determined, and less tied to age norms (Settersten 1998; Bruckner and Mayer 2005; Billari and Liefbroer, 2007; Kefalas et al., 2011). However, marriage continues to be highly valued by young adults and held as extremely important. Thus, delays in the timing of marriage, increased cohabitation and increased acceptance of premarital sex has not reduced expectations

and positive attitudes toward marriage, which continues to be nearly universally viewed as part of the transition to adulthood (Thornton and Freedman 1982; Thornton and Young-De Marco 2001; Willoughby 2010).

These findings open up a field of research that investigates where marriage will be situated in the life-plan or whether it is included at all. This line of inquiry also seeks to address questions regarding the influences that shape the meaning of marriage and different degrees of importance to different milestones being accomplished before getting married. In this vein, I argue that these diverse forms of prioritizing certain orders of pre-marital achievements are defined by the individual; however, they are shaped by societal norms. The Theory of Conjunctural Action (TCA), which is based on Sewell's (1992) discussion of culture and structure defines social structure as "durable forms of organization, patterns of behavior, or systems of social relations (Johnson-Hanks et al. 2011, p. 1). In this theory, the concept of structure is divided into two components: *schemas and materials*.² *Schemas* are expected ideas and behavior one learns by induction or direct exposure overtime through socialization and interaction.

Our interaction partners rely on the schematic components of structure in navigating specific social conjunctures, normalizing the schemas as they go. Each successful reiteration of a cultural schema legitimates and strengthens it, making the schema appear non-ideological and noncontroversial.

Uncontested schemas, hegemonic ones, are experienced as normal and transparent modes of being or acting—not as options, but as just the ways things are (Johnson-Hanks et al. 2011:6).

² The other component of structure, *material*, is the symbolic representation of a schema, such as a bachelor's degree. The possession of a certain material can be the key access to certain schemas, for example, having a marriage license to be considered a married couple. Access to material varies by class, geographic location, and other characteristics. Thus, one can say that materials can be used to achieve schema and that schemas define access to material (Johnson-Hanks et al. 2011).

Schemas are essentially mental maps of how an individual is going to respond and interact with the world. A relevant example of this would be a person's conceptualization of milestones that are needed to be achieved prior to marriage. In this sense, schemas produced by social structures, like the family, help shape the premarital life plans a person will draw.

A commonly discussed type of milestone often prioritized on the path to marriage in one's life plan are investments in human capital or activities that "influence future monetary and psychic income by increasing the resources in people" (Becker 1964, p.11). In fact there are other forms of capital that young people consider valuable for their premarital life plans. Thus, the period before marriage, commonly situated during young adulthood, can be understood as a period of accumulation of capitals, both tangible and intangible, that will increase people's resources, improving the chances that a future marriage and family life will be successful. Three forms of capital are described in the next section, with the last two of them never having been explicitly labeled as capitals before: Human Capital, Identity Formation Capital, and Relationship Capital. Examples of these types of capitals are, respectively, resources linked to financial stability (for example, completing education or starting a career); those related to having acquired a maturity of personality (like, for example, by becoming old enough); and last, the wellbeing of the relationship (for example, having tested the compatibility of the couple by means of cohabitation).

In addition to the influence of institutions, people are not passive recipients of structures. They are cognitive beings, thus the TCA defines *identity*, which is shaped by social structure and also by *agency* as a "capacity for autonomous social action" or "ability to resist structure" (Calhoun 2002, p. 7, and Emirbayer and Mische, 1998 in Johnson-Hanks et al 2011). I recognize that a person can have as many identities as groups of people with which they interact and roles

and positions they occupy, which can reinforce or challenge the person's identity. Stryker and Burke (2000) explain that the higher the salience and the commitment to certain identity, the higher the chances that the identity will be enacted.

In conclusion, social structures will suggest guidelines and expectations of capital accumulation that are visible in the discourse of young adults who are planning their premarital life. However, young adults have the autonomy to choose the forms of capital that they believe are more important to be achieved before marriage according to their own identity.

The present article analyzes what milestones are necessary to be accomplished in order for one to feel ready for marriage, the degree of importance youth give to accomplishing certain milestones before marriage, and how socio-economic and demographic variables are associated with different premarital life plans and accumulations.³

1.2 Components of premarital life plan

Recent research has found that the meaning of marriage and markers that needs to be accomplished before getting married differs among individuals. As an example, marriage can be defined as a form of personal achievement, showing families and friends "you passed a milestone in the development of self-identities" or you have achieved financial stability (Cherlin, 2004). Using Oppenheimer's theory (1994) to explain that marriage is a function of affordability Edin (2000) explains that a couple marries when they have the minimum conditions to establish an independent household with a "culturally-defined" minimum (Edin, 2000, p. 127). In other cases marriage is not necessarily understood as a rite of passage or a symbol of financial

³ Showing these associations is one of the main aims of this paper. Unfortunately, given the age of the interviewees at the time of the survey, my conclusions are limited to what they believe is important to achieve, not what they actually will achieve.

independence. Rather it serves to grant status, respectability or to affirm the quality of the couple's relationship by establishing a public commitment regardless of previous achievements (Cherlin 2004; Edin 2000). Nevertheless, love, self-fulfillment and commitment, as suggested by Cherlin (2004) could surpass the importance of other achievements⁴. As seen above, much has been researched on things that need to be accomplished before getting married. To my knowledge, only one study has focused on how these components form different premarital plans and how these priorities differ among individuals (Kefalas et al. 2011).

Kefalas et al. (2011) address views of marriage and what must be accomplished beforehand using qualitative data from in-depth interviews.⁵ They find that 18% of the sample is composed of marriage *naturalists* or *fast starters*, people who marry at earlier ages and achieve the markers of adulthood afterwards. These respondents are usually from rural areas in the United States and view marriage as a form of commitment with the inevitable outcome of a long lasting relationship. Marriage is part of a schedule to follow, without a particular order, but in which being married is a prerequisite for being an adult (Kefalas et al. 2011:870). Alternatively, a second group of people, marriage *planners*, present a completely different narrative. They are usually from urban areas and present characteristics of post-industrialized societies in which personal life goals for higher education and economic security need to be guaranteed in order for one to be considered an adult. In this situation, marriage is incompatible with pursuit of a career. The eventual commitment comes with great effort from both partners, following the accumulation of intimate knowledge and, among other things, developing a sense of mutual trust

⁴ Brown (2003), for example, in a study with 646 cohabiters and 3086 married couples using the National Survey of Families and Households found that marriage among cohabiting couples is a matter of relationship happiness and expectations about marriage.

⁵ Their sample had 484 ethnically diverse adults in the United States.

with the carefully selected partner. Marriage will not happen unless a subjective sense of readiness and maturing is present and only after the relationship is tested, usually by cohabitation. In order for *planners* to get married, just like some of the youth Regnerus and Uecker (2011) studied, they need to acquire a marriage mentality – “a cognitive framework that allows them to give up the self-interested ways of the unattached single so they can commit to the obligations and responsibilities of being a husband and a wife (Kefalas et al. 2011:868).” It is important to keep in mind that Kefalas et al. (2011) organizes the sample into two major groups, but they do not deny the existence of people who are caught in between *naturalists* and *planners*. Thus, the literature might not have fully uncovered the milestones that need to be accomplished before marriage and the predictors of different premarital plans.

Following these authors, markers that need to be accomplished, or accumulated, before marriage, or the so called “components of marital readiness” derive from three main spheres: human capital (for instance, completing education), identity formation capital (for instance, fulfilling personal dreams), and relationship capital (which includes, for example, living with the person before getting married to test the compatibility of the relationship). I will develop these factors below.

1.2.1 Human Capital Attainment

In reviewing the literature, one particular variable is consistently cited as an essential premarital achievement: completing education. Although it can fit into the “personal development” sphere, completing education seems to be much closer to human capital attainment because of the common understanding that education increases life opportunities.

Historically, those who were in college but wanted to get married would quit school. Nowadays, this decision is a more costly proposition because higher education is seen as the path

to a significantly better life of opportunities, and leaving school “truncates the accumulation of knowledge and skills necessary for an attractive job, resulting in a poorer job and a lower standard of living” (Thornton, Axinn, and Teachman, 1995, p. 763). Since there is a widespread desire not to let marriage interfere with education and to obtain some work experience before marriage, many who wish to attain further education are more likely to postpone marriage (Thornton and Freedman 1982; Lehrer 2004b; Smock, Manning and Porter 2005; Regnerus and Uecker 2011).

Research using data from Germany shows how increasing investments in human capital by females prolongs schooling, which postpones marriage and childbearing (Blossfeld and Huinink, 1991; Rindfuss, Swicegood and Rosenfeld 1987; Oppenheimer 1988). In this line, “women's timing of marriage is therefore independent of the quantity of human capital investments. (...) marriage is postponed because women postpone their transition from youth to adulthood and not because women acquire greater quantities of human capital, thereby increasing their labor-force attachment” (Blossfeld and Huinink, 1991, p.158).

Although extensive research suggests that higher education delays marriage, there are no differences by education in the proportion of those who ever marry, which means marriage is still very universal (Manda and Meyer 2005; Raymo 2003). Thus, adolescents who have high educational aspirations also have high expectations to marry (Starrels and Holm 2000 in Manning, Longmore and Giordano, 2007). Apparently, the mechanism is that during adolescence young adults will favor career plans and friends over family life, but over time they will prioritize plans for marriage, which demonstrates that a person will make adjustments in their life course plans (Willoughby 2010).

In addition to education, financial independence is among the most cited variables when it comes to define what is necessary for a person to get married or to transition from cohabitation to marriage (Thornton, Axinn and Teachman 1995; Cherlin 2004; Smock, Manning and Porter 2005; Carroll et al. 2009; Gerson 2010; Kefalas et al. 2011; Regnerus and Uecker 2011). In this sense, just like education, availability of money or financial independence from parents is a goal to be achieved before one changes their marital status. The literature indicates that the reasons for financial stability vary by gender. While men expect to fulfill their role as the provider for the family, women want to make sure they can support themselves in case anything goes wrong. According to Gerson (2010), “self-reliant women look to the workplace as the most straightforward route to gaining financial security, social status, and personal identity” (Gerson, 2010, p. 135).

Purchasing a house is not seen as an important premarital achievement as education or career, suggesting home ownership is not tightly linked with their kinds of financial stability necessary before marriage. In the study of Carroll et al. (2009), 24% of young adults said that a house was important, much fewer than other indicators such as getting settled with a career (51%) and finishing education (43%). Young adults may expect that the actual purchase of a house occurs after marriage rather than before.

1.2.2 Identity Formation Capital

In terms of personal development, living on one's own, and learning to take care of oneself feature very prominently in the literature of things that need to be accomplished before getting married. For some respondents in Regnerus and Uecker (2011)'s research of young adult's relationships and sexuality in the United States, “fear of divorce”, “low confidence in marriage” and “waiting to be your own person” are frequently used as explanations for not

marrying early. Getting married challenges personal freedom, disturbs investments in personal goals such as international travel, and brings concern about having other lives linked to their own. In sum, respondents indicated that marriage was something to be postponed until the moment when the person is ready to move beyond their self-focused nature.

Dating enough other people and having sexual experiences before marriage are also seen as important steps that should be achieved before staying with only one person. Regnerus and Uecker (2011) reveal young adults' desire to have as many sexual experiences as they can before marriage. Willoughby (2012), incorporating measurements of sexual behavior and attitudes, creates clusters of attitudes toward marriage resulting in four different packages of marital readiness. Respondents who most engaged in sexual activities are also those that respond most favorably to cohabitation and are most likely to postpone marriage, which suggests that for this group of young adults especially, dating other people and living with the partner is an important pre-marital achievement.

1.2.3 Relationship Capital

Differently from accumulating multiple dating experiences, relationship capital accumulation refers to the investments in the quality of the relationship and stability of the couple. Apparently, being sure that the person is the one and that the couple is compatible is a very important achievement.

Research demonstrates that cohabiting, or living with the person before getting married, is commonly understood as a necessary step on the way to the aisle. For example, Bourdais and Lapierre-Adamcyk (2004), conducting research in Canada found that for a proportion of their sample, cohabitation is a period to test the compatibility of relationship while completing schooling, gaining maturity and attaining professional achievements. For others, cohabitation is

seen as a way to increase and optimize the chances of a successful marriage (Martin et al. 2003). Living together has many of the same benefits of marriage without the necessary permanence, so one is able to know the partner better and determine compatibility. Following a period of successful cohabitation, a successful marriage is seen as more likely (Heuveline and Timberlake, 2004; Regnerus and Uecker, 2011).

1.3 What may shape premarital life plans?

Given that youth might be subjected to various schemas for marriage, investigating the different sources of schemas is important to understand what types of premarital capital accumulation are valued and whether premarital life plans vary by socio-economic and demographic characteristics.⁶In the literature, there are five commonly discussed sources of schemas that contribute to differences in pre-marital life plans and for attributing different levels of importance to achieving certain milestones before marriage. They are religious affiliation, gender, race/ethnicity, geographic location, and family resources (values and structure).In the cases where the relationship between the sources of schema and attitudes toward marriage has not yet been defined by the literature, I bring factors that help understand why certain schemas set the expectation for certain premarital life plans.

1.3.1 Religious affiliation

The importance of incorporating religious affiliation in a study of attitudes toward marriage lays on the fact that values, norms, and beliefs that ultimately shape important decisions on the life course and might affect society are being made under the influence of religious institutions and religious socialization (Pearce and Thornton 2007; Lehrer 2004b; Regnerus and

⁶ As much as I would like to investigate how schemas shape attitudes, this paper investigates associations between importance of milestones and socio-demographic characteristics, not the procedure through which schemas influence attitudes. This is a very complex thing and a subject for a future paper.

Uecker2011). While Catholics, Jews and people without religious affiliation tend to marry later, Evangelical Protestants and Mormons marry much earlier. Mainline Protestants are in between. Other researchers have found that Catholics delay marriage as much as liberal Protestants and more often than their Conservative Protestant and Mormon peers. Jews on the other hand, marry later than all denominations but earlier than people without religious affiliation (Lehrer 2000, 2004; Xu, Hudspeth, and Bartkowski 2005). These differences in the timing of marriage across religious groups may reflect differences in value placed on certain types of capital being accumulated before marriage.

If educational aspirations vary by affiliation, one might observe different attitudes toward accomplishing education before marriage according to the religious affiliation (Xu, Hudspeth and Bartkowski, 2005). Jewish and Mainline Protestant women, for example, who usually have a higher desire for educational attainment and commitment to the labor market, will likely value postponing marriage to finish their education and gain financial independence (Lehrer 2004).

An extensive literature also points to the fact that religious influence encompasses the entry into dating and marriage by fostering long term relationships and early marriage (Mahoney, Swank, Tarakeshwar 2001; Pearce and Thornton, 2007; Lehrer, 2004, 2004b; Xu, Hudspeth, and Bartkowski, 2005; Carroll et al, 2000). However, with regard to likelihood of cohabitation, Evangelical Protestants are not significantly different from others religious service attendants (Pearce and Thornton, 2007). In fact, religious service adherents, independently of their affiliation, tend to be more similar among themselves than when compared to non-religious groups, which are constantly found as the ones most likely to cohabit. Because there might be competition between religious schemas for early marriage and postponement of marriage to accomplish life goals, I expect that young adults affiliated with conservative religions such as

Evangelical Protestants will give less importance to achieving human capital, personal development, or relationship capital before marriage when compared to other affiliations.

1.3.2 Gender

Gerson's qualitative research on gender, work, and family bring several examples of how gender shapes the transition to adulthood with men being more concerned with providing for their families while women are concerned about self-reliability. However, she shows how the new generations do not have only one single path to follow regarding their premarital life plans. "Work and family shifts have created an ambiguous mix of new options and new insecurities, with growing conflict between work and parenting, autonomy and commitment, time and money" (Gerson 2010, p. 7). I then expect that human capital achievements such as education completion and establishment of a career will be equally important before marriage for men and women.

The same cannot be said about the association between gender and Identity Formation Capital and Relationship Capital. In the United States, women are more likely to disapprove of cohabitation and think more highly of marriage than men, presenting a lower median for preferable age at marriage (23.8) than when compared to that of the young men (25.1) (Thornton, 1989; Thornton and Young-DeMarco 2001; Pearce and Thornton, 2007; Thornton and Freedman 1982; Crissey 2005). Thus, achievements associated with Identity Formation Capital seem to be more important for men, while achievements associated with the strength of the Relationship Capital seem to be more important for women.

1.3.3 Race and Ethnicity

The association between race/ethnicity and attitudes toward marriage is not very well described by the literature. However, prior research has shown interesting racial and ethnic variation in marriage that helps to understand how race/ethnicity might be setting the expectation for certain premarital life plans (Starrels and Holm 2000; South 2001; Regnerus and Uecker, 2011). Blacks have consistently low percentages of early marriage and increased cohabitations rates. In the work of Regnerus and Uecker (2011), only 15% of African American women and men marry before the age of 24. For whites, the percentage is 36% for women and 24% for men. Hispanic men are the most likely to marry, with 3 in 10 men getting married before they reach 23. Their female counterparts are only lower than the white, with 30% getting married before age 24. The results found by South (2001) are even more striking: the odds for blacks to get married are 43% lower than the corresponding odds for non-blacks.

In the case of blacks, studies do not show that the postponement of marriage is a way to foster education and work opportunities. Among the most studied hypotheses are the deterioration of the labor market, the decrease in marriageable partners, the impact of family socioeconomic resources on marital timing, the lower levels of resources in black families and the worsening in young men's economic circumstances (Oppenheimer et al. 1997, Lichter, LeClere, and McLaughlin, 1991 in Starrels and Holm 2000). However, given that blacks tend to postpone marriage more than whites and other races/ethnicities, I expect that they will attribute higher degree of importance to achieving milestones related to Human Capital Achievement. As for Hispanics, given that they marry earlier than whites, I expect that they are the ones who will find less important in achieving premarital accomplishments.

No specific reference for racial and ethnicity differences in regards to Identity Formation Capital and Relationship Capital was found in the literature, so I do not expect to have significant results.

1.3.4 Geographic location

In two recent studies (Kefalas et al, 2011; Regnerus and Uecker, 2011), living in rural areas or in the south of the United States was found to be associated with earlier marriage, and intuitively, fewer necessary milestones accomplished before marriage. According to Regnerus and Uecker (2011), approximately 45% of females living in rural areas were married by age 24, while in urban settings, urban or suburban, the percentage was around 28. Men, regardless of location, had smaller percentages, with around 31% married before 24 in rural settings and around 21% for urban/suburban. Kefalas et al (2011) explains the behavior of people who live in rural areas as a matter of how opportunities are structured in those regions compared to urban areas. According to the authors, a mixture of agrarian and industrial economy with lower cost of living reduces the barriers for housing and makes it easier for a couple to achieve financial independence compared to that of young urban couples. Apart from that, small towns provide their young inhabitants with fewer things to do and fewer choices in life, while big cities convey the notion that “there is more to life than starting a family” (Kefalas et al. 2011, p. 858). Given all this, I expect that people living in rural areas will hold more schemas that place less importance on accumulating personal goals prior to marriage.

1.3.5 Family resources, structure, and values

The literature on attitudes toward marriage suggests that there are several family characteristics that may influence ideas regarding the best timing for union formation for an individual. The research encompasses three main spheres: parental resources (as a proxy for

social class), family structure, and parental values. Parental resources are likely to influence children's attitudes toward marriage because the effects of economic wellbeing are likely to persist even after children leave the household, which are predominantly demonstrated in the accumulated opportunities over the life course (South, 2001; Regnerus and Uecker, 2011).⁷ In this sense, greater parental resources may delay marriage by fostering higher education aspiration by providing better educational opportunities and "enhancing the material home environment for adolescents and young adults, reducing their motivation to leave home through marriage or other routes" (Avery, Goldscheider, and Speare, 1992 in South 2011:607; Blossfeld and Huinink 1991). Thus, "these resources constitute not only income positions, properties, consumption styles, and economic strategies of families, but also their social orientations, values, and beliefs, which influence educational and career decisions of children (Blossfeld and Huinink 1991, p. 154). I then expect that children of high income will be more likely to attribute high importance to completing education or establishing a career, when compared to their low SES counterparts. Because SES is associated with level of education, I expect the same relationship above specified when comparing children of parents with high educational level and low educational level.

At the same time high parental resources reduce the motivation to leave home, high income parents could support their children living in independent households, which then could increase the changes of new living arrangements such as living on their own or cohabiting. Thus, I do not expect parental resources to have any effect on the accumulation of capital related to Identity Formation and Relationship.

⁷With time, as the person grows older, the effect of family resources decreases, but not for children of single mothers (South, 2001).

The link between family structure and the accumulation of Human Capital is well described by the literature. Children of those called intact families have higher odds of graduating high school and higher education aspirations (Astone and McLanahan 1991; Ginther and Pollak 2003, Carlson and Berger 2013). I then expect that children of divorced parents or single parents will devote less importance to accumulating human capital prior to marriage.

Non-traditional family structure (parental divorce, parental remarriage, and single-parent families) is associated with children's marriage and cohabitation patterns increasing negative thoughts about marriage at the same time it values singlehood as a way of life (Thornton and Freedman 1982, p. 297; Crissey 2005; Raley et al, 2007). Adolescents living with cohabiting parents have 74% higher odds of expecting to cohabit prior to marriage than teens living with two married parents (Manning, Longmore and Giordano 2007).⁸ Those raised by single mothers have only 82% the chances of getting married of a child raised in the so-called "intact" families (South 2001). It seems that individuals raised in non-traditional family structures are more likely to see other family arrangements as possibilities, or not be constrained to think that marriage is the only way. Thus, I expect they are more likely to state that identity Formation Capital and Relationship Capital need to be accomplished before settling down, given that they may have been exposed to the failure of a marriage.

Parent's values will be measured by their religiosity. Youth who grew up in more religious backgrounds, having parents who attended religious service often, are less likely to cohabit (Kalmijn and Luijkx, 2005; Willoughby et al. 2012). That could be directly linked to

⁸ Assumed to be married, but not specified in the research.

parental expectations that children get married in traditional religious arrangements or to the expectations of the children themselves, who will share the same beliefs as their parents.

I expect parental religious service attendance to inform their children's schemas on premarital life plan and to work as well as the children's religious affiliation. The more religious and conservative the parents are, the fewer capitals will need to be achieved before getting married.

Based on the theoretical dimension hereby presented, the current article analyzes what milestones are necessary to be accomplished in order for one to feel ready for marriage, the degree of importance youth give to accomplishing certain milestones before marriage, and how socio-economic and demographic variables are associated with different premarital life plans. In the next section I will describe the data and methods used to address these questions.

Chapter 2

DATA AND METHODS

2.1 Data

Data come from the National Study of Youth and Religion (NSYR),⁹ a longitudinal, multi-method research project launched in 2001 to understand how an adolescent's life is shaped and influenced by religion and spirituality throughout youth and adulthood. A random-digit-dial telephone survey method was employed to sample nationally-representative households with youth ages 13-17 present. These youths and their parents were first interviewed in the summer of 2002 (wave 1) and then only the youth were re-interviewed in 2005 (wave 2) and in 2007/2008 (wave 3).

The total sample size in wave 1 was 3370, and the completion rates are of 78% for wave 2 and 77.1% for wave 3, resulting in 2532 people in wave 3 that are eligible for this analysis. Analysis indicates that missing cases can be treated as Missing Completely at Random (166). After deleting those, the Jewish oversample (80), and the ever married respondents (143), sample size was reduced to 2143, which is the quantitative analytical sample.

Only the first and last waves were utilized in this paper. As customary in longitudinal surveys, the covariates are measured at wave 1 while respondents were still living in their

⁹ Studies have shown that the NSYR is a representative sample of the U.S. teenage population aged 13-17 and their parents living in residential households in the years of 2002 with little detectable bias as compared to other national surveys (Smith and Denton 2003).

parent's or guardian's home and because the measurement of those characteristics precede the measurement of the dependent variables of wave 3.

The NSYR also contained a qualitative portion. After every wave of the survey, a subset of youth was selected from the telephone survey respondents to participate in semi-structured interviews by using a stratified quota sample that is not nationally representative but does contain key variance in many socio-demographic characteristics, such as region, urban/suburban/rural, age, sex, race/ethnicity, household income, religion and school. For this analysis, I used 230 interviews conducted after the wave 3 survey, including 151 who had been interviewed in previous waves' semi-structured interview and 79 randomly selected in order to renew the sample and verify possible "contamination" of interview answers based on the fact of having participated in interviews before. After excluding those who were already married (12 of them), the number of interviews that were coded and analyzed was 218. The semi-structured interview guide covered the same topics as the survey; however, the questions were asked in different formats, probing respondents to provide more in-depth answers.

2.2 Methods

In order to investigate how a range of socio-economic and demographic variables are related to the degree of importance to particular achievements before marriage, STATA 12 was used to perform Ordered Logit Models, as I will further detail below.¹⁰ The survey allows the

¹⁰ Three strategies of research were tested prior to the definition of the methodology of this article. The first consisted in elaborating Latent Class Analysis of things that young people believe to be important to be achieved before getting married. The premarital milestones were successfully grouped into classes; however, the small sample size kept the prediction of classes from converging into a regression model. The second strategy consisted in listing the most consistent pathways to marriage according to the young adults. Once again, the variety of pathways, which was translated into an enormous amount of variance, did not allow the definitions of pathways that were consistent enough to be able to be predicted. Last, a third strategy consisted in using Factorial Analysis to reduce the number of dependent variables, for example, creating an index of human capital achievement by grouping complete education and establishing career. Although the results were satisfactory, grouping variables reduce the sensitivity of the model to details that, in theory, are different and should not be put together, since as, for example, complete education could be important for one social group while career is more important for others. Consequently, the

assessment of importance to achieve the six prior established milestones before marriage. Given that this six item list does not exhaust the range of possible milestones, the in-depth interviews make possible the assessment of other markers that were not listed in the survey, but are part of what one considers important to achieve before saying I do, such as love and relationship commitment, among other elements which to my knowledge had not yet been described by the literature. Then, qualitative data from semi-structured interviews conducted with a subsample of NSYR survey respondents was analyzed with the support of the online software *Dedoose*, that facilitates coding and selection of excerpts. In this software, the choice of coding and themes is manually done by the researcher, having the software serve the function of organizing, marking and counting. The literature review provided the first codes and themes considered in the analysis of qualitative data, such as complete education and other more common milestones. As new themes emerged, for example, personal goals, they were added to the codebook, a method described by other qualitative researchers (Weiss 1994; Coffey and Atkinson 1996; Ryan and Bernard 2003).

In depth interviews are frequently used in the social sciences, and their analysis allows for capturing people's perception and interpretation, thoughts and feelings, and also implied discourse, which is much more difficult to capture on quantitative questionnaires (Weiss 1994). Nevertheless, qualitative interviews place attitudes in a context embedded in a conversation, which is believed to provide additional nuance to the responses given in the survey.¹¹ Thus, this mixed methods approach in which semi-structured interviews enlighten and complement the

author decided to keep the analysis the simplest way as possible by running 6 ordinal logits without any grouping or any attempt to reduce the dependent variables.

¹¹ Given the extensive length of the interviews, the analysis will be concentrated only in the portions related to family formation.

findings from the quantitative analysis provides a more comprehensive picture and more in-depth perspective of premarital life plans (Small 2009).

In the following paragraphs I will briefly explain the Quantitative method of this study, as well as the variables used in the regressions.

2.2.1 Variables

The survey allows the assessment of the importance of different milestones to be achieved before marriage. The variables that represent these milestones come from Wave 3 and they can also be associated with three types of capitals (see below in parenthesis).¹²They are:

1. Complete your education before getting married (Human Capital)
2. Establish your career before getting married (Human Capital)
3. Buy a home before getting married (Human Capital/Relationship Capital)
4. Live on your own a while before getting married (Identity Formation Capital)
5. Date enough other people before getting married (Relationship Capital/Identity Formation Capital)
6. Live with partner (Relationship Capital)

Each of these variables contains a four category level of importance as follows: not very important or not at all important,¹³ somewhat important, very important, and extremely important. Consequently, I chose to use an Ordered Logit Model, as I will specify further below.

¹² Preliminary tests have shown that some of the six variables are correlated. For instance, establishing a career is correlated with completing education before marriage (Gamma= 0.60 and Kendall Tau-b= 0.44). This same tendency of being correlated was also observed for other variables which sparked the attempt to group variables into indexes, but this attempt, as explained before, was not successful.

¹³ The original variable in the dataset, *not very important* and *not at all important* were different categories. They were grouped due to small sample size.

2.2.2 Covariates

The variables used as predictors for the Ordered Logit Model have the function of standing as proxies for social or schema-producing institutions. They all come from Wave 1 and their respective categories and codes are: Race/Ethnicity (white=1, black=2, Latino=3, Other=4), Gender (male=0, female=1), Religious affiliation (1= Conservative Protestants, 2 = Mainline Protestants, 3 = Black Protestants, 4=Catholics, 5=Jewish, 6=Not-Religious, 7=Other), Geographic location (urban=0, rural=1). In order to investigate Family Resources, Structure, and Values, a series of variables will be included in the models. They are Household income (Up to \$30K=1, \$30K to \$50K=2, \$50K to \$80K=3, More than \$80K=4, Don't know or missing =5), Parents' highest education¹⁴ (Less than high school=1, High school=2, Some education after high school=3, BA/BS or Grad school incomplete= 4, Some grad school completed=5), parental religious service attendance (never =1, Once or more times a week=2, Once to 3 times a month=3, Few to many times a year=4), and times experienced parental breakup (no=0, once=1, more than once=2).¹⁵The relative distribution of responses across categories can be seen on Table 1. A distribution of level of importance for each milestone can be seen in Figure 1.

Adding to that, other variables are used as sources of control. They are Age (continuous), Years of achieved education (continuous), Current living arrangement (parents, by him or herself, partner, roommate, sororities/fraternities/dorms); Respondent's marital status (single, never married, never cohabited=1, cohabiting=2, has cohabited, now single=3); Ever cohabited or would cohabit (no=0, yes = 1); Ever dated (no=0, yes = 1), Ever had sex (no=0, yes = 1); Has

¹⁴ This is the highest level of education achieved among the parents or guardians.

¹⁵ Previous analysis indicated that, although Parental Marital Status would be the best variable to control for family structure, it did not provide significant results due to the small sample size of some categories.

had a child (no=0, yes=1); Currently enrolled in school (no=0, yes=1). Since people with the same religious affiliation might have different behaviors, it is important to control for religiosity. I use religious service attendance (never=0, few times a year=1, many times a year or once a month=2, few times per month=3, once or more times per week=4).

2.2.3 Ordered Logit Model

The level of importance of accomplishing the six milestones before marriage has a four category response ranging from extremely important to not very or not at all important. Given the small number of categories, it is not advised to use Classical Linear Regression, and I chose to use Ordered Logit Regression, which is a regression model for ordinal dependent variables (Wooldridge, 2009, Greene and Hensher 2010).¹⁶

Coefficients are estimated using Maximum Likelihood Estimation,¹⁷ and the error is assumed to be logistically distributed. This equation is a generalization of the ordinary binary logit model (Stata Corp 2003).

¹⁶ Another option would be to use Multinomial Logit Regression, in which each category of response is set to be independent and discrete. In order to decide on the best approach, I applied the test of proportional odds which indicates if the categories of a dependent variable should be treated as ordered. If that is the case, the Ordered Logit Model has advantages over the Multinomial Logit because it produces only one set of slope coefficients while the latter produces a set of slopes for each category, therefore rendering a more complex interpretation. Preliminary tests indicate that the data meets the proportional odds assumption for 5 of the 6 milestones; hence I confirmed my choice for the Ordered Logit Regression for all six variables to keep consistency. The values for the Proportional Odds assumption are found below the coefficients in the table of results.

¹⁷ Model specification can be made available upon request.

Chapter 3

RESULTS

3.1 Quantitative Analysis

The result of the six ordinal regressions indicate that institutions may, in fact, be sources of schemas for marriage. Gender, religion, race/ethnicity, family structure and geographic location seem to be highly influential in regards to the things that need to be accomplished before one gets married, even after controlling for endogenous variables that could change the strength of the association¹⁸. Below, I will discuss the factors that are associated with increasing importance of each milestone inquired in the quantitative survey. The coefficients for the ordered logit regressions can be found in Table 2. The odds ratio reveal the likelihood of a person to have a one unit increase in the outcome variables (so, from saying that certain milestones is not important at all to saying that it is somewhat important, then from saying it is somewhat important to very important, and lastly, from saying it is very important, to saying it is extremely important), given a one unit increase in the independent variable.

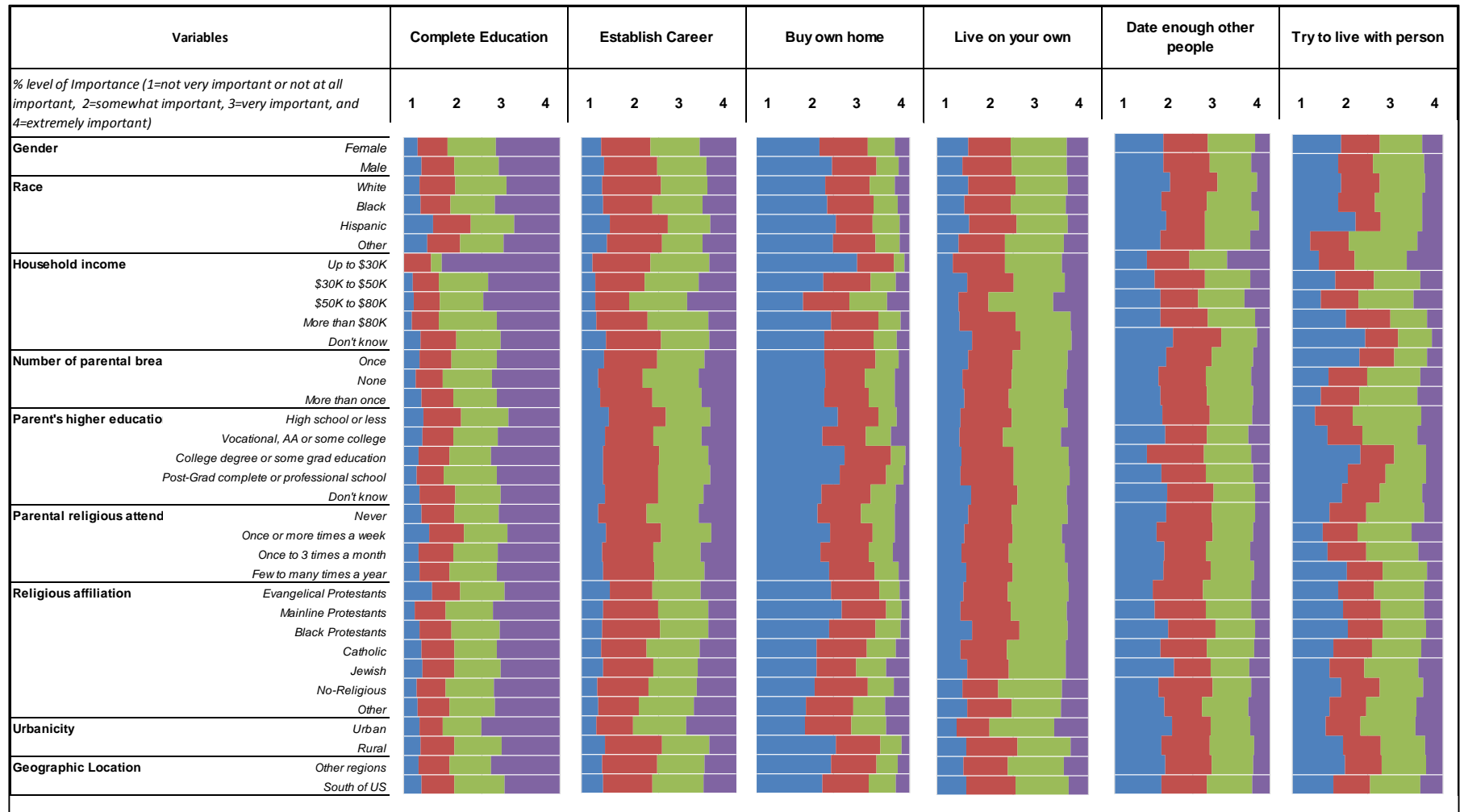
¹⁸ Only results with controls are shown. Results without controls can be found in the Appendix.

Table 1. Descriptive statistics of analytical sample (NSYR, n=2134)

Variables		Male	Female	Total
Race	<i>White (1)</i>	71.00	67.69	69.34
	<i>Black (2)</i>	14.87	17.18	16.03
	<i>Hispanic (3)</i>	8.89	10.21	9.55
	<i>Other (4)</i>	5.24	4.92	5.08
Household income	<i>Up to \$30K (1)</i>	17.12	18.66	17.89
	<i>\$30K to \$50K (2)</i>	24.6	26	25.3
	<i>\$50K to \$80K (3)</i>	28.44	25.81	27.12
	<i>More than \$80K (4)</i>	24.6	23.31	23.95
	<i>Don't know (5)</i>	5.24	6.22	5.73
Parent's higher education	<i>High school or less (1)</i>	22.36	22.93	22.65
	<i>Vocational, AA or some college (2)</i>	25.63	25.44	25.54
	<i>College degree or some grad education (3)</i>	18.15	17.27	17.71
	<i>Post-Grad complete or professional school (4)</i>	13.47	10.49	11.98
	<i>Don't know (5)</i>	20.39	23.86	22.13
Number of parental break up	<i>Once (1)</i>	26.85	28.23	27.54
	<i>None (0)</i>	63.99	64.16	64.07
	<i>More than once (2)</i>	9.17	7.61	8.39
Religious affiliation	<i>Evangelical Protestants (1)</i>	26.01	31.29	28.66
	<i>Mainline Protestants (2)</i>	10.2	10.96	10.58
	<i>Black Protestants (3)</i>	7.86	7.8	7.83
	<i>Catholic (4)</i>	17.87	18.94	18.41
	<i>Jewish (5)</i>	1.03	1.67	1.35
	<i>No-Religious (6)</i>	28.53	21.26	24.88
	<i>Other (7)</i>	8.51	8.08	8.29
Parental religious attendance	<i>Never (1)</i>	15.62	14.11	14.86
	<i>Once or more times a week (2)</i>	18.52	23.31	20.92
	<i>Once to 3 times a month (3)</i>	18.62	18.2	18.41
	<i>Few to many times a year (4)</i>	47.24	44.38	45.81
Urbanicity	<i>Urban (0)</i>	79.05	77.72	78.38
	<i>Rural (1)</i>	20.95	22.28	21.62
Geographic Location	<i>Other regions (0)</i>	60.8	58.96	59.88
	<i>South of US (1)</i>	39.2	41.04	40.12
Has cohabited or would ever	<i>No (0)</i>	23.11	27.95	25.54
	<i>Yes (1)</i>	76.89	72.05	74.46
Religious attendance	<i>Never (0)</i>	38.26	32.96	35.6
	<i>Few times a year (1)</i>	18.99	20.98	19.99
	<i>Many times a year or once a month (2)</i>	13.66	15.13	14.4
	<i>Few times per month (3)</i>	9.92	11.23	10.58
	<i>Once or more times per week (5)</i>	19.18	19.68	19.43
Current living arrangement	<i>Parent's home (1)</i>	48.83	41.5	45.15
	<i>Another person's home (2)</i>	6.64	7.34	6.99
	<i>Own place (3)</i>	27.13	35.38	31.27
	<i>Group quarter (4)</i>	17.4	15.78	16.59
Respondent marital status	<i>Single, never married, never cohabited (1)</i>	81.57	72.42	76.98
	<i>Cohabiting (3)</i>	6.83	16.43	11.65
	<i>Has cohabited, now single (5)</i>	11.6	11.14	11.37
Has had a child	<i>No (0)</i>	98.88	91.18	95.01
	<i>Yes (1)</i>	1.12	8.82	4.99
Current enrolled in school	<i>No (0)</i>	39.01	31.48	35.23
	<i>Yes (1)</i>	60.99	68.52	64.77

Variables		Male	Female	Total
Ever reported dating activity	No (0)	4.4	4.46	4.43
	Yes (1)	95.6	95.54	95.57
Has had sexual intercourse	No (0)	25.63	26.83	26.23
	Yes (1)	74.37	73.17	73.77
N		1063	1071	2134

Figure 1: relative distribution of level of importance of premarital achievements by selected variables (NSYR, n=2134).



3.1.1 Finishing education

Results of the quantitative analysis indicate that the most influential institutions in regards to finishing education before marriage are religion, race/ethnicity, gender and geographic location. Jews have almost four times the odds of attributing higher levels of importance to education when compared to Non-Religious. They are followed by Catholics (64% higher odds) and Mainline Protestants (46% higher odds). Religious service attendance of any frequency is associated with decreased importance of education when compared to people who never attend religious service. Race/ethnicity is also a powerful predictor, with Blacks having 75% higher odds of increasing level of importance when compared to their White counterparts. Gender comes in third, with women having higher odds (34% higher) of thinking completing education is important when compared with men. Lastly, living in the South increases the odds by 17%. No variable on the family level was significant.

Table 2. Ordinal Logit Regressions of the level of importance of selected milestones being accomplished before marriage. The level of importance increases from not important or not important at all to extremely important with 3 different cut points. Results are shown in odds ratio

Variables		Complete Education		Establish Career		Buy own home		Live on your own		Date enough other people		Try to live with person	
Gender	<i>Female (1)</i>	1.34**	(0.11)	1.03	(0.09)	0.79**	(0.07)	1.31**	(0.11)	1.02	(0.09)	0.70**	(0.06)
Age	<i>Age continuous</i>	0.96	(0.04)	1.07+	(0.04)	1.02	(0.04)	1.03	(0.04)	1.062+	(0.04)	1.02	(0.04)
Race	<i>Black (2)</i>	1.76**	(0.29)	2.08**	(0.33)	2.14**	(0.33)	2.15**	(0.33)	0.68*	(0.11)	1.79**	(0.29)
	<i>White (1)</i>												
	<i>Hispanic (3)</i>	1.19	(0.18)	1.58**	(0.23)	2.00**	(0.30)	1.31+	(0.20)	1.18	(0.17)	1.36*	(0.20)
	<i>Other (4)</i>	1.46*	(0.27)	1.75**	(0.33)	1.85**	(0.35)	1.594*	(0.30)	1.03	(0.19)	1.05	(0.21)
Household income	<i>\$30K to \$50K (2)</i>	0.90	(0.12)	1.11	(0.14)	0.91	(0.12)	1.31*	(0.17)	1.25+	(0.16)	1.00	(0.13)
	<i>Up to \$30K (1)</i>												
	<i>\$50K to \$80K (3)</i>	0.84	(0.12)	0.80+	(0.11)	0.72*	(0.10)	1.05	(0.14)	0.96	(0.13)	0.83	(0.12)
	<i>More than \$80K (4)</i>	0.88	(0.14)	0.84	(0.13)	0.70*	(0.11)	1.30+	(0.20)	1.09	(0.17)	1.06	(0.17)
	<i>Don't know (5)</i>	0.604*	(0.12)	0.90	(0.18)	0.73	(0.15)	1.23	(0.25)	1.31	(0.26)	0.95	(0.20)
Parent's higher education	<i>Vocational, AA or some college (2)</i>	0.90	(0.11)	0.81+	(0.10)	1.03	(0.12)	0.92	(0.11)	0.96	(0.11)	0.92	(0.11)
	<i>College degree or some grad education (3)</i>	0.96	(0.14)	0.80	(0.11)	0.74*	(0.11)	1.09	(0.15)	1.09	(0.15)	0.93	(0.13)
	<i>High school or less (1)</i>												
	<i>Post-Grad complete or professional school (4)</i>	0.98	(0.16)	0.82	(0.13)	0.71*	(0.12)	1.10	(0.18)	1.25	(0.20)	0.74+	(0.13)
	<i>Don't know (5)</i>	0.88	(0.12)	0.68**	(0.09)	0.77+	(0.10)	1.11	(0.15)	1.01	(0.13)	0.99	(0.13)
Number of parental break up	<i>None (0)</i>	0.93	(0.09)	0.93	(0.09)	0.92	(0.09)	0.93	(0.09)	0.90	(0.09)	0.85	(0.09)
	<i>Once (1)</i>												
	<i>More than once (2)</i>	0.84	(0.13)	0.82	(0.13)	0.81	(0.13)	0.96	(0.15)	0.99	(0.16)	1.11	(0.18)
Religious affiliation	<i>Evangelical Protestants (1)</i>	1.27	(0.21)	0.97	(0.16)	1.16	(0.20)	0.70*	(0.11)	0.82	(0.13)	0.63**	(0.10)
	<i>No-Religious (6)</i>												
	<i>Mainline Protestants (2)</i>	1.47*	(0.27)	1.30	(0.23)	1.19	(0.23)	0.78	(0.14)	0.93	(0.16)	0.81	(0.15)
	<i>Black Protestants (3)</i>	1.20	(0.29)	1.06	(0.25)	1.10	(0.26)	0.84	(0.20)	1.79*	(0.42)	1.05	(0.25)
	<i>Catholic (4)</i>	1.64**	(0.27)	1.43*	(0.23)	1.28	(0.21)	0.80	(0.13)	1.08	(0.17)	1.08	(0.17)
	<i>Jewish (5)</i>	4.31**	(1.96)	1.29	(0.46)	0.76	(0.32)	0.93	(0.33)	1.37	(0.50)	1.80	(0.69)
	<i>Other (7)</i>	0.83	(0.16)	0.76	(0.14)	0.89	(0.18)	0.65*	(0.12)	1.00	(0.19)	0.83	(0.16)
Parental religious attendance	<i>Once or more times a week (2)</i>	1.16	(0.16)	1.29+	(0.18)	1.23	(0.18)	1.06	(0.15)	1.05	(0.15)	1.04	(0.14)
	<i>Never (1)</i>												
	<i>Once to 3 times a month (3)</i>	1.26	(0.19)	1.43*	(0.21)	1.26	(0.19)	1.00	(0.14)	1.06	(0.16)	0.92	(0.14)
	<i>Few to many times a year (4)</i>	1.09	(0.15)	1.12	(0.15)	1.08	(0.15)	1.07	(0.14)	1.05	(0.14)	0.68**	(0.09)
Urbanicity	<i>Rural (1)</i>	0.95	(0.10)	0.92	(0.09)	1.03	(0.11)	0.99	(0.10)	0.78*	(0.08)	1.01	(0.11)
	<i>Urban (0)</i>												
Geographic Location	<i>South of US (1)</i>	1.18+	(0.10)	1.17+	(0.10)	1.21*	(0.11)	0.90	(0.08)	1.09	(0.09)	1.10	(0.10)

Variables/Controls	Complete Education	Establish Career	Buy own home	Live on your own	Date enough other people	Try to live with person
Years of achieved education <i>Years continuous</i>	1.03+ (0.02)	0.98 (0.02)	0.93** (0.02)	0.98 (0.02)	0.98 (0.02)	0.94** (0.02)
Has cohabited or would ever <i>Yes (1)</i> <i>No (0)</i>	0.90 (0.11)	0.93 (0.11)	0.81+ (0.10)	0.94 (0.11)	1.26* (0.15)	4.35** (0.55)
Religious attendance <i>Few times a year (1)</i> <i>Never (0)</i>	0.79+ (0.11)	1.04 (0.15)	1.13 (0.17)	1.20 (0.17)	1.03 (0.15)	0.92 (0.13)
<i>Many times a year or once a month (2)</i>	0.72* (0.12)	1.09 (0.17)	1.19 (0.20)	0.95 (0.15)	0.99 (0.16)	0.66** (0.11)
<i>Few times per month (3)</i>	0.93 (0.16)	0.81 (0.14)	1.10 (0.20)	0.95 (0.16)	0.740+ (0.13)	0.55** (0.10)
<i>Once or more times per week (5)</i>	0.69* (0.11)	0.86 (0.14)	0.85 (0.14)	0.76+ (0.12)	0.78 (0.13)	0.45** (0.08)
Current living arrangement <i>Another person's home (2)</i> <i>Parent's home (1)</i>	1.04 (0.18)	0.81 (0.14)	1.05 (0.18)	1.15 (0.19)	1.42* (0.24)	0.72+ (0.12)
<i>Own place (3)</i>	0.91 (0.10)	0.91 (0.10)	0.72** (0.08)	1.36** (0.15)	1.59** (0.17)	0.89 (0.10)
<i>Group quarter (4)</i>	1.09 (0.13)	0.79+ (0.09)	0.87 (0.11)	0.93 (0.11)	1.11 (0.13)	0.83 (0.11)
Respondent marital status <i>Cohabiting (3)</i> <i>Single, never married, never cohabited (1)</i> <i>Has cohabited, now single (5)</i>	0.45** (0.07)	0.48** (0.07)	1.01 (0.16)	0.59** (0.09)	0.39** (0.06)	1.41* (0.21)
<i>Has had a child</i> <i>Yes (1)</i> <i>No (0)</i>	0.70+ (0.14)	0.60** (0.12)	0.71 (0.15)	0.64* (0.13)	0.65* (0.13)	1.10 (0.22)
Current enrolled in school <i>Yes (1)*</i> <i>no (0) *includes 8 homeschooled</i>	1.97** (0.20)	1.09 (0.11)	1.10 (0.11)	0.81* (0.08)	0.89 (0.09)	1.01 (0.10)
Ever reported dating activity <i>Yes (1)</i> <i>No (0)</i>	1.15 (0.24)	1.28 (0.26)	1.01 (0.22)	1.44+ (0.29)	1.67* (0.35)	1.13 (0.26)
Has had sexual intercourse <i>Yes (1)</i> <i>No (0)</i>	1.23+ (0.14)	1.15 (0.13)	1.14 (0.13)	1.01 (0.11)	1.09 (0.12)	1.60** (0.19)
cut1	0.15** (0.10)	0.52 (0.36)	0.38 (0.27)	0.44 (0.30)	2.07 (1.42)	0.44 (0.31)
Constant	0.62 (0.44)	3.21+ (2.21)	1.59 (1.12)	2.04 (1.38)	7.65** (5.24)	1.75 (1.24)
cut2	2.37 (1.65)	14.75** (10.21)	6.13* (4.33)	13.46** (9.17)	42.02** (28.92)	12.19** (8.70)
Constant	2133	2134	2134	2133	2131	2133
Observations	2133	2134	2134	2133	2131	2133
Test of Proportional Odds (Chi2 / Prob>Chi2)	0.11	0.71	0.63	0.06	0.38	0.03

Standard errors in parentheses

** p<0.01, * p<0.05, + p<0.1

1) reference category below title of covariate

3.1.2 Establishing a career

Regarding establishing a career, the institution which seems more important at the individual level is race/ethnicity, with blacks having twice (2.08) the chance as whites of saying career is important, followed by Hispanics (57% more chance). Apart from race/ethnicity, geographic location seems to be schema producing. People who live in the South have 17% higher odds of attributing importance to career. At the family resources level, being a member of the middle class increases the odds by 79% when compared to very poor people of saying that career is important. Once again, parental education does not matter, however, people who are unaware of their parents' level of education have fewer chances of saying career is important. Parental religious attendance is also influential: children of parents who attend religious services at least once a month have higher odds of citing the importance of career when compared to children whose parents never attend religious service.

3.1.3 Buying a house

The analysis indicates that the most important factor for attributing high level of importance to buying a house before marriage is gender, followed by race/ethnicity and geographic location. Girls have 79% lower odds of saying that it is important when compared to boys. Once again, Blacks and Hispanic have higher odds of saying that buying a house is important when compared to Whites. Lastly, people who live in the South have 21% higher odds of attributing importance to buying a house, which also decreases with age. Apparently, growing older makes one realize that buying a house is an achievement that takes time and can be accomplished after one marries. Interestingly, income and parental education are negatively associated with importance of buying a house, with richer and more educated people giving less importance when

compared to poor, less educated. It seems that for those people whose material things are guaranteed, this basic concern, having a roof under which to live, is not a priority.

3.1.4 Living on his/her own

The factors that seem more influential regarding the importance of living on your own before marriage is gender (girls have 30% higher odds than boys), race/ethnicity (Blacks and Hispanics have higher odds than Whites), and religious attendance (those who go to religious service every week have 75% lower odds of saying that living on your own is important when compared to people who never attend). As expected, being a member of an Evangelical Protestant church decreases the odds of saying that living on their own is important. No variable on the family level was found significant.

3.1.5 Dating enough other (different) people

Regarding dating enough people before getting married, only race and geographic location seem to have an influence. Blacks have lower odds of saying that this milestone is important when compared to Whites (68% the odds of Whites), as well as inhabitants of rural areas who have 78% the odds of people who do not live in the South.

3.1.6 Trying to live with a person

Gender, race, religion, and parental resources differences are observed in regards to the importance attributed to cohabitation prior to marriage. Girls have lower odds of saying that cohabitation is important (69.6% lower odds of increasing importance). Black (79%) and Hispanic (36%) have higher odds when compared to their White counterparts. In the religious sphere, only Evangelical Protestants (62.3% lower odds when compared to Non-religious) affiliations remain significant after controls, but religious attendance steadily decreases the importance of

cohabitation. Interestingly, members of Black Protestant churches have lower odds of saying that this milestone is important, which could indicate that the interaction between race and religious affiliation matters¹⁹. At a family level, children of parents with the highest level of education have lower odds of saying that cohabitation is important, when compared to uneducated parents. As very much expected, parental religious service attendance decreases the odds of believing cohabitation is an important pre-marital plan. However, this relationship only holds for children whose parents do not go too often to religious services, but few or many times a year when compared to children whose parents never attend.

3.2 Qualitative Analysis

What does each milestone sound like when talked about by the young adults? What meanings do they apply to the milestones? This section adds an analysis of 218 interview transcripts with the intention of exploring more in depth the six things that need to be accomplished before getting married that were already inquired about in the quantitative survey. They are completing education, establishing a career, buying a house, dating enough other people, living with another person and living on their own for a while. Apart from exploring these dimensions more in depth, the analysis of the 218 interviews allowed the discovery of new themes and things that need to be accomplished before getting married that were not previously explored in the quantitative survey, such as maturity, relationship commitment, and the achievements of personal goals.

¹⁹ It could also indicate multi-colinearity, since the majority of members of Black protestant churches are, in fact, blacks. Results of Pearson Correlation indicate that the level of association equals 0.65..

It is important to mention that the semi-structured interviews were also coded according to the socio-demographic characteristics of the respondents. The objective was not to verify the statistical findings of the regressions, but to observe anecdotes that are consistent with them.

3.2.1 The accumulation of premarital capitals

When the qualitative data analysis began, six codes were pre-established, which are the same milestones investigated in the survey. As the analysis proceeded, a list of new themes emerged and new codes were added to the list. Figure 1 brings the codes applied to the qualitative interviews and the types of capitals where they belong according to the meaning given by the interviewees.

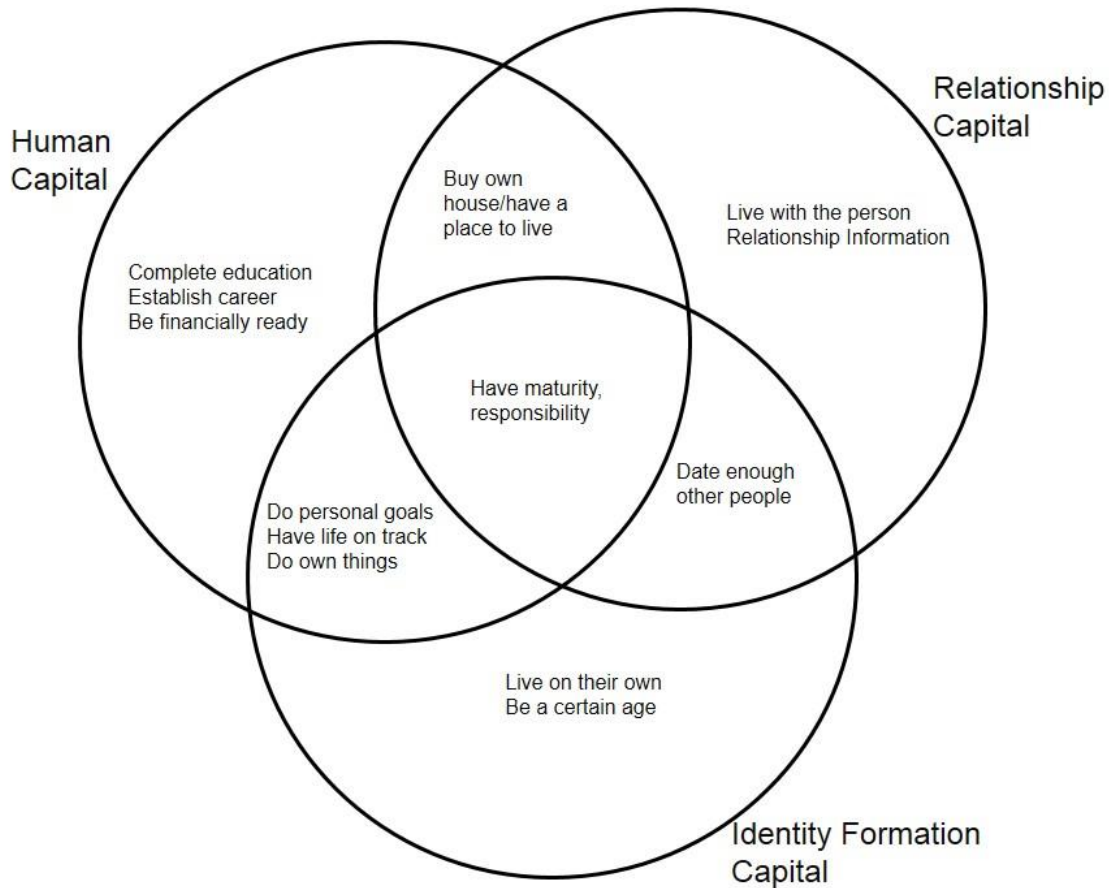


Figure 2. Milestones cited by the young adults as premarital life plans and types of capital they belong: Human Capital, Relationship Formation Capital and Identity Formation Capital. This figure illustrates how the capitals overlap.

Keeping in mind that these respondents were asked what one needs to accomplish before getting married (and this was an open-end question), one can see that the six elements contemplated by the quantitative interviews are present, which means that the categories of response available in the survey component of the study were very appropriate. In the analysis that follows, I describe how participants expressed these six milestones and their necessity before marriage, as well as the other elements of premarital life plans that emerged, such as the

achievements of personal goals and maturity/responsibility were not captured in the survey questionnaire, but I am able to describe their meaning and importance here. I continue to use the three capitals defined earlier in the paper as a frame for categorizing the components of premarital life plans discussed in the semi-structured interviews: Human Capital, Identity Formation Capital and Relationship Capital. As Figure 1 shows, some of the milestones belong to two or more forms of capital representing the intersection capitals, for example, maturity and responsibility, which belong to all three.

The identification of these three major themes is straightforward and very easy to do as one analyzes the meanings surrounding the milestones provided in the interviews: in the language of the young adults, the accumulation of certain levels of human, identity formation, and relationship capital is a premarital requirement for most of the interviewees, given that only 8 respondents out of 218 said that nothing needs to be accomplished before getting married.²⁰

Not every interviewee acknowledges the existence and importance of all three dimensions. While some people tend to cite one capital more than the others, some respondents cite all three or only a few elements of each, sometimes without any apparent connection. What is considered “enough accumulation” is also quite different from one person to the other, with some saying, for example, that one needs to have a stable job while for others having a job is good enough. The depth of the explanations provided by the interviewees also varied according to the interviewer, who might have given less or more focus to questions about marriage. In the following pages I will first describe the milestones that belong exclusively to one of the three

²⁰ Even though eight people deny the necessity of any accomplishment before getting married, three of them confirm the need to have a stable life before having kids, as this 19 year-old explains: “No, I don’t think there are certain things that a person should accomplish before they are ready to get married, but before they have kids, yes”.. The “support of children” discourse is a major motivation for having many accomplishments before marriage in the United States, as one will be able to see with this analysis.

capitals and their meanings, and as I walk through the intersections on Figure 1, I will discuss the milestones that overlap, belonging to two or more capitals.

3.2.3 Human Capital Achievements

Complete education and establish career were by far the most cited pre-marital requirements, in addition to financial stability, which could be interpreted as part of a role of economic stability. Together, those three codes represent what I call human capital achievement because in the language of the youth, they allow the accumulation of competencies and knowledge to produce economic value. They form not only the basis for the independence from one's parents, but also the basis for the formation and maintenance of a new family. The motivations behind achieving these three important milestones, according to the interviewees, will be presented in the next paragraphs. The fact that these motivations are very similar will confirm that these milestones are part of the accumulation of the same capital.

3.2.3.1 Finishing education

The desire to not let school interfere with marriage is present throughout the interviews for both boys and girls, as this 23 year-old female explains:

I think that you should probably have - if you're somebody who's going to college, I think you should probably have your degree either almost completed or completed because you need to be focusing on - on your school when you're in school

But competition for attention is not the only motivation for finishing school before marriage.

While education is related to well-paying jobs in the future, education aims at sustaining female independence. This 23 year old female shows her expectations:

One of the main things that we're waiting on, because we talk about it a lot, is financial stability, like separately. We both want to know, he wants to be sure of it, he cannot only support himself but support me, you know, because there's a lot of responsibility there and I want to know the same thing but also if God forbid, someday things would not work out, if we split, that either A) I can afford the house payment by myself or that he can, and B) I have a career, or a job and have some education so I can support myself and that I'm not going to end up like the 40-year-old woman at Waffle House

Clearly, through a well-planned strategy that includes finishing education and having a job, women can guarantee their financial security in case marriage ends.

3.2.3.2 Establishing a career

Getting a job and establishing a career is part of acquiring financial stability. The motivations for establishing a career are very much like the motivations for completing education and having a stable financial situation: money to support a new household and financial independence. Apart from those, a good job avoids the stress in the relationship and allows the upbringing of children.

The avoidance of stress in the marriage, cited mostly by females, is a motivation to find a job before getting married, as this 20 year-old female explains:

Just not having a job would bring conflict and just unneeded stress with the relationship

Apparently, waiting until the career stabilizes before getting married could increase the wellbeing of the relationship and reduce the excessive fights that could end in divorce.

Interestingly, for the majority of people who cited career and financial stability, the presence of kids and not the marriage itself is what makes it really necessary, especially in the opinion of young males, as this 23 year old male explains

I think they're necessary because you want to actually be financially stable for that kid, you know, you want to raise him right and raise him in a good environment, be able to give him the things that I was given. At least try to. And it's so expensive with kids now these days, you know; I mean it's ridiculously expensive

Interviewers acknowledge the costs associated with having a child more than of getting married and although the second comes usually after the first, marriage and childbearing are so entangled that a large paycheck is a requirement for the first.

Another reason why career is important is because it allows oneself to move from the parents' house and not being dependent on them, as this 22 year-old male explains:

Well first I have to make sure I have a good job because they don't need to be married and live with their parents.

Getting married and still living with the parents is seen as a big failure by most people because it means you should have waited longer.

3.2.3.3 Financial stability

The importance of financial stability was noticed by one third of the interviewees, and there is impressive similarity in the reasons surrounding being financially stable, and finishing education, and establishing a career, and before getting married. They all circled around four factors: having a stable amount of money to support a new household, guaranteeing oneself in case of separation, supporting eventual children, and avoiding stress in the relationship.

These motivations are what are behind the importance of the three milestones, which suggests the milestones are part of the same kind of accumulation, which here I call Human Capital achievements.

3.2.4 Identity Formation Capital

The formation and consolidation of the self, one's personality, and one's tastes, is very well described by the young adults as a requirement for marriage. Letting go of the unstable behavior and mentality of a young person and exchanging that for a well-developed, mature, adult identity and life style is one of the most cited premarital achievements. Some theorists would include this capital as part of Human Capital, recognizing that personality attributes could generate economic value. Others would include this as cultural capital because they believe it would increase social mobility. However, the intention of this type of accumulation is not to generate capital, nor to generate social mobility, but to generate integrity, stability, and reliability of one's identity, which is a necessary accomplishment in the transition to adulthood. In demonstrating the need for identity formation, the young adults cite as milestones the necessity of being old enough, of living on their own, of knowing oneself, and of having a more defined personality.

3.2.4.1 Living on their own

Living on one's own requires paying bills and supporting oneself – two daily life activities considered by the young adults. This 20 year old female exemplifies the relationship between paying bills and feeling mature:

Because I would like to live on my own for a while, to learn how to pay bills, do all that stuff on my own, and before I get into a marriage relationship and I just want to be mature

The importance of living on their own or at least outside the parental household is a way to confirm that the young adult is prepared to face the burden or “running” their own families.

3.2.4.2 Age

One of the most wide spread indications that someone has achieved a sufficient level of identity formation is, according to the young adults, age. Waiting until you are “old enough” allows one to have time to accomplish life goals and learn how the real world is, without the fantasies of childhood. Most of the references to importance of age in the interviews were done when respondents were asked about ideal age of marriage. This is not the focus of this research, but it was easy to conclude that mid-twenties was the overall agreement for the ideal age at marriage.

Regarding accomplishing goals, for the young adults in the study, transition into adulthood, especially after one acquires some economic independence, is the time to accomplish goals, like this 19 year old male tells:

Funny story on that age, back in 9th grade maybe, my friend’s dad who’s from Britain and he’s like a typical dude who traveled around, he didn’t get married until he was thirty. He told me, he was like once you get out of college, he’s like you’ll be making the money. He’s like do not get married until you’re after twenty-five, he’s like once you’re making that money you’d be surprised how great your life really is when you have that kind of money and you can just spend it on yourself

According to many respondents, the joys and fun of being single go away instantly when you say “I do”. For the young adults, being old also allows one to get familiar with the reality which is in marriage, like the pros and cons of being married. This 20 year old female explains:

Definitely, I would say the older the better. When people get married young sometimes it works out for people but I think that a lot of times when you're young you have a romanticized view about a lot of stuff and that can be bad

In sum, age and time will bring up the reality of the world since marriage is held as a very serious accomplishment of two mature adults not two silly young people in love.

3.2.3.3 Knowing oneself /having a more defined personality

The preparation for marriage requires you to know who you are. It also requires you to be comfortable with who you are and where you are going in terms of personality, in case yours is still changing. This guarantees that the relationship will be long lasting because the fluidity of the personality of the young is seen as a barrier to establishing a marriage and need to be overcome before the commitment to one person, as this 19 year old female explains:

I still feel like I've got a lot of growing to do, even though I'm almost 20, but it's like – I still feel like there's a lot of maturing that I can do as an individual before I could consider getting married. Because like I wouldn't feel comfortable giving myself to someone when I – I wouldn't even feel comfortable like committing myself to just like my own – I don't know – I don't know how to explain what I'm saying. But like I'm not comfortable with myself enough to commit to something long term because I'm not even sure that I'm going to be the same person tomorrow, so it's like being married it's just like – I don't know – it just seems like something that would at the moment definitely result in a lot problems.

Young adults understand their period in life as a moment of defining personality, a premarital achievement that is necessary for a stable and long lasting marriage.

3.2.4 Relationship Capital

Far, very far from the Human Capital accomplishments lies the necessity of having a relationship that is promising and satisfying. The importance of relationship characteristics such as love, commitment, compatibility and duration is striking when asked what is important to achieve before marriage.

3.2.4.1 Live with the person

The first milestone that is unique to Relationship Capital is to live with the person. Although throughout the interviews many people had positive views of cohabitation prior to marriage, it was almost exclusively young women who specifically cite this premarital milestone as important when asked what is important to accomplish better marriage. The motivation, according to girls, is that cohabitation facilitates getting to know the person better, increasing the chances that a marriage will go well, as this 22 year old female explains:

I think you should just live with that person for like two years first. [Interviewer: Why, why do you think you should live with that person?] Do see what kind of person they going to be.

Because if you be with somebody for six months, they aren't going to show the true you until some years later.

Cohabitation is viewed as a mechanism that helps test marriage while one is still maturing. Interestingly, the results of the ordinal logit indicate that females have lower odds of citing this milestone is important. This could be a sign of how people give different interpretation to in-depth question in comparison to direct questions in surveys or a sign that there is a conflict in women's interest. This paradox could also be explained by selection effects: the fact that too few women actually think about cohabitation as an important requirement (as the survey shows), but the few ones who do it, are part of a select group who are more vocal and express their feelings and desires with more intensity (as the qualitative interviews shows).

3.2.5 Relationship characteristics

The second unique milestone to Relationship Capital is a set of characteristics that need to be found in the relationship for that to be considered marriageable. For some, these more abstract achievements sometimes seem to overcome the necessity of prior accumulation of material goals, as these two 21 year old males explain:

Nah, you can get married right out a high school, if you love that person, and then together you can accomplish your goals.

If they feel like they're ready and it's a commitment and they found the love of their life, if it was at age eighteen legally and they thought this is the person I want to spend the rest of my life with, go for it.

Remarkably, love and commitment, although sounding like a female thing, was most mentioned by males. I would argue that the reason why males seem more worried about relationship goals is the fact that Human Capital achievements are so *sine qua non* for them, that they do not even bother to list. While for females, whose Human Capital achievements are still a recent milestone in the long history of gender inequality, the desire for self-reliance is always worth mentioning.

Following that, the importance of finding someone with compatible dreams before getting married is a way to guarantee that the spouses have a long lasting marriage, as this 20 year old girl explains:

They need to know who they are and what they want out of life, what direction they're going and I think they need to be compatible with that person. I think that their life plans, they may not be exactly the same, like I don't want to marry somebody who goes to the exact same job I have or works at the exact same place that I do. I just want them to be going in the same place. I don't

want somebody, I don't want to marry somebody who's trying to start up their punk rock band and I'm trying to have kids and buy a house. I want it to be, we're headed in the same direction, but we're on different paths

These facts point to the importance of both partners being complete being separately. But duration is also associated with knowing each other and who other person has become, as this 20 year-old female explains:

I think if you need to have known each other for at least three years before you married. Like you gotta get to know somebody, like I said, time tells all. Time tells tempers, time tells arguments, [?? 2:50:09], in the first two years you're still in your honeymoon, you know what I'm saying? You don't know anything about a person in two years. You know their hobbies, you know, you know what I mean? You need to wait a long time because you need to develop a relationship, a family, you need to develop, you know, problems that you just can't develop in a year or two. You'll be disappointed, that's me.

When young adults request a time of cohabitation prior to marriage with the intention of testing the relationship and getting to know the "other person's true self," they are recognizing that important personality changes might take place during adulthood, and because of that, the ideal is to wait until the other person and oneself have accumulated enough Identity Formation Capital before committing to marriage plans.

3.3 Milestones that overlap

In order to facilitate the presentation of the milestones of Figure 1 that belong to two or more capitals, I will divide the next paragraphs into 4 sections, which represent the intersection of the 3 forms of capitals.

3.3.1 Human Capital and Relationship Capital

The milestone that overlaps Human Capital and Relationship Capital accumulation is “buying a house” or “having a place to live,” being the second more cited than the first, which is the exact same question being asked in the quantitative survey. A place to live is different from buying a house because it does not necessarily mean waiting for the financial conditions to purchase a house, but living together under a roof. Very few, in fact, talk about buying a house. Future surveys should be more attentive to the difference between buying and having a place to live.

3.3.2 Identity Formation Capital and Relationship Capital

Having other dating experiences, although listed as a milestone in the survey, was hardly cited in the in-depth interviews as an important premarital achievement. It is possible that by the time marriage comes into the plans, the partner has already decided, so respondents would not think that “dating enough” is important.

However, for the ones that mentioned dating enough other people as an important premarital achievement, the motivation behind is the fact that “variety” is incompatible with a married life style and that is why “settling down” was largely mentioned as important Relationship Capital since it represents the desire to be faithful to one partner. Another reason is to make a better choice of partner, as this 19 year old female sets the rule:

I definitely think that a person shouldn't marry the first person that they date. I think that you should, you know, have dated a few people and, you know, seeing what's out there, I guess is the best way to put it, before you decide to get married

The intention of dating enough other people, in this intersection, is to try out different partners with the intention of finding a good match. In the next intersection, having fun by “messaging

around with people” is related to enjoying as many life opportunities you can and having fun. There is a subtle similarity between both, but they clearly belong to different capitals.

3.3.3 Human Capital and Identity Formation Capital

Young adults of all races, affiliations and genders reveal their dreams and hopes of achieving personal life goals prior to marriage. The importance of this accomplishment is striking and the most cited milestone that overlaps is the Human Capital and Identity Formation Capital spheres. Some of the goals they need to accomplish are to enjoy themselves as a single person (a life of fun and selfishness), and make their personal dreams come true. The reasons to do that is because they perceive some behaviors to be incompatible with a married life style when one needs to be faithful to a single partner and focus on family and children. Sometimes, getting married sounds like a death sentence to all the fun someone could have in life.

The “single people behavior” characterized by parties, hook ups, drinks, cigarettes, fun, ‘messaging around with girls’, ‘wild stuff’, is also an important characteristic to get rid of when getting married. Many times they refer to this change in behavior as “getting things out of your system” and those are usually males, as this 19-year-old male explains:

Maybe get a lot of stuff out of your system like messing around with girls and stuff or partying, get that out of your system. Get all that stuff out of your system before you get married. Once you get married, you won’t be able to do all that stuff

This narrative was present even among the young adults who did not report this kind of behavior in their interviews, like sexually inexperienced young males. Maybe because in their minds, a discourse of masculinity sets the role of how young adulthood should be.

The discourse about personal dreams, especially the ones associated with international travels and experiences has also appeared frequently, most lyin the voices of women, like this 22-year-old female

People should accomplish what their own personal dreams are. If it's their dream to travel or to finish school or get a great job, I think people should live out their own youthful independence and do what they want to do for themselves before they really become committed to another person or a family.

Apparently, life is not complete if there are not experiences as single persons. Young adults refer to these individual experiences and to the importance of having life experiences of their own as 'doing their own things'. Literature has already pointed to the necessity of one leaving his or her individualistic behavior in order to get married, and this is recognizable in the discourse of the youth.

The second of the milestones, "getting your life on track" and "getting" settled are also very subjective. Getting the life on track and getting settled can be financial, emotional, or both, representing the intersection of Human Capital and Identity Formation capital. It seems that the logic behind that is that when a person starts the accumulation of Human Capital, for example by starting school or a new job, he or she considers life to be "on track". After they have accumulated enough capital, one is considered "settled." For some, being settled is important. For others, being on track is enough. But most agree something needs to be done and the motivation varies. Being "settled", "cemented", "situated", "ready", and "getting stuff together" are also used to express continuity and security.

3.3.3 Human Capital, Identity Formation Capital, and Relationship Capital

One of the most cited milestones and one that overlaps the three capitals is maturity, what young adults are ultimately aiming at. In order to be considered mature as an individual, young adults recognize the necessity of accumulating a package of attitudes which include acquiring a more serious life style, accepting responsibilities with work, house, partner, and kids and also knowing oneself more and having a more defined personality, so that the relationship can be stable without the ups and downs of two people transitioning into adulthood at the same time, as this 22 year old female explains:

They need to know who they are. I mean pretty much it has to be something that isn't, that's a mature decision and not based just on feelings and between two people and not two forming identities

In sum, only maturity will allow another person to be securely added to one's life.

Chapter 4

DISCUSSION & CONCLUSIONS

The transition into adulthood is recognized by the young adult as a period of accumulation of capitals in preparation for adult life responsibilities. Christerson, Edwards and Flory (2010), who also used NSYR data, demonstrated how young adults' capital portfolios are composed by social, cultural, human and religious experiences that will foster their future success and wellbeing later in life. As a contribution to this literature, this present work has shown how the preparation for marriage itself is a diverse experience in which young adults form their strategies based on the combination and accumulation of three forms of capital, Human Capital Achievements, Identity Formation Capital, and Relationship Capital. The importance of each seems to be structured by important social institutions as the results of the quantitative analysis indicated. Gender, religion, race/ethnicity, geographic location and family are schema-producing and help to shape what young adults think is necessary to be achieved before marriage.

As expected, members of religious conservative affiliations, such as the Evangelical Protestants, attribute less importance to identity Formation Capital and Relationship Capital. Jewish are the ones to attribute highest importance to Human Capital Achievements prior to marriage. Blacks and Hispanics also attribute more importance to Human Capital achievements when compared to Whites. Another hypothesis that was confirmed is that having a rich or divorced parent increases the likelihood of saying cohabitation is important. I found no effect for

family structure on Human Capital achievements, but high parental attendance decreases the importance of all capitals, except for living with the person, which increases it.

All other hypotheses were not supported. Although establishing career is important for both men and women, females have higher odds of seeing completing education as an important premarital achievement, consistent with the self-reliance hypothesis (Gerson 2010). Women are more likely to say that living on your own, an Identity Formation Capital, is important; They do not differ from men regarding the importance of dating enough other people. Survey data and qualitative interviews have diverging results regarding a women's opinion on the importance of cohabitation as a marital plan.

I also found that the coefficients for rural areas are mostly not significant, with the exception of dating enough other people, for which they are less important than for people living in urban areas. Living in the South has actually a positive effect in thinking that career, buying a house, and education are important. Likewise, I was not expecting that family resources would act as a suppressor of the importance of premarital achievements. Having a rich parent means that Human Capital achievements and buying a house are less important than for people whose parents are poor. It is possible that for those young adults for whom material benefits are guaranteed, achieving them prior to marriage is not a concern, since they will come one way or another. This could also explain why for people who live in the South and have less opportunities, as demonstrated by Kefalas et al (2011), citing milestones associated to Human Capital achievement is more important; apparently, the difficulty of achieving something might be associated with a major relevance of citing it among the premarital plans.

The participation of each form of capital on a young adult's premarital plan is subjected not only to the influences of the institutions, but also the conjunctures in which their lives are

found. For example, analyzing the effect of controls, people who have cohabited in the past or would cohabit have 4 times the chance of saying that cohabitation is important before marriage when compared to people who have never cohabited. As another example, one can see is that there are dozens of possible combinations of milestones that a young adult will say is important and can pick from, which suggests that respondents ultimately decide how their lives will unfold.

Regardless of this diversity of premarital life plans, the three forms of capital and their meanings seem to be highly entangled and multiple reinforcing. An example of that is the fact that a person would only feel mature to get married after having accomplished several Human Capital goals, such as education and career, for example, but also some level of Identity Formation which would allow them to be stable enough to accept someone's life into their own and some experience in the specific relationship. As a result, the three forms of premarital capital accumulation push toward a model of maturity and responsibility, which aims at having the economic, psychological, and relationship tools and skills to have a family of their own.

At the same time the accumulation of capitals is a necessity for marriage; they are in position of competition with marriage. That is why some of those things, for example, the accomplishment of life goals such as traveling abroad and having fun has to occur first in the life course or this could affect the structures of the marriage. This is consistent with Regnerus and Uecker's (2011) findings that getting married challenges personal freedom and vice versa.

The research also captured people who believe marriage is not necessary, people who believe that nothing needs to be accomplished before marriage, and people who do not want to get married. Future studies should explore this population further and how to understand the meanings they give to marriage and family formation.

In line with the second demographic transition theory, future studies should also explore how the accumulation and the forms of premarital capitals have changed over time and what is their possible relationship with the postponement of marriage we can observe worldwide. It is possible that the achievements of many premarital capitals are merely socially acceptable explanations for the delay or refusal of marriage.

Two possible limitations of this project are the reverse causation and the reciprocal causal effects. In the first case, it is possible that those who did not marry early for some “selection effect or underlying personality trait” (Regnerus and Smith 2005) decide to participate more of the religious service, giving the false impression that religious adherents postpone marriage. For more information on reverse causation and religion, see Regnerus and Smith (2005). In the second case, it is possible that marriage values influence religious behavior and orientations. For a detailed description of reciprocal causal relationships between the formation of cohabiting and marital unions and religious commitment and participation, see Thornton, Axinn and Hill. (1992).

In continuing to understand trends in family formation, it is important to note that this paper focuses on planning and expectations, not on behavior. Verifying whether youth are able to stick to their life plans or exploring the relationship between attitudes and behavior are not objectives of this study. Future research should examine when and how youth are able to enact their preferences and how they operate their own life plans while embedded in social institutions. Furthermore, future research should evaluate how their premarital accomplishments and the things they value to accomplish before marriage affect marital postponement and might play a role in the quality and wellbeing of the marital relationship. In addition, it would be interesting to see whether young adults are more likely to achieve the things they believe are important. Being

the National Study of Youth and Religion a longitudinal database, more analysis will be possible to be made as these young adult's lives unfold.

In conclusion, this work has contributed to the literature on family formation by showing how for most young adult who participated in the National Study of Youth and Religion survey there is at least one premarital achievement. I demonstrate that the accumulation of premarital capitals, which comes in three forms – Human Capital, Identity Formation Capital and Relationship Capital –is a universal requirement for young adults in the United States and is influenced by social institutions. It also suffers interference of the individual agency and conjunctures.

Although there is an apparent common agreement that ideally one would only get married after having accomplished all these needs and the subjective sense of readiness, as consistent with Kefalas et al. (2011), an anxious longing for maturity is not observed in the young adult's discourse that remains very cautious when talking about marriage. Although the majority sounds optimistic about future family lives, and some define marriage as something that “just happens,” for most of young adults marriage is a serious commitment and requires planning and investments. Maturity and marriage will come as a result of their sticking to their plans. The findings are consistent with Cherlin (2004) who recognized that marriage itself is a milestone that symbolizes the end of a period of development of self, and with Edin (2000) and Oppenheimer (1994) who explains that marriage happens when the couple has the ability to support a new household.

The accumulation of Human Capital, Identity Formation Capital and Relationship Capitals are considered premarital life plans, but no systematic level of importance can be defined for them separately. It is up to the individual how those will be weighted and planned

for. In the interviews one can easily observe people that Kefalas et al (2011) would consider *marriage planners* and *naturalists*. But a diversity of other profiles permeates the sample, as consistent with Shanahan (2000). What is striking is that regardless of their plans, young adults as a whole are aware that there is a necessary change for marriage that needs to take place and that change is an intrinsic characteristic of the period called transition into adulthood. With the interviews, I conclude that marriage is not only a marker of adulthood, but requires adulthood.

APPENDIX

Ordinal Logit Regressions of the level of importance of selected milestones being accomplished before marriage and controls. The level of importance increases from *not important or not important at all* to *extremely important* with 3 different cut points. Results are shown in odds ratio

		Complete Education		Establish Career		Buy own home		Live on your own		Date enough other people		Try to live with person	
		(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)	(A)	(B)
Gender	Female (1)	1.27**	1.34**	0.92	1.03	0.73**	0.79**	1.21*	1.31**	0.91	1.02	0.70**	0.70**
		(0.10)	(0.11)	(0.07)	(0.09)	(0.06)	(0.07)	(0.10)	(0.11)	(0.07)	(0.09)	(0.06)	(0.06)
Age	Age continuous	0.93*	0.96	1.02	1.07+	0.92**	1.02	1.05+	1.03	1.07*	+	1.03	1.02
		(0.03)	(0.04)	(0.03)	(0.04)	(0.03)	(0.04)	(0.03)	(0.04)	(0.03)	(0.04)	(0.03)	(0.04)
Race	Black (2)	1.68**	1.76**	2.06**	2.08**	2.17**	2.14**	2.05**	2.15**	0.65**	0.68*	1.68**	1.79**
White (1)		(0.27)	(0.29)	(0.32)	(0.33)	(0.33)	(0.33)	(0.31)	(0.33)	(0.10)	(0.11)	(0.26)	(0.29)
	Hispanic (3)	1.16	1.19	1.51**	1.58**	1.97**	2.00**	1.24	1.31+	1.10	1.18	1.22	1.36*
		(0.17)	(0.18)	(0.22)	(0.23)	(0.29)	(0.30)	(0.18)	(0.20)	(0.16)	(0.17)	(0.18)	(0.20)
	Other (4)	1.57*	1.46*	1.71**	1.75**	1.88**	1.85**	1.48*	1.594*	0.97	1.03	1.01	1.05
		(0.29)	(0.27)	(0.32)	(0.33)	(0.35)	(0.35)	(0.27)	(0.30)	(0.18)	(0.19)	(0.19)	(0.21)
	Household income	\$30K to \$50K (2)	1.04	0.90	1.07	1.11	0.85	0.91	1.26+	1.31*	1.21	1.25+	1.01
Up to \$30K (1)		(0.13)	(0.12)	(0.14)	(0.14)	(0.11)	(0.12)	(0.16)	(0.17)	(0.15)	(0.16)	(0.13)	(0.13)
	\$50K to \$80K (3)	1.03	0.84	0.82	0.80+	0.66**	0.72*	1.01	1.05	0.96	0.96	0.79+	0.83
		(0.14)	(0.12)	(0.11)	(0.11)	(0.09)	(0.10)	(0.14)	(0.14)	(0.13)	(0.13)	(0.11)	(0.12)
	More than \$80K (4)	1.17	0.88	0.86	0.84	0.60**	0.70*	1.28+	1.30+	1.16	1.09	0.99	1.06
		(0.18)	(0.14)	(0.13)	(0.13)	(0.09)	(0.11)	(0.19)	(0.20)	(0.17)	(0.17)	(0.15)	(0.17)
	Don't know (5)	0.72	0.604*	0.90	0.90	0.69+	0.73	1.22	1.23	1.33	1.31	1.00	0.95
		(0.15)	(0.12)	(0.18)	(0.18)	(0.14)	(0.15)	(0.24)	(0.25)	(0.26)	(0.26)	(0.20)	(0.20)
	Parent's higher education	Vocational, AA or some college (2)	0.97	0.90	0.82+	0.81+	1.03	1.03	0.90	0.92	0.96	0.96	0.85
High school or less (1)		(0.11)	(0.11)	(0.10)	(0.10)	(0.12)	(0.12)	(0.11)	(0.11)	(0.11)	(0.11)	(0.10)	(0.11)

		Parental religious attendance				Parental religious affiliation				Parental religious education			
		Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	Frequency	
Times experienced parent's break up	College degree or some grad education (3)	1.12 (0.15)	0.96 (0.14)	0.79+ (0.11)	0.80 (0.11)	0.69** (0.10)	0.74* (0.11)	1.04 (0.14)	1.09 (0.15)	1.08 (0.15)	1.09 (0.15)	0.72* (0.10)	0.93 (0.13)
	Post-Grad complete or professional school (4)	1.16 (0.18)	0.98 (0.16)	0.81 (0.13)	0.82 (0.13)	0.61** (0.10)	0.71* (0.12)	1.08 (0.17)	1.10 (0.18)	1.32+ (0.20)	1.25 (0.20)	0.54** (0.09)	0.74+ (0.13)
	Don't know (5)	0.98 (0.13)	0.88 (0.12)	0.72** (0.09)	0.68** (0.09)	0.76* (0.10)	0.77+ (0.10)	1.14 (0.15)	1.11 (0.15)	1.06 (0.14)	1.01 (0.13)	0.85 (0.11)	0.99 (0.13)
	None (0)	0.99 (0.10)	0.93 (0.09)	0.96 (0.09)	0.93 (0.09)	0.91 (0.09)	0.92 (0.09)	0.92 (0.09)	0.93 (0.09)	0.87 (0.09)	0.90 (0.09)	0.72** (0.07)	0.85 (0.09)
	Once (1)	0.77+ (0.12)	0.84 (0.13)	0.78 (0.12)	0.82 (0.13)	0.81 (0.13)	0.81 (0.13)	1.02 (0.16)	0.96 (0.15)	0.98 (0.15)	0.99 (0.16)	1.26 (0.20)	1.11 (0.18)
	More than once (2)	1.08 (0.13)	1.27 (0.21)	0.93 (0.11)	0.97 (0.16)	1.22 (0.15)	1.16 (0.20)	0.65** (0.08)	0.70* (0.11)	0.69** (0.08)	0.82 (0.13)	0.32** (0.04)	0.63** (0.10)
	Evangelical Protestants (1)	1.43* (0.21)	1.47* (0.27)	1.35* (0.20)	1.30 (0.23)	1.24 (0.19)	1.19 (0.23)	0.78 (0.12)	0.78 (0.14)	0.91 (0.14)	0.93 (0.16)	0.51** (0.08)	0.81 (0.15)
	No-Religious (6)	1.15 (0.25)	1.20 (0.29)	1.09 (0.23)	1.06 (0.25)	1.18 (0.25)	1.10 (0.26)	0.82 (0.17)	0.84 (0.20)	1.69* (0.36)	1.79* (0.42)	0.70+ (0.14)	1.05 (0.25)
	Mainline Protestants (2)	1.65** (0.22)	1.64** (0.27)	1.47** (0.19)	1.43* (0.23)	1.35* (0.18)	1.28 (0.21)	0.78+ (0.10)	0.80 (0.13)	1.06 (0.14)	1.08 (0.17)	0.77* (0.10)	1.08 (0.17)
	Black Protestants (3)	4.97** (2.22)	4.31** (1.96)	1.40 (0.48)	1.29 (0.46)	0.79 (0.32)	0.76 (0.32)	1.00 (0.35)	0.93 (0.33)	1.56 (0.56)	1.37 (0.50)	1.33 (0.49)	1.80 (0.69)
Religious affiliation	Catholic (4)	0.67* (0.11)	0.83 (0.16)	0.75+ (0.12)	0.76 (0.14)	0.94 (0.16)	0.89 (0.18)	0.64** (0.11)	0.65* (0.12)	0.91 (0.15)	1.00 (0.19)	0.50** (0.08)	0.83 (0.16)
	Jewish (5)	1.12 (0.15)	1.16 (0.16)	1.30+ (0.18)	1.29+ (0.18)	1.24 (0.18)	1.23 (0.18)	1.10 (0.15)	1.06 (0.15)	1.10 (0.15)	1.05 (0.15)	1.03 (0.14)	1.04 (0.14)
	Other (7)	1.34* (0.19)	1.26 (0.19)	1.46** (0.21)	1.43* (0.21)	1.24 (0.19)	1.26 (0.19)	1.06 (0.15)	1.00 (0.14)	1.14 (0.16)	1.06 (0.16)	0.87 (0.12)	0.92 (0.14)
	Once or more times a week (2)	1.12 (0.15)	1.16 (0.16)	1.30+ (0.18)	1.29+ (0.18)	1.24 (0.18)	1.23 (0.18)	1.10 (0.15)	1.06 (0.15)	1.10 (0.15)	1.05 (0.15)	1.03 (0.14)	1.04 (0.14)
	Once to 3 times a month (3)	1.12 (0.15)	1.09 (0.16)	1.12 (0.12)	1.12 (0.14)	1.04 (0.16)	1.08 (0.18)	1.05 (0.11)	1.07 (0.12)	1.02 (0.15)	1.05 (0.19)	0.47** (0.08)	0.68** (0.16)
	Few to many times a year (4)	1.12 (0.15)	1.16 (0.16)	1.30+ (0.18)	1.29+ (0.18)	1.24 (0.18)	1.23 (0.18)	1.10 (0.15)	1.06 (0.15)	1.10 (0.15)	1.05 (0.15)	1.03 (0.14)	1.04 (0.14)
	Never (1)	1.34* (0.19)	1.26 (0.19)	1.46** (0.21)	1.43* (0.21)	1.24 (0.19)	1.26 (0.19)	1.06 (0.15)	1.00 (0.14)	1.14 (0.16)	1.06 (0.16)	0.87 (0.12)	0.92 (0.14)
	Parental religious attendance	1.12 (0.15)	1.16 (0.16)	1.30+ (0.18)	1.29+ (0.18)	1.24 (0.18)	1.23 (0.18)	1.10 (0.15)	1.06 (0.15)	1.10 (0.15)	1.05 (0.15)	1.03 (0.14)	1.04 (0.14)
	Once or more times a week (2)	1.12 (0.15)	1.16 (0.16)	1.30+ (0.18)	1.29+ (0.18)	1.24 (0.18)	1.23 (0.18)	1.10 (0.15)	1.06 (0.15)	1.10 (0.15)	1.05 (0.15)	1.03 (0.14)	1.04 (0.14)
	Once to 3 times a month (3)	1.12 (0.15)	1.09 (0.16)	1.12 (0.12)	1.12 (0.14)	1.04 (0.16)	1.08 (0.18)	1.05 (0.11)	1.07 (0.12)	1.02 (0.15)	1.05 (0.19)	0.47** (0.08)	0.68** (0.16)

		(0.15)	(0.15)	(0.15)	(0.15)	(0.14)	(0.15)	(0.14)	(0.14)	(0.13)	(0.14)	(0.06)	(0.09)
Urbanicity	<i>Rural (1)</i>	0.92	0.95	0.90	0.92	0.99	1.03	1.01	0.99	0.81*	0.78*	0.98	1.01
<i>Urban (0)</i>		(0.09)	(0.10)	(0.09)	(0.09)	(0.10)	(0.11)	(0.10)	(0.10)	(0.08)	(0.08)	(0.10)	(0.11)
Geographic Location	<i>South of US (1)</i>	1.15	1.18+	1.16+	1.17+	1.22*	1.21*	0.93	0.90	1.11	1.09	1.12	1.10
<i>Other regions (0)</i>		(0.10)	(0.10)	(0.10)	(0.10)	(0.11)	(0.11)	(0.08)	(0.08)	(0.09)	(0.09)	(0.10)	(0.10)
Years of achieved education	<i>Years continuous</i>		1.03+		0.98		0.93**		0.98		0.98		0.94**
			(0.02)		(0.02)		(0.02)		(0.02)		(0.02)		(0.02)
Has cohabited or would ever cohabit	<i>Yes (1)</i>		0.90		0.93		0.81+		0.94		1.26*		4.35**
<i>No (0)</i>			(0.11)		(0.11)		(0.10)		(0.11)		(0.15)		(0.55)
Religious attendance	<i>Few times a year (1)</i>		0.79+		1.04		1.13		1.20		1.03		0.92
<i>Never (0)</i>			(0.11)		(0.15)		(0.17)		(0.17)		(0.15)		(0.13)
	<i>Many times a year or once a month (2)</i>		0.72*		1.09		1.19		0.95		0.99		0.66**
			(0.12)		(0.17)		(0.20)		(0.15)		(0.16)		(0.11)
	<i>Few times per month (3)</i>		0.93		0.81		1.10		0.95		+		0.55**
			(0.16)		(0.14)		(0.20)		(0.16)		(0.13)		(0.10)
	<i>Once or more times per week (5)</i>		0.69*		0.86		0.85		0.76+		0.78		0.45**
			(0.11)		(0.14)		(0.14)		(0.12)		(0.13)		(0.08)
Current living arrangement	<i>Another person's home (2)</i>		1.04		0.81		1.05		1.15		1.42*		0.72+
<i>Parent's home (1)</i>			(0.18)		(0.14)		(0.18)		(0.19)		(0.24)		(0.12)
	<i>Own place (3)</i>		0.91		0.91		0.72**		1.36**		1.59**		0.89
			(0.10)		(0.10)		(0.08)		(0.15)		(0.17)		(0.10)
	<i>Group quarter (4)</i>		1.09		0.79+		0.87		0.93		1.11		0.83
			(0.13)		(0.09)		(0.11)		(0.11)		(0.13)		(0.11)
Respondent marital status	<i>Cohabiting (3)</i>		0.45**		0.48**		1.01		0.59**		0.39**		1.41*
<i>Single, never married, never cohabited (1)</i>			(0.07)		(0.07)		(0.16)		(0.09)		(0.06)		(0.21)

	<i>Has cohabited, now single (5)</i>		0.90 (0.13)	0.90 (0.13)	0.98 (0.14)	1.05 (0.15)	0.85 (0.12)	1.36* (0.19)
Has had a child	<i>Yes (1)</i>		0.70+ (0.14)	0.60** (0.12)	0.71 (0.15)	0.64* (0.13)	0.65* (0.13)	1.10 (0.22)
<i>No (0)</i>								
Current enrolled in school	<i>Yes (1)*</i>		1.97** (0.20)	1.09 (0.11)	1.10 (0.11)	0.81* (0.08)	0.89 (0.09)	1.01 (0.10)
<i>no (0) *includes 8 homeschooled</i>								
Ever reported dating activity	<i>Yes (1)</i>		1.15 (0.24)	1.28 (0.26)	1.01 (0.22)	1.44+ (0.29)	1.67* (0.35)	1.13 (0.26)
<i>No (0)</i>								
Has had sexual intercourse	<i>Yes (1)</i>		1.23+ (0.14)	1.15 (0.13)	1.14 (0.13)	1.01 (0.11)	1.09 (0.12)	1.60** (0.19)
<i>No (0)</i>								
<i>cut1</i>		0.05** 0.15**	0.25* 0.52	0.12** 0.38	0.64 0.44	1.72 2.07	0.20** 0.44	
<i>Constant</i>		(0.03) (0.10)	(0.15) (0.36)	(0.07) (0.27)	(0.38) (0.30)	(1.01) (1.42)	(0.12) (0.31)	
<i>cut2</i>		0.19** 0.62	1.49 3.21+	0.49 1.59	2.88+ 2.04	6.10** 7.65**	0.66 1.75	
<i>Constant</i>		(0.11) (0.44)	(0.88) (2.21)	(0.30) (1.12)	(1.68) (1.38)	(3.59) (5.24)	(0.39) (1.24)	
<i>cut3</i>		0.68 2.37	6.68** 14.75**	1.86 6.13*	18.61* 13.46*	32.41* 42.02*	12.19*	
<i>Constant</i>		(0.40) (1.65)	(3.95) (10.21)	(1.13) (4.33)	(10.95) (9.17)	(19.17) (28.92)	(4.09*) (8.70)	
Observations		2142 2133	2143 2134	2143 2134	2142 2133	2140 2131	2142 2133	
Test of Proportional Odds (Chi2 / Prob>Chi2)		53.33 0.11	36.45 0.71	38.41 0.63	56.05 0.06	44.29 0.38	61.54 0.03	

Standard errors in parentheses

** p<0.01, * p<0.05, + p<0.1

1) reference category below title of covariate

A) Model without controls

B) Model with controls

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