



Does Marriage Matter?

Author(s): Linda J. Waite

Source: *Demography*, Vol. 32, No. 4 (Nov., 1995), pp. 483-507

Published by: Springer on behalf of the Population Association of America

Stable URL: <https://www.jstor.org/stable/2061670>

Accessed: 15-02-2020 12:23 UTC

JSTOR is a not-for-profit service that helps scholars, researchers, and students discover, use, and build upon a wide range of content in a trusted digital archive. We use information technology and tools to increase productivity and facilitate new forms of scholarship. For more information about JSTOR, please contact support@jstor.org.

Your use of the JSTOR archive indicates your acceptance of the Terms & Conditions of Use, available at <https://about.jstor.org/terms>



JSTOR

Population Association of America, Springer are collaborating with JSTOR to digitize, preserve and extend access to *Demography*

Does Marriage Matter?*

Linda J. Waite

University of Chicago

The last several years have witnessed an active—sometimes acrimonious—debate, occasionally joined by demographers, over the state of the family. Some, like David Popenoe (1993), decry what they see as a dangerous erosion of the family as an institution, with dire consequences for society. Others, like Judith Stacey (1993), see the traditional family, balanced on the monogamous couple, as fundamentally incompatible with women's well-being. Although these two positions seem extreme, both have numerous adherents and are held by serious scholars.

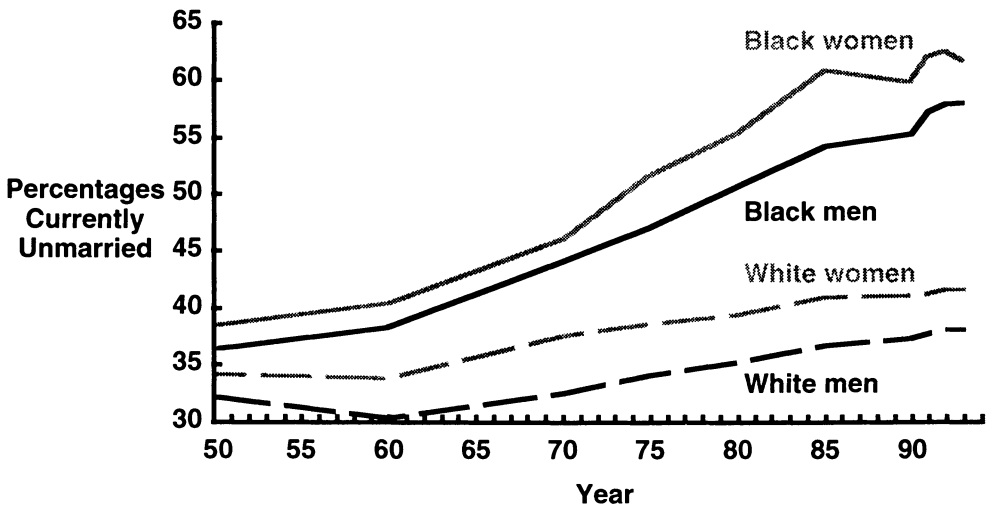
When politicians point to the high social costs and taxpayer burden imposed by disintegrating "family values," they overlook the fact that individuals do not simply make the decisions that lead to unwed parenthood, marriage, or divorce on the basis of what is good for society. They weigh the costs and benefits of each of these choices to themselves—and sometimes their children. But how much do individuals *know* about these costs and benefits? I think that we as demographers have something to contribute here. As individual researchers we investigate the relationship between marriage and longevity, wealth, earnings, or children's achievements, but we rarely try to pull all this evidence together. I would like to argue that we have an opportunity and an obligation to do that, and to tell people what their decisions about marriage and family potentially mean for them as individuals. That is my objective here.

Trends in Marriage and Cohabitation

Let us review, first, trends in marriage over the last four decades. Figure 1 shows the proportions of the adult population age 15 and over currently not married for the period 1950 through 1993, taken from decennial censuses and March Current Population Surveys. Although black men and women had higher proportions unmarried in 1950 than did white men and women, these differences were modest. Since that time, marriage patterns have diverged dramatically for the races. Figure 1 shows that the proportion of the population age 15 and older which is currently "unmarried" has increased for both whites and blacks, but with especially striking rises for blacks, so that in 1993, 61% of black women and 58% of black men were not married, compared with 38% of white men and 41% of white women. Insofar as marriage "matters," black men and women are much less likely than whites to share in the benefits, and much less likely today than a generation ago.

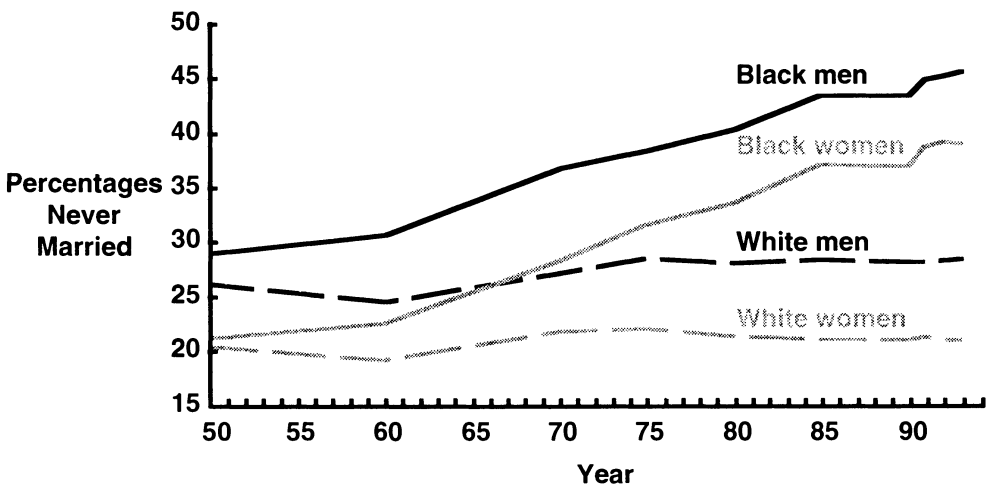
Figure 2 depicts the proportions of men and women age 15 and older who have never married for the period from 1950 to 1993. This figure shows that for blacks, much of the

* I would like to acknowledge the generous assistance of Kermit Daniel, Kara Joyner, Lee Lillard, Stan Panis, Joyce Peterson, Becky Sandefur, and James Smith. Thanks to Sara McLanahan and Gary Sandefur and to Debra Umberson for permission to reproduce material from published papers.



SOURCE: U.S. Bureau of the Census (1953, 1961, 1971, 1975, 1981, 1986, 1991, 1992, 1993, 1994)
 Figure 1. Percentages of the Population Age 15 and Older Not Currently Married, by Race and Sex

increase in current nonmarriage shown in Figure 1 occurred because of a dramatic rise in the proportion that has *never* married. In 1993, 46% of all adult black men and 39% of all black women had never married. For whites, we see very modest increases in the proportion never married; increases in marital disruption and declines in remarriage account for the rise in the proportion currently unmarried that we saw in Figure 1 for this group. Taken together, Figures 1 and 2 suggest that black men and women have led the retreat from marriage, becoming much more likely to avoid any contact whatever with the institution, whereas

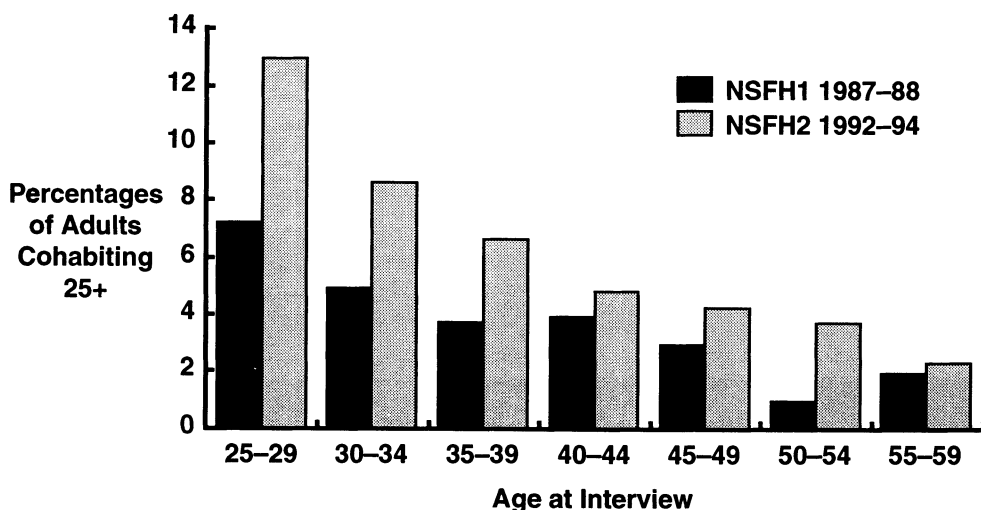


SOURCE: U.S. Bureau of the Census (1953, 1961, 1971, 1975, 1981, 1986, 1991, 1992, 1993, 1994)
 Figure 2. Percentages of the Population of the Population Age 15 and Older Never Married, by Race and Sex

whites have continued to enter marriage but have left it in larger numbers than in the past and have become more hesitant to remarry after a separation or divorce (Smock 1990).

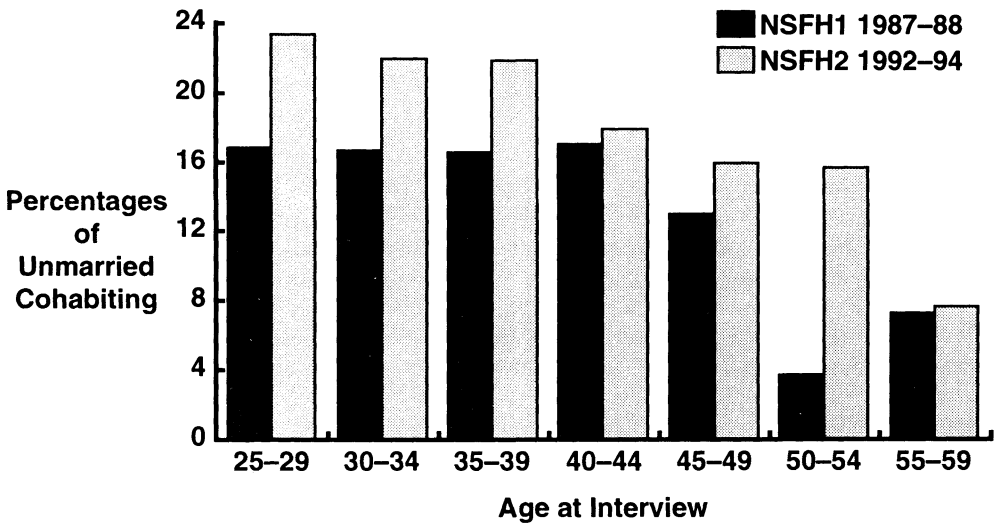
Cohabitation

Any discussion of marriage in American society today must address the issue of cohabitation. Figure 3 shows the percentages of adults who are currently cohabiting, as reported in the National Survey of Families and Households interviews conducted in 1987–1988 and 1992–1994. The NSFH is a probability sample of 13,017 individuals representing the noninstitutional U.S. population age 19 and over and including an oversampling of minorities. The second wave of the NSFH, conducted in 1992–1994, includes interviews with surviving members of the original sample, their current spouse or partner, selected children, previous spouse or partner, and parents (see Bumpass 1994). Although the interviews are only five years apart, we see substantial rises in cohabitation even in this relatively short period. In the late 1980s, about 7% of those 25 to 29 years old were living with someone in a “marriage-like” relationship. By the early 1990s this figure had risen to about 13%. We see similar increases, although at lower levels, for older individuals. Figure 3, however, also shows that the proportion of adults who *currently* live with someone is modest—never more than 13%, and quite low at older ages. Figure 4 shows the percentage currently living with someone among those eligible to do so—the unmarried. This figure shows that in the prime ages of union formation—ages 25 to 34—between 20 and 24% of unmarried adults are cohabiting. A good deal of recent research finds that cohabitations tend to be relatively short-lived; couples move rather quickly into either marriage or disruption of the partnership (Bumpass and Sweet 1989; Thornton 1988; Willis and Michael 1994), although recent cohabiting couples seem to be delaying their move to marriage (Bumpass 1994). Thus, although a sizable proportion of adults have cohabited, cohabitation appears to be a relatively short-lived stage in the life cycle for most.



SOURCE: Bumpass (1994)

Figure 3. Percentages of All Adults Currently Cohabiting, National Survey of Families and Households



SOURCE: Bumpass (1994)

Figure 4. Percentages of Unmarried Adults Currently Cohabiting, National Survey of Families and Households

Does It Matter?

What are the implications, for individuals, of these increases in nonmarriage? If we think of marriage as an insurance policy—which it is, in some respects—does it matter if more people are uninsured or are insured with a term rather than a whole-life policy? I argue that it does matter, because marriage typically provides important and substantial benefits. In this paper I focus on benefits to individuals, although marriage also provides important benefits to society.

BENEFITS OF MARRIAGE

Healthy Behaviors

I present, first, evidence on the relationship between marital status and health-related behaviors. Figure 5 shows reports of problem drinking during the past year for divorced, widowed, and married men and women, taken from Umberson (1987). Problem drinking is measured by a scale that includes responses to the following three items on drinking during the past year: “. . . did you often end up drinking more than you planned to drink?”; “. . . did you fail to do some of the things you should have done because of drinking?”; “. . . have you thought, or has someone told you, that your drinking was probably hurting your health?” This figure shows two things: much lower rates of problem drinking for married than for unmarried men, and extremely low reports of this problem for women regardless of marital status. Recent evidence suggests that excessive drinking is a particularly male pattern of social pathology; for example, marital conflict is associated with problem drinking for men and with depression for women (Horwitz and White 1991; Robbins and Martin 1993; Waldron 1988).

Figure 6, however, shows reports of “risk-taking behavior.” Risk taking is measured on a scale composed of five items: “I sometimes get careless and have accidents around the house, driving, on the job, etc.”; “I sometimes take risks I shouldn’t such as driving too fast

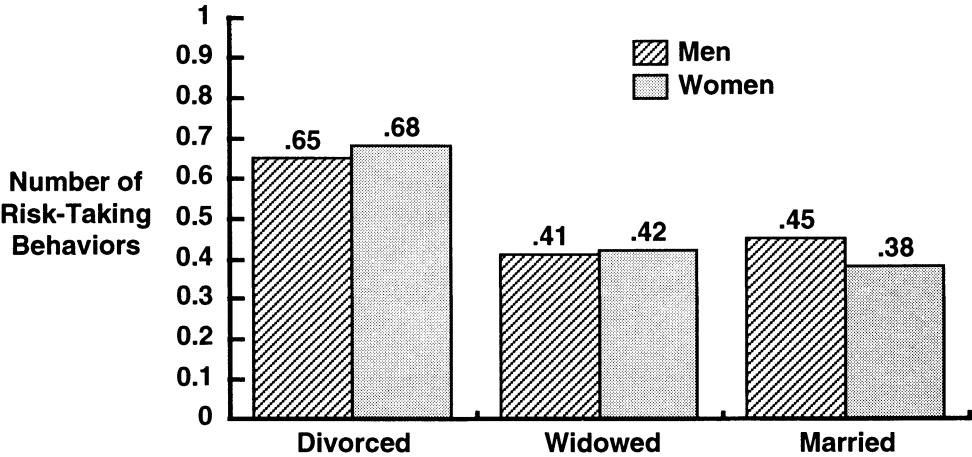


SOURCE: Umberson (1987)

Figure 5. Reports of Problem Drinking in the Past Year, by Marital Status and Sex

or other things that might endanger others”; “I’ve had serious arguments or fights at home during the past year”; “I’ve had serious arguments or fights outside the home during the past year”; “When I’m really upset or have serious problems, I get into arguments with others.” On this measure of negative health behaviors we find virtually no difference between men and women, but still see much lower levels of unhealthy behaviors among the married—and the widowed—than among the divorced. Umberson (1987) examines a series of negative health behaviors in addition to those shown here, including marijuana use, drinking and driving, substance abuse, and the failure to maintain an orderly lifestyle. She concludes,

On every dependent variable except marijuana use, the divorced and widowed are more likely than the married to engage in negative health behaviors and less likely to experience an orderly life style (1987:313).



SOURCE: Umberson (1987)

Figure 6. Reports of Risk-Taking Behavior in the Past Year, by Marital Status and Sex

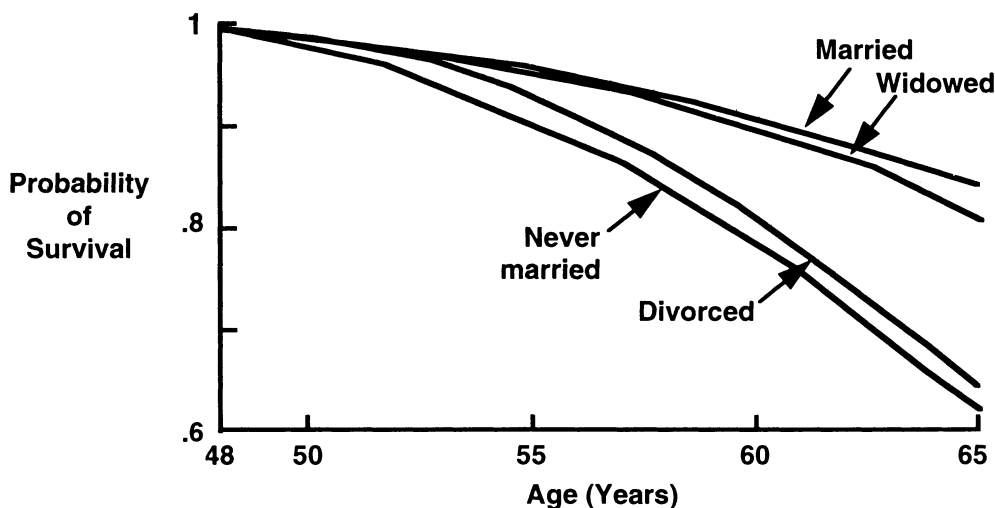
Marital disruption appears to substantially increase stress (Booth and Amato 1991; McLanahan 1983) and decrease subjective well-being (Mastekaasa 1994), and thus may result in negative health behaviors. Umberson (1992) finds that the end of marriage increases men's cigarette and alcohol consumption, lowers body weight for both men and women at the lower end of the weight distribution, and reduces hours of sleep for women. The transition from unmarried to married, however, shows few effects on health behaviors except a decline in women's alcohol consumption. Umberson concludes that some of these changes result from the stress associated with the end of marriage, but that others appear to be more permanent consequences of being unmarried.

How does marriage affect healthy behaviors? Researchers in this area argue that marriage provides individuals—especially men—with someone who monitors their health and health-related behaviors and who encourages self-regulation (Ross 1995; Umberson 1987, 1992). In addition, social support by a spouse may help individuals deal with stressful situations. Also, marriage may provide individuals with a sense of meaning in their lives and a sense of obligation to others, thus inhibiting risky behaviors and encouraging healthy ones (Gove 1973; Umberson 1987).

MORTALITY

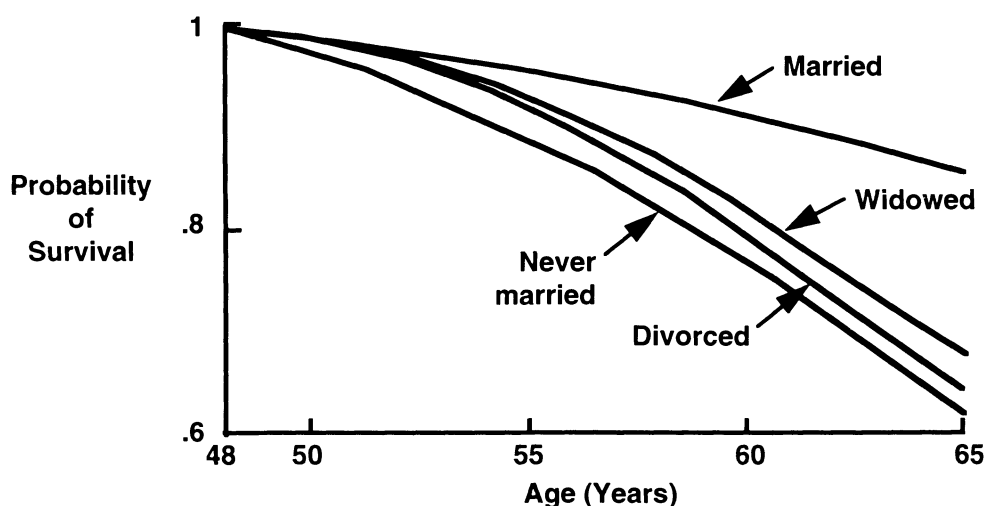
Married men and women exhibit lower levels of negative health behaviors than the unmarried. Perhaps as a result, a good deal of research evidence suggests that married men and women face lower risks of dying at any point than those who have never married or whose previous marriage has ended.

These figures show survival curves for women and for men, estimated from the Panel Study of Income Dynamics. These curves show simulations of results from Lillard and Waite (1995).¹ Figure 7 shows the proportions of females alive at age 48 who survive to age 65, for those married, divorced, widowed, and never married for the entire period. Figure 8 presents comparable proportions for males. These figures show that once we take other



SOURCE: Lillard and Waite (1995)

Figure 7. Probability of Survival to Age 65, by Marital Status, Women



SOURCE: Lillard and Waite (1995)

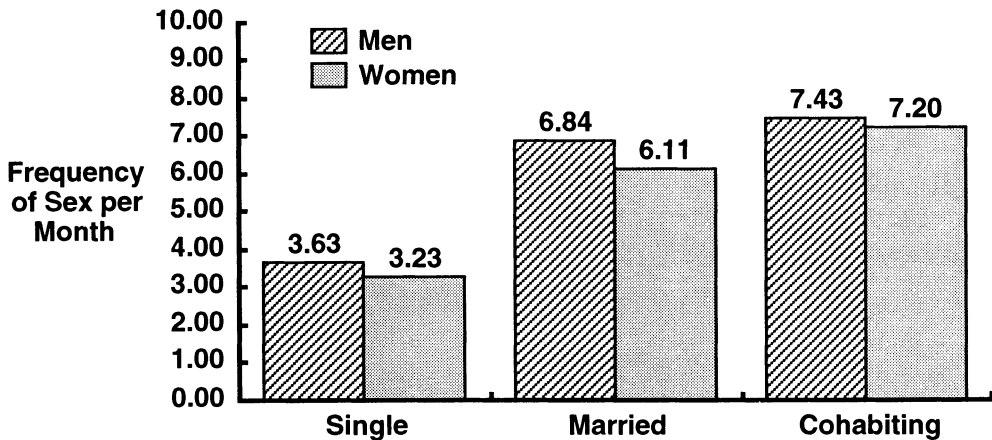
Figure 8. Probability of Survival to Age 65, by Marital Status, Men

factors into account, for both men and women, the married show the highest probability of survival and, of course, the lowest chances of dying. Widowed women are much better off than divorced women or those who have never married, although they are still disadvantaged when compared with married women. But *all* men who are not currently married face higher risks of dying than married men, regardless of their marital history. Hu and Goldman (1990) report similar differentials in death rates for the unmarried across a number of countries, and Zick and Smith (1991) find that recent marital transitions increase risk of dying only for men.

How does marriage reduce the risk of dying and lengthen life? First, marriage appears to reduce risky and unhealthy behaviors, as I pointed out above. Second, as we will see below, marriage increases material well-being—income, assets, and wealth. These can be used to purchase better medical care, better diet, and safer surroundings, which lengthen life. This material improvement seems to be especially important for women. Third, marriage provides individuals with a network of help and support, with others who rely on them and on whom they can rely; this seems to be especially important for men. Marriage also provides adults with an on-site, readily available sex partner.

Partnered Sex

Figure 9 presents results from the National Health and Social Life Survey (NHSLs), a national probability sample of 3,432 adults, conducted by NORC in 1991. Respondents were asked about their frequency of “partnered sex” in the past year. This question asked “During the last 12 months about how often did you have sex with (PARTNER)? Was it . . . once a day or more; 3 to 6 times a week; once or twice a week; 2 to 3 times a month; once a month or less?” This question was asked about all sex partners in the past 12 months, but all analyses presented here refer to the person whom the respondent reports as the primary sex partner. The sample for the analyses of frequency of sexual activity uses all



SOURCE: National Health and Social Life Survey

Figure 9. number of Times Respondent had Sex with Primary Partner in the Past Month, by Marital and Cohabital Status and Sex

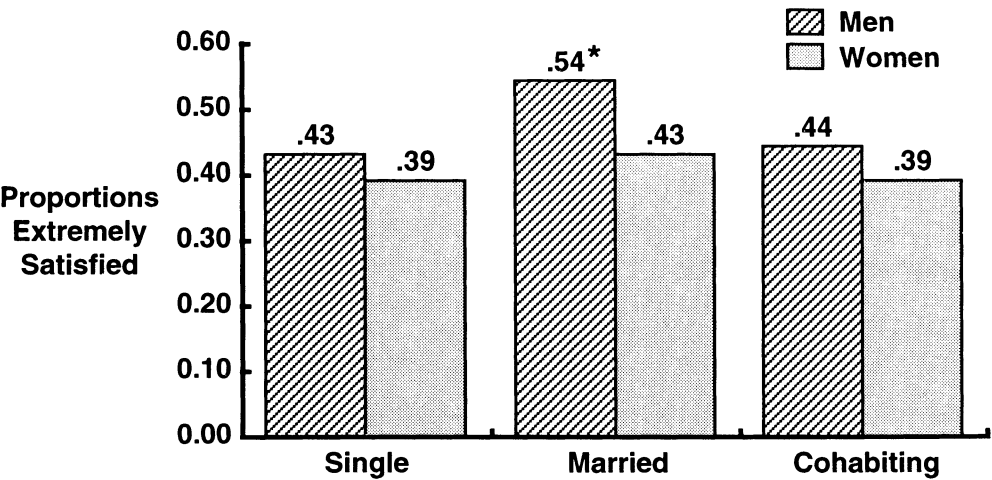
respondents to the NHSLs; analyses are presented in Appendix Tables A1-A5. For ease of presentation, I transformed frequency of sexual activity into number of times in the past month.

Figure 9 compares the married with those who are living with someone in a sexual relationship and those who are not living with a partner. The low levels of "single" persons' activity reflect the substantial minority of this group who report no sexual activity in the past year, combined with a small minority who report very high levels of sex—and numerous partners. This figure shows that the married respondents report mean levels of sexual activity about twice as high as the single, even after we take into account other characteristics that might affect this behavior. Married men report a mean frequency of sexual activity of 6.84 per month and single men a mean of 3.63 times per month, over the last year. Married women report a mean of 6.11 times per month and single women a mean of 3.23 times per month, over the last year. Cohabiting men and women also report very high rates of sexual activity—7.43 and 7.20 times per month over the past year, which suggests that on this dimension, cohabitation equals marriage in its benefits to the individuals involved. The difference between cohabiting and married men and women is not statistically significant.

These figures reflect reports of sexual activity with the primary partner. Insofar as single and cohabiting men and/or women are more likely than married persons to have multiple partners, the difference between these groups in aggregate level of sexual activity with all partners may be different than reported here. This issue deserves further scrutiny.

So marriage and cohabitation mean more sex, at least with the primary partner, but are single individuals more satisfied with their sex lives? This could be the case, for example, if each act of partnered sex was more passionate or more satisfying, and would be in keeping with the perception that married sex—or even sex with the same partner again and again—becomes boring and unsatisfying. The evidence suggests the opposite, however.

Figure 10 displays reported levels of physical satisfaction with the primary partner for men and for women in ongoing relationships. These analyses use responses to a question that asked "How physically pleasurable did you find your relationship with (PARTNER) to be: extremely pleasurable; very pleasurable; moderately pleasurable; slightly pleasurable; or not at all pleasurable?" The sample includes those in ongoing sexual relationships only; it



***Statistically significant difference.**

SOURCE: National Health and Social Life Survey

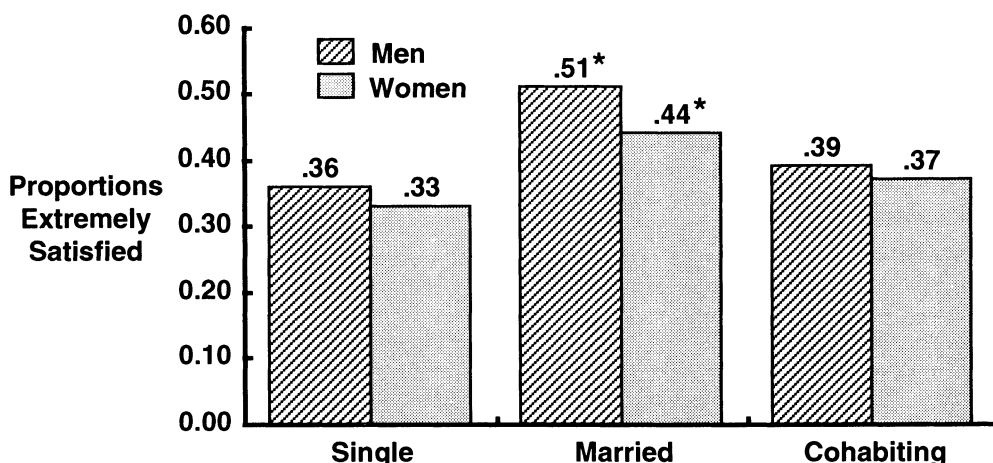
Figure 10. Proportations Extremely Satisfied Physically with Sex with Primary Partner, by Marital and Cohabital Status and Sex

excludes those whose most recent relationship has ended and those who are not sexually experienced. I define an ongoing sexual relationship as one in which the respondent expects to have sex with this partner again. Asterisks denote statistically significant differences. Levels of physical satisfaction are somewhat higher for men than for women, but married men report significantly higher levels of physical satisfaction with their sex lives than either single or cohabiting men. For women, physical satisfaction does not differ by marital status.

Figure 11 shows reports of *emotional* satisfaction with the primary partner, again for those in ongoing sexual relationships. Here, both married men and married women report more emotional satisfaction with their sex lives than do those who are single or cohabiting, net of duration of the relationship and other characteristics that might affect satisfaction. Although cohabitators report levels of sexual activity as high as the married, both cohabiting men and women report lower levels of satisfaction with this activity. In all comparisons where we see a difference, the married are favored over the unmarried.

How does marriage improve one's sex life? Marriage and cohabitation provide individuals with a readily available sexual partner with whom to have an established, ongoing sexual relationship. This reduces the costs—in some sense—of any particular sexual contact, thus leading to higher levels of sexual activity. Laumann et al. (1994) state that the greater the commitment to a sex partner (defined as a long time horizon for the relationship and for its sexual exclusivity), the greater the incentive to invest in skills that are “partner-specific,” including those which enhance the enjoyment of sex with that particular partner. Then sex with the partner who knows what one likes and how to provide it becomes more satisfying than sex with a partner who lacks such skills.

I would argue that more than “skills” are at issue here. The long-term contract implicit in marriage facilitates *emotional* investment in the relationship, which should affect both frequency of and satisfaction with sex. So the wife or husband who knows what the spouse wants sexually is also highly motivated to provide it, both because sexual satisfaction of one's partner brings similar rewards to oneself and because the emotional commitment to the partner makes satisfying him or her important in itself. Greeley (1994) believes that sex



*Statistically significant difference.

SOURCE: National Health and Social Life Survey

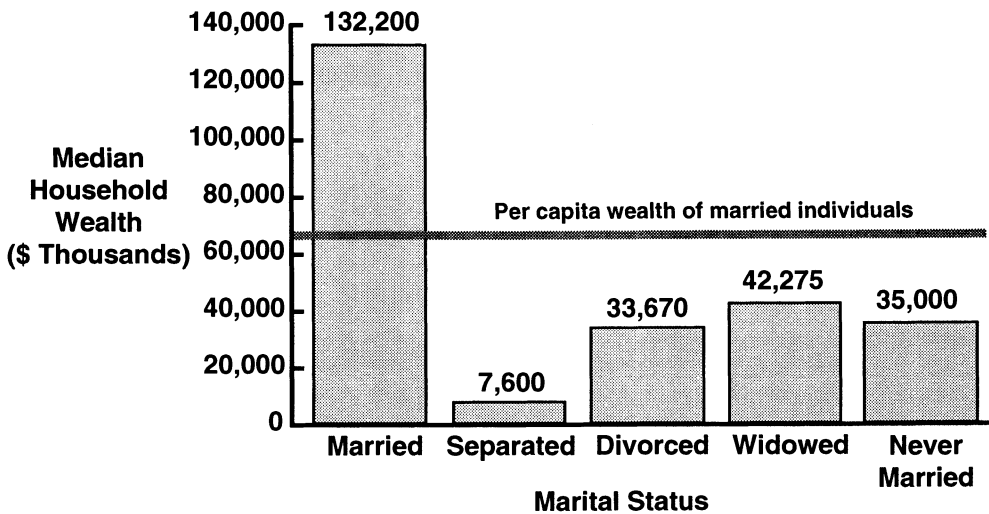
Figure 11. Proportions Extremely Satisfied Emotionally with Sex with Primary Partner, by Marital and Cohabital Status and Sex

helps keep marriages healthy; it brings couples closer emotionally and helps them weather the inevitable strains of life with another person.

Cohabitation differs from marriage, especially in provision of sexual satisfaction, in important ways. First, although this is not a generally important motivator, some individuals choose to cohabit because it requires less sexual faithfulness than marriage (Bumpass, Sweet, and Cherlin 1991). Laumann et al. (1994) argue that sexual nonmonogamy leads to a less satisfying sexual relationship with any one partner. In addition, partners in cohabitation frequently bring different levels of commitment to the relationship, with different expectations for its future (Bumpass et al. 1991). Both the lower levels of commitment—including emotional commitment—and differences in commitment between partners may affect the sexual satisfaction of those in cohabitations.

Assets and Wealth

In addition to having more sex, the married have more money. Figure 12 shows median household wealth—estimated by Smith (1994) from the Health and Retirement Survey—for married couples, the separated, the divorced, the widowed, and the never married. This measure of wealth includes pension and Social Security wealth as well as real assets, financial assets, and the value of the primary residence. The horizontal line shows per capita wealth for married-couple households (which by definition have two adults) and allows us to compare the per capita wealth level for married-couple households with those of other households. Any level falling below this line marks the disadvantage of unmarried persons relative to married individuals. This figure shows the tremendous disparity between married-couple and single-person households. Smith (1994) finds that the wealth advantage of married couples remains substantial even after taking into account other characteristics that affect savings. Also, although married couples have higher incomes than others, this



SOURCE: Smith (1994)

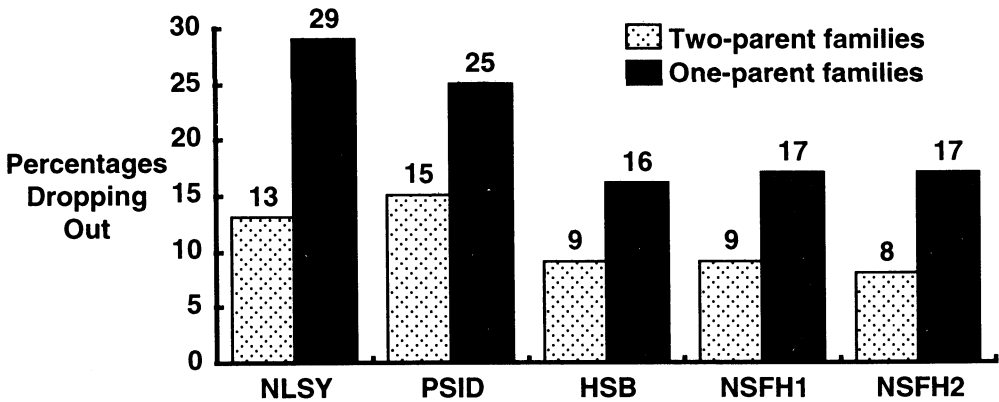
Figure 12. Median Household Wealth, by Marital Status (Ages 51-61)

fact accounts for only 28% of the savings disparity between married-couple households and other households.

How does marriage increase wealth? First, economies of scale mean that two can live as cheaply as one—or maybe one and a half. Married couples can share many household goods and services, such as TV and heat, so the cost to each individual is lower than if each one purchased and used the same items individually. Thus, the married spend less than would the same individuals for the same style of life if they lived separately. Second, because of specialization of spouses in marriage, married people produce more than would the same individuals if single. Each spouse can develop some skills and neglect others, because each can count on the other to take responsibility for some of the household work. The resulting specialization increases efficiency. Below, we see that this specialization leads to higher wages for men. Becker (1981) made these points a number of years ago. Granted, married couples could spend the extra money generated by being married and (say) take expensive vacations or buy more clothes, but the reverse seems to be the case: married couples save more at the same level of income than do the single. The desire to provide for one's spouse and to leave bequests for children may encourage saving by the married, but I think that the requirements and expectations of married (versus single) life encourage people to buy a house, save for children's education, and acquire cars, furniture, and other assets (Rindfuss and VandenHeuvel 1990).

Children's Well-Being

To this point we have focused on the consequences of marriage for adults—the men and women who choose to marry (and stay married) or not. But such choices have consequences for the children borne by these adults. Figure 13 (McLanahan and Sandefur 1994:41) shows one of these consequences—the risk of dropping out of high school for children from one-parent and two-parent families. (One-parent families could result either from disruption of a marriage or from unmarried childbearing.) This figure uses five data sets to present estimates of the impact of childhood family structure on high school

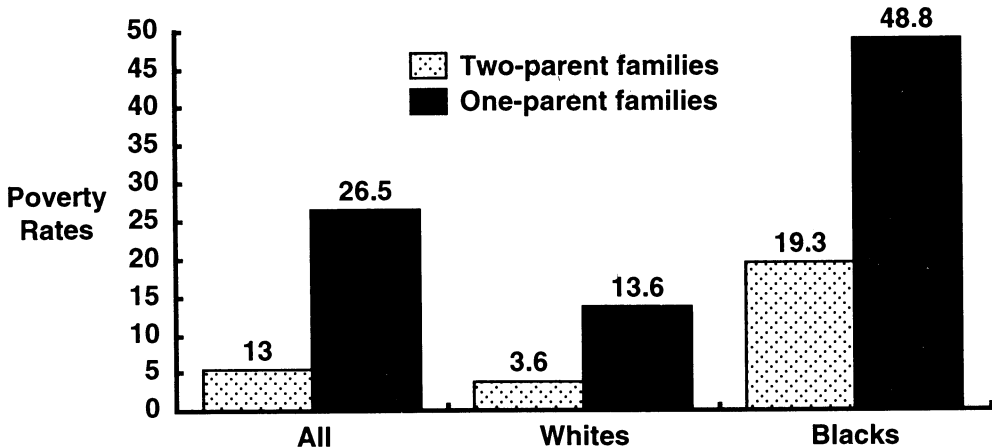


SOURCE: McLanahan and Sandefur (1994:41)

Figure 13. Percentages of Adult Children Who Did Not Complete High School, by Childhood Family Structure

graduation. The results consistently show that about twice as many children from one-parent families as from two-parent families drop out of high school, and these figures take into account differences in a number of characteristics that affect educational attainment. Children raised in one-parent families are also more likely to have a birth themselves while teenagers, and to be “idle”—both out of school and out of the labor force—as young adults (McLanahan and Bumpass 1988; McLanahan and Sandefur 1994). They are also more likely to be poor as children.

Figure 14 shows poverty rates for two-parent families (the gray bars) and for single-parent families (the white bars) (McLanahan and Sandefur 1994:82). Note the very high rates of poverty for single-parent families, especially among blacks. Hernandez (1993) estimates that the rise in mother-only families since 1959 is an important cause of increases in poverty among children. Clearly, poverty, in and of itself, is a bad outcome for children (McLeod and Shanahan 1993). In addition, however, McLanahan and Sandefur estimate that the lower incomes of single-parent families account for about half of the worse



SOURCE: McLanahan and Sandefur (1994:82)

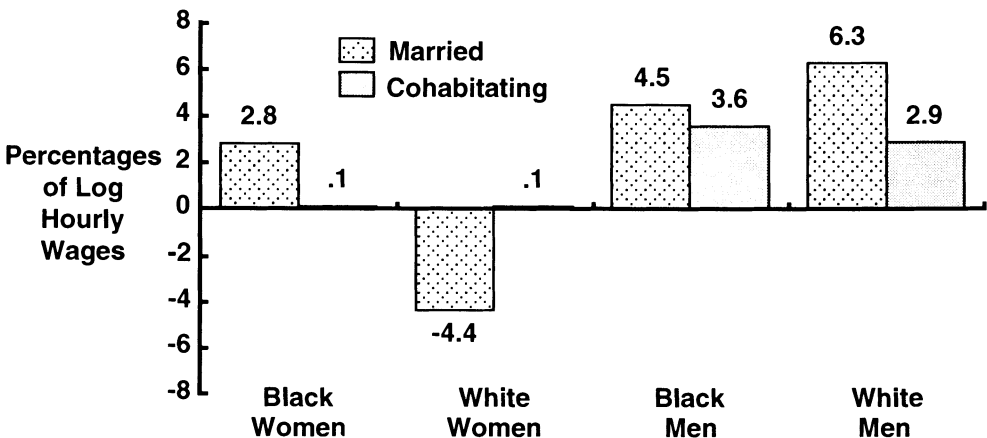
Figure 14. Percentages of Children in Poverty at Age 16, by Race and Family Structure

outcomes of children in these families. The other half comes from children’s access—or lack of access—to the time and attention of two adults in two-parent families. The presence of two parents potentially means more parental supervision, more parental time helping with homework, another parental shoulder to cry on after a hard day. Children in one-parent families spend less time with their fathers (this is not surprising because they don’t live with them), but they also spend less time with their mothers than children in two-parent families. Also, the high levels of residential mobility among one-parent families and among stepfamilies disadvantages children in these families (Astone and McLanahan 1994). Finally, children who spend part of their childhood in a single-parent family, either because they were born to an unmarried mother or because their parents divorced, report significantly lower-quality relationships with their parents as adults and have less frequent contact with them (Lye et al. 1995).

Labor Force and Career

As the last consequence of marriage for individuals, I present evidence on labor market outcomes. Figure 15, taken from work by Daniel (1994, forthcoming), shows the impact of marriage and cohabitation on the log hourly wages of young men and women, estimated from the National Longitudinal Survey of Youth. These estimates show the difference in wages between married, cohabiting, and single individuals, net of other characteristics that might affect wages, and take into account selection into marriage. Daniel labels the remaining difference a “wage premium” for marriage. Figure 15 shows that both black and white men receive a wage premium if they are married: 4.5% for black men and 6.3% for white men. Black women receive a marriage premium of almost 3%. White women, however, pay a marriage penalty, in hourly wages, of over 4%. Men appear to receive some of the benefit of marriage if they cohabit, although Figure 15 shows that cohabitation more nearly resembles marriage—at least in this regard—for black than for white men. According to Daniel’s estimates, women receive no wage benefits and pay no wage penalty for cohabiting in comparison to remaining single.

For women, Daniel (1994) finds that marriage and presence of children *together* seem



SOURCE: Daniel (1995)

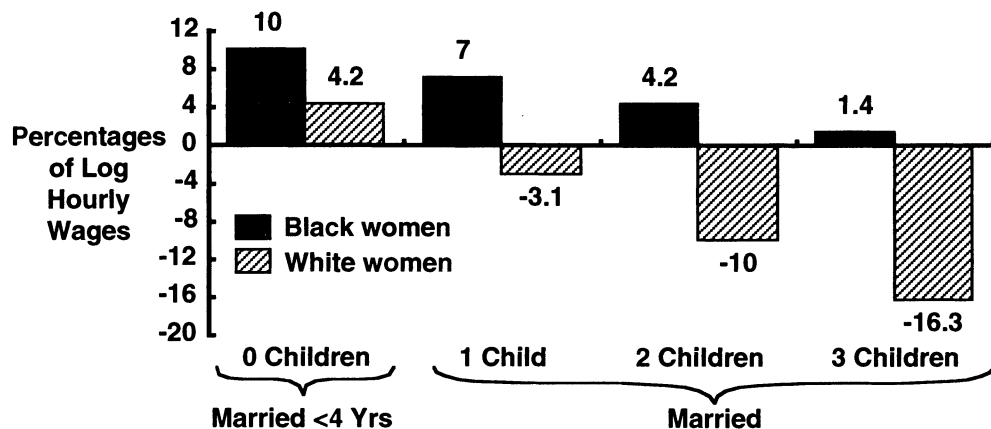
Figure 15. Increase (Decrease) in Log Hourly Wages with Marriage and Cohabitation, by Race and Sex

to affect wages; the effects depend on the woman's race. Figure 16 shows the combined effect of marriage and children on young women's wages. Black and white single women with children, by Daniel's estimates, pay no marriage penalty. Black married women (shown by the white bars) receive a sizable bonus if married and childless; this bonus diminishes with the number of children. Among white women (the gray bars), only the childless receive a marriage premium. Having any children makes the effect of marriage on white women's wages negative, with very large negative effects for those with two children or more. Daniel finds that the negative effect of children on married women's wages disappears for white women when he takes hours of work into account, but children continue to reduce wages for black married women.

Why should marriage increase men's wages? Daniel (1994, forthcoming) argues that marriage makes men more productive at work, thus leading to higher wages. Wives may assist husbands directly with their work, offer advice or support, or take over household tasks, freeing husbands' time and energy for work. Also, as I mentioned earlier, being married reduces negative health behaviors such as drinking and substance abuse, which may affect productivity. Finally, marriage increases men's incentives to perform well at work, so as to meet obligations to family members.

Why do black men benefit less from marriage than white men? Because the male-female wage gap is smaller for blacks than for whites, black women tend to receive smaller returns from investing in their spouses' earning power. In addition, the lower marriage rates and the higher divorce and separation rates for blacks than for whites reduce the payoff of investments in marriage in general.

To this point, all the consequences of marriage for the individuals involved have been unambiguously positive—better health, longer life, more sex and more satisfaction with it, more wealth, and higher earnings. But the effects of marriage and children on white women's wages are mixed at best. Marriage and cohabitation clearly increase women's time spent in housework (South and Spitze 1994); married motherhood reduces their time in the labor force and lowers their wages. Although the family as a unit might be better off with this allocation of women's time, women generally share their husbands' market earnings only when they are married. Financial well-being declines dramatically for women and their children after divorce or widowhood; women whose marriages have ended are often quite disadvantaged financially by their investment in their husbands and children rather than in



SOURCE: Daniel (1995)

Figure 16. Increase (Decrease) in Women's Log Hourly Wages with Marriage and Children, by Race

their own earning power. Recent changes in divorce law seem to have exacerbated this situation, even while increases in women's education and work experience have moderated it (Bianchi 1994).

DISCUSSION

Does Marriage Cause These Outcomes?

The obvious question, when one looks at all these "benefits" of marriage, is whether marriage is responsible for these differences. If all, or almost all, of the benefits of marriage arise because those who enjoy better health, live longer, or earn higher wages *anyway* are more likely to marry, then the effects of marriage simply may be due to selectivity (see, for example, Goldman 1994 on this issue in regard to health). In such a case, we as a society and we as individuals could remain neutral about each person's decision to marry or not, to divorce or remain married. Although we do not have evidence on the impact of selectivity for *all* of the outcomes I have presented here, we have some. I will review that evidence briefly here.

Many scholars have argued that selection of the healthiest individuals into marriage may account for the lower mortality rates of the married (see Goldman 1993 for a summary of these arguments). Mastekaasa (1992), for example, finds that single young adults who are initially in the best psychological health are more likely to have married two to four years later.

In recent work, Lillard and Panis (1995) estimate the effect of marital status on men's mortality, taking into account potential selectivity both into and out of marriage. They argue that men in poor health may seek marriage, with its attendant mortality benefits, which leads to selection of the least healthy into marriage. They find evidence of this adverse selection of men into marriage on the basis of health; men in good health tend to marry later or to postpone remarriage. Yet men who tend to be in good health, for unobserved reasons such as lifestyle or preferences, are selected positively into marriage. These two effects differ over age groups and balance each other out differently at older and younger ages. Thus Lillard and Panis find that positive selection on the basis of unobservables dominates for never-married men and leads to an overstatement of the protective effects of marriage; adverse selection on the basis of health dominates for older divorced men, camouflaging the health advantage of the married for this group. The authors find that never-married and widowed men experience higher mortality than married men for reasons other than health, but that divorced men's mortality disadvantage is explained by their poorer health.

Daniel's (1994, forthcoming) findings on men's and women's wages use individual fixed effects to take into account selection into marriage. When he does not account for selectivity, he finds a 12 to 15% marriage premium for men. Thus selectivity accounts for about half of men's marriage premium; Daniel concludes that the other half is causal.

McLanahan and Sandefur (1994) estimate a bivariate probit model, which allows for correlation between the error terms in a model of family disruption and children's outcomes, and still find significant effects of family structure on most outcomes. In a recent article in *Journal of Marriage and the Family*, Ross states:

The positive effect of marriage on well-being is strong and consistent, and the selection of the psychologically healthy into marriage or the psychologically unhealthy out of marriage cannot explain the effect (1995:129).

I think that perhaps we have been too quick to assign *all* the responsibility to selectivity

here, and not quick enough to consider the possibility that marriage *causes* some of the better outcomes we see for the married.

The Institution of Marriage

What is it about marriage that causes some portion of the outcomes I outlined above? I think that four factors are the key. First, the institution of marriage assumes a long-term contract, which allows the partners to make choices that carry immediate costs but eventually bring benefits. The long time horizon implied by marriage makes it sensible—rational choice is at work here—for individuals to develop *some* skills and to neglect others because they count on their spouse to fill in where they are weak. Thus married couples benefit from specialization and an exchange of what Grossbard-Shechtman (1993) calls “spousal labor.” The institution of marriage helps individuals honor this long-term contract by providing social support for the couple as a couple and by imposing social and economic costs on those who dissolve their union.

Second, marriage assumes sharing of economic and social resources and what we can think of as co-insurance. Spouses act as a sort of small insurance pool against life’s uncertainties, reducing their need to protect themselves *by themselves* from unexpected events.

Third, married couples benefit—as do cohabiting couples—from economies of scale.

Fourth, marriage connects people to other individuals, to other social groups (such as their in-laws), and to other social institutions which are themselves a source of benefits (Stolzenberg, Blair-Loy, and Waite 1995). It provides individuals with a sense of obligation to others, which gives life meaning beyond oneself. It may change the psychological dynamics of the relationship in ways that bring benefits. Some consensus exists that marriage improves women’s material well-being and men’s emotional well-being, in comparison with being single.

The (Incompletely Institutionalized) Institution of Cohabitation

Cohabitation has some but not all of the characteristics of marriage, and so carries some but not all of the benefits. Cohabitation does not generally imply a lifetime commitment to stay together; as I pointed out earlier, a substantial minority of cohabiting couples disagree on the future of their relationship (Bumpass et al. 1991). Cohabitants seem to bring different, more individualistic values to the union than do those who marry (Clarkberg, Stolzenberg, and Waite forthcoming). Goldscheider and Kaufman (1994:3) believe that the shift to cohabitation from marriage signals “declining commitment within unions, of men and women to each other and to their relationship as an enduring unit, in exchange for more freedom, primarily for men.” Perhaps as a result, some scholars view cohabitation as an especially poor bargain for women; Jones concludes:

The increasing trend toward consensual partnering in the West, seen by many as an emancipation from rigid concepts of marriage, may represent a new enslavement rather than freedom for women (1994:900).

Cohabitants are much less likely than married couples to pool financial resources, more likely to assume that each partner is responsible for supporting himself or herself financially, more likely to spend free time separately, and less likely to agree on the future of the relationship (Blumstein and Schwartz 1983). This uncertainty makes both investment in the relationship and specialization with this partner much riskier than in marriage, and so reduces them. Whereas marriage connects individuals to other important social institutions,

such as organized religion, cohabitation seems to distance them from these institutions (Stolzenberg et al. 1995; Thornton, Axinn, and Hill 1992).

Warnings

Some warnings are in order. First, for most outcomes, I have presented information only on the *average* benefits of marriage. Also, discussing a typical cohabiting couple may be even less useful than discussing an “average” marriage. Clearly, some marriages produce substantially higher (and others substantially lower) benefits for those involved. Some marriages produce *no* benefits and even cause harm to the men, women, and children involved; that fact needs to be recognized.

On average, however, marriage seems to produce substantial benefits for men and women in the form of better health, longer life, more and better sex, greater earnings (at least for men), greater wealth, and better outcomes for children.

Why Has Marriage Declined?

If marriage produces all these benefits for individuals, why has it declined? Although this issue remains a subject of much research and speculation, a number of factors have been mentioned as contributing. First, because of increases in women’s employment, there is less specialization by spouses now than in the past; thus the benefits to marriage are reduced (McLanahan and Casper 1995). Clearly, employed wives have less time and energy to focus on their husbands, and are less financially and emotionally dependent on marriage, than wives who work only in the home. In addition, high divorce rates decrease people’s certainty about the long-run stability of *their* marriage, and thus may reduce their willingness to invest in it (Lillard and Waite 1993). Also, changes in divorce laws have shifted much of the financial burden for the breakup of the marriage to women, making investment in marriage a riskier proposition for them (Regan 1993). Men, in turn, may find marriage and parenthood less attractive when divorce is common, because they face the loss of contact with their children if their marriage dissolves. Further, women’s increased earnings and young men’s declining financial well-being have made women less dependent on men’s financial support and have made young men less able to provide it (Oppenheimer 1994). Finally, public policies that support single mothers and changing attitudes toward sex outside marriage, toward unmarried childbearing, and toward divorce have all been implicated in the decline in marriage (McLanahan and Casper 1995). This brief list does not exhaust the possibilities, but merely mentions some of them.

What Should We Do?

Most of the research results that I have reported here are fairly well known, especially to researchers working on the topics I have discussed. But I think they are *not* well known outside the research community, and I think we have not put the pieces together into a larger picture. I think that persuasive, even compelling, evidence exists for the picture I have tried to sketch here—a picture of the benefits, to individuals, of the social institution of marriage. Now that we have painted this picture, what should we do with it?

In my view, social scientists have a responsibility to weigh the evidence on the consequences of social behaviors in the same way as medical researchers evaluate the evidence on the consequences of (say) cigarette smoking or exercise. As evidence

accumulates and is communicated to individuals, *some* people will change their behavior as a result. Some will make different choices than they would otherwise have made because of their understanding of the costs and benefits, to them, of the choices involved. To continue with the example of medical issues such as smoking or exercise, we have seen behaviors change substantially because research findings on these behaviors have been communicated to the public. In addition, we have seen changes in attitudes toward behaviors shown to have negative consequences, especially when those consequences affect others, as in the case of smoking. These attitude changes then raise the social cost of the newly stigmatized behaviors. HMOs and religious organizations develop programs to help people achieve the desired behavior; support groups spring up.

In addition, we as a society can pull some policy levers to encourage or discourage behaviors. Public policies that include asset tests (Medicaid is a good example) act to exclude the married, as do AFDC programs in most states. The “marriage penalty” in the tax code is another example. Also, in the state of Illinois, young women under age 18 who have already become mothers must have their parents’ permission to marry. Sometimes this leads to a situation in which young couples are able to have children but cannot marry even if they want to do so. These and other public policies can reinforce or undermine the institution of marriage.

I think social scientists have an obligation to point out the benefits of marriage beyond the mostly emotional ones, which tend to push people toward marriage but may not sustain them when the honeymoon is over. We have an equally strong obligation to make policy makers aware of the stakes when they pull the policy levers that discourage marriage.

Appendix Table A1. Variable Definitions, Means, and Standard Deviations: NHLSL Cross-Section

Variable		Men (N = 1,330)		Women (N = 1,664)	
		Mean	SD	Mean	SD
Dependent Variable					
SEXFREQ1	Frequency of partnered sex last year	70.52	70.58	64.49	68.76
SEXFREQ4	Frequency of partnered sex last year	77.37	72.22	71.01	70.62
SEXFREQ5	Frequency of partnered sex last year	5.56	5.12	5.09	5.02
Independent Variable					
AGE1824	1 equals age 18-24, 0 else	.16	.37	.16	.37
AGE2529	1 equals age 25-29	.16	.36	.13	.34
AGE3034	1 equals age 30-34	.16	.37	.17	.38
AGE3539	1 equals age 35-39	.14	.35	.15	.36
AGE4044	1 equals age 40-44	.13	.34	.13	.34
AGE4549	1 equals age 45-49	.09	.29	.10	.30
AGE5054	1 equals age 50-54	.08	.27	.08	.27
AGE5559	1 equals age 55-59	.07	.25	.08	.26
MARRIED	1 equals currently married	.52	.50	.54	.50
SINGLE	1 equals currently single	.40	.49	.37	.48
COHAB	1 equals currently cohabiting	.07	.26	.08	.26
EDLTHS	1 equals less than high school degree	.14	.34	.14	.35
EDHS	1 equals high school degree	.28	.45	.29	.45
EDLTB	1 equals some college or vocational	.32	.47	.34	.47
EDB	1 equals college degree	.17	.37	.16	.36
EDAD	1 equals advanced degree	.09	.28	.06	.24
NONE	1 equals no religion	.14	.34	.09	.28
FUNDAM	1 equals type 2 Protestant	.29	.45	.34	.47
CATHOLIC	1 equals Catholic	.27	.44	.27	.44
OTHREL	1 equals other religion	.28	.45	.28	.45
WHITE	1 equals white non-Hispanic	.82	.39	.79	.41
BLACK	1 equals black non-Hispanic	.11	.32	.14	.35
HISPANIC	1 equals Hispanic	.07	.26	.08	.26

Respondents with responses of don't know, refusal, or missing are not included in these analyses.

Appendix Table A2. Variable Definitions, Means, and Standard Deviations: NHSLS Cross-Section

Variable		Men (N = 994)		Women (N = 1,234)	
		Mean	SD	Mean	SD
Dependent Variable					
PHYS	Physical satisfaction with current partner	4.37	.73	4.25	.78
EMOT	Emotional satisfaction with current partner	4.30	.78	4.17	.87
Independent Variable					
DURAT	Duration of sexual partnership	10.54	10.13	11.52	10.20
AGE1824	1 equals age 18-24, 0 else	.13	.34	.15	.36
AGE2529	1 equals age 25-29	.15	.36	.15	.36
AGE3034	1 equals age 30-34	.16	.37	.17	.38
AGE3539	1 equals age 35-39	.15	.36	.16	.37
AGE4044	1 equals age 40-44	.14	.35	.13	.34
AGE4549	1 equals age 45-49	.10	.30	.10	.30
AGE5054	1 equals age 50-54	.09	.29	.08	.27
AGE5559	1 equals age 55-59	.07	.26	.06	.24
MARRIED	1 equals married partnership	.69	.46	.71	.45
PARTNER	1 equals primary partnership	.22	.41	.18	.38
COHAB	1 equals cohabiting partnership	.10	.30	.10	.31
EDLTHS	1 equals less than high school degree	.12	.32	.14	.34
EDHS	1 equals high school degree	.28	.45	.30	.46
EDLTB	1 equals some college or vocational	.32	.47	.33	.47
EDB	1 equals college degree	.18	.38	.16	.37
EDAD	1 equals advanced degree	.09	.29	.06	.24
NONE	1 equals no religion	.13	.33	.09	.28
FUNDAM	1 equals type 2 Protestant	.28	.45	.34	.47
CATHOLIC	1 equals Catholic	.27	.45	.27	.45
OTHREL	1 equals other religion	.29	.45	.28	.45
WHITE	1 equals white non-Hispanic	.83	.37	.80	.40
BLACK	1 equals black non-Hispanic	.10	.30	.12	.33
HISPANIC	1 equals Hispanic	.07	.25	.08	.27

For currently married/cohabiting respondents, analyses refer to satisfaction with married/cohabiting partners.

For single respondents, analyses refer to satisfaction with primary partners if respondent expects to continue having sex with them. Respondents with responses of don't know, refusal, or missing are not included in these analyses.

Appendix Table A3. OLS Coefficients for the Effects of Independent Variables on Frequency of Partnered Sex, Genders Combined

Variable	(N = 2,994)	
	Coefficient	Standard Error
Independent Variable		
AGE2529	-0.2200	4.4870
AGE3034	-13.8960	4.3802**
AGE3539	-20.0094	4.5356***
AGE4044	-30.1978	4.6706***
AGE4549	-30.8042	5.1149***
AGE5054	-41.8229	5.4369***
AGE5559	-60.5501	5.6396***
MARRIED	41.9657	2.7000***
COHAB	55.0831	4.9262***
EDLTHS	-5.9338	4.0165
EDLTB	-2.3703	3.1050
EDB	-3.3717	3.8436
EDAD	-8.8040	5.1611#
NONE	1.4090	4.3266
FUNDAM	4.1178	3.2390
CATHOLIC	-0.3090	3.3339
BLACK	2.0481	3.9076
HISPANIC	12.2416	4.8752*
GENDER	-7.2039	2.4621**
Intercept	71.5890	4.4757***
R ²	.138	

The dependent variable (SEXFREQ4) is the frequency of partnered sex; here I use the more generous estimates of frequency.

p < .10; * p < .05; ** p < .01; *** p < .001.

Appendix Table A4. Log Odds for the Effects of Independent Variables on Physical Satisfaction with Primary Partner (Extremely)

Variable	Men (N = 994)		Women (N = 1,234)	
	Coefficient	Standard Error	Coefficient	Standard Error
Independent Variable				
DURAT	-.0241	.0106*	-.0320	.0092***
AGE2529	.1622	.2519	-.2586	.2198
AGE3034	-.3160	.2522	-.0690	.2166
AGE3539	-.0847	.2599	-.1314	.2239
AGE4044	.1083	.2720	.3232	.2419
AGE4549	-.3533	.3128	-.1095	.2741
AGE5054	.0446	.3331	-.0497	.3068
AGE5559	.7087	.3861#	-.2455	.3486
MARRIED	.4509	.1977*	.1991	.1849
COHAB	.0672	.2509	-.0046	.2286
EDLTHS	-.0174	.2252	-.2026	.1967
EDLTB	-.0622	.1664	.0447	.1482
EDB	-.1585	.1984	-.1494	.1855
EDAD	-.0981	.2469	.2458	.2653
NONE	-.1547	.2155	-.1871	.2322
FUNDAM	.0658	.1726	.2023	.1571
CATHOLIC	-.1905	.1731	-.0956	.1604
BLACK	-.2385	.2231	.1294	.1943
HISPANIC	.2930	.2721	.0158	.2286
Intercept	.0744	.2420	-.0556	.2310
Chi-Square (df)	26.216(19)		40.006(19)	

p < .10; * p < .05; ** p < .01; *** p < .001.

Appendix Table A5. Log Odds for the Effects of Independent Variables on Emotional Satisfaction with Primary Partner (Extremely)

Variable	Men (N = 994)		Women (N = 1,234)	
	Coefficient	Standard Error	Coefficient	Standard Error
Independent Variable				
DURAT	-.0113	.0105	-.0229	.0092*
AGE2529	-.0464	.2529	-.1793	.2209
AGE3034	-.6755	.2563**	-.2096	.2185
AGE3539	-.4903	.2627#	-.2494	.2261
AGE4044	-.5740	.2757*	.1275	.2430
AGE4549	-.6376	.3148*	-.0461	.2740
AGE5054	-.1585	.3337	-.1643	.3079
AGE5559	.1188	.3797	-.6560	.3584#
MARRIED	.5899	.2009**	.4885	.1878**
COHAB	.1338	.2551	.1876	.2318
EDLTHS	-.0521	.2262	-.4102	.2005
EDLTB	-.0408	.1671	.0248	.1480
EDB	-.1414	.2000	-.0360	.1840
EDAD	-.0369	.2477	.3376	.2653
NONE	-.1728	.2183	-.4269	.2366#
FUNDAM	.2027	.1730	.0005	.1572
CATHOLIC	-.0196	.1739	-.0903	.1596
BLACK	-.2645	.2265	.3244	.1952#
HISPANIC	-.0565	.2720	.1309	.2283
Intercept	-.0527	.2433***	-.2675	.2324
Chi-Square (df)	31.781(19)		37.592(19)	

p < .10; * p < .05; ** p < .01; *** p < .001.

NOTES

¹ These simulations use as a baseline males or females who are white high school graduates born in 1920, with mean levels of income, city size, and region, living either alone (if not currently married) or with spouse only (if currently married).

REFERENCES

Astone, N. M. and S. S. McLanahan. 1994. "Family Structure, Residential Mobility, and School Dropout: A Research Note." *Demography* 31:575-84.

Becker, G. S. 1981. *A Treatise on the Family*. Chicago: University of Chicago Press.

Bianchi, S. M. 1995. "Changing Economic Roles of Women and Men." Pp. 107-54 in *State of the Union: America in the 1990s. Vol. 1: Economic Trends*, edited by R. Farley. New York: Russell Sage.

Blumstein, P. and P. Schwartz. 1983. *American Couples*. New York: Morrow.

Booth, A. and P. Amato. 1991. "Divorce and Psychological Stress." *Journal of Health and Social Behavior* 32:396-407.

Bumpass, L. 1994. "The Declining Significance of Marriage: Changing Family Life in the United States." Presented at the Potsdam International Conference, "Changing Families and Childhood."

- Bumpass, L. L. and J. A. Sweet. 1989. "National Estimates of Cohabitation." *Demography* 26:615-25.
- Bumpass, L. L., J. A. Sweet, and A. Cherlin. 1991. "The Role of Cohabitation in Declining Rates of Marriage." *Journal of Marriage and the Family* 53:913-27.
- Clarkberg, M., R. M. Stolzenberg and L. J. Waite. Forthcoming. "Attitudes, Values, and Entrance into Cohabital Unions." *Social Forces*.
- Daniel, K. 1994. "Does Marriage Make Workers More Productive?" Working Paper, The Wharton School, University of Pennsylvania.
- . Forthcoming. "The Marriage Premium." In *The New Economics of Human Behavior*, edited by M. Tommasi and K. Ierulli. Cambridge, UK: Cambridge University Press.
- Goldman, N. 1993. "Marriage Selection and Mortality Patterns: Inferences and Fallacies." *Demography* 30:189-98.
- . 1994. "Social Factors and Health: The Causation-Selection Issue Revisited." *Proceedings of the National Academy of Sciences* 91:1251-55.
- Goldscheider, F. K. and G. Kaufman. 1994. "Fertility and Commitment: Bringing Men Back In." Presented at the Workshop on Expanding Frameworks for Fertility Research in Industrialized Countries, National Research Council, Woods Hole, MA.
- Gove, W. 1973. "Sex, Marital Status, and Mortality." *American Journal of Sociology* 79:45-67.
- Greeley, A. 1994. *Sex: The Catholic Experience*. Allen, TX: Tabor.
- Grossbard-Shechtman, S. 1993. *On the Economics of Marriage: A Theory of Marriage, Labor, and Divorce*. Boulder: Westview.
- Hernandez, D. J. 1993. *America's Children: Resources from Family, Government and the Economy*. New York: Russell Sage.
- Horwitz, A. V. and H. R. White. 1991. "Becoming Married, Depression, and Alcohol Problems among Young Adults." *Journal of Health and Social Behavior* 32:221-37.
- Hu, Y. and N. Goldman. 1990. "Mortality Differentials by Marital Status: An International Comparison." *Demography* 27:233-50.
- Jones, G. W. 1994. "Review of William J. Goode, *World Changes in Divorce Patterns*." *Population and Development Review* 20:899-901.
- Laumann, E. O., J. H. Gagnon, R. T. Michael, and S. Michaels. 1994. *The Social Organization of Sexuality*. Chicago: University of Chicago Press.
- Lillard, L. A. and L. J. Waite. 1993. "A Joint Model of Marital Childbearing and Marital Disruption." *Demography* 30:653-82.
- . 1995. "Til Death Do Us Part: Marital Disruption and Mortality." *American Journal of Sociology* 100:1131-56.
- Lillard, L. A. and C. W.A. Panis. 1995. "Marital Status and Mortality: The Role of Health." Working paper, RAND.
- Lye, D. N., D. H. Klepinger, P. D. Hyle, and A. Nelson. 1995. "Childhood Living Arrangements and Adult Children's Relations with Their Parents." *Demography* 32:261-80.
- Mastekaasa, A. 1992. "Marriage and Psychological Well-Being: Some Evidence on Selection into Marriage." *Journal of Marriage and the Family* 54:901-11.
- . 1994. "The Subjective Well-Being of the Previously Married: The Importance of Unmarried Cohabitation and Time since Widowhood or Divorce." *Social Forces* 73:665-92.
- McLanahan, S. S. 1983. "Family Structure and Stress: A Longitudinal Comparison of Two-Parent and Female-Headed Families." *Journal of Marriage and the Family* 45:347-57.
- McLanahan, S. S. and L. L. Bumpass. 1988. "Intergenerational Consequences of Family Disruption." *American Journal of Sociology* 93:130-52.
- McLanahan, S. S. and L. Casper. 1995. "Growing Diversity and Inequality in the American Family." Pp. 1-46 in *State of the Union: America in the 1990s. Vol. Two: Social Trends*, edited by R. Farley. New York: Russell Sage.
- McLanahan, S. S. and G. Sandefur. 1994. *Growing Up with a Single Parent: What Hurts, What Helps*. Cambridge, MA: Harvard University Press.
- McLeod, J. D. and M. J. Shanahan. 1993. "Poverty, Parenting, and Children's Mental Health." *American Sociological Review* 58:351-66.
- Michael, R. T., J. H. Gagnon, E. O. Laumann, and G. Kolata. 1994. *Sex in America*. Boston, MA: Little, Brown.

- Oppenheimer, V. K. 1994. "Women's Rising Employment and the Future of the Family in Industrial Societies." *Population and Development Review* 20:293-342.
- Popenoe, D. 1993. "American Family Decline, 1960-1990: A Review and Appraisal." *Journal of Marriage and the Family* 55:527-42.
- Regan, M. C., Jr. 1993. *Family Law and the Pursuit of Intimacy*. New York: New York University Press.
- Rindfuss, R. R. and A. VandenHeuvel. 1990. "Cohabitation: Precursor to Marriage or Alternative to Being Single?" *Population and Development Review* 16:703-26.
- Robbins, C. A. and S. S. Martin. 1993. "Gender, Styles of Deviance, and Drinking Problems." *Journal of Health and Social Behavior* 34:302-21.
- Ross, C. E. 1995. "Reconceptualizing Marital Status as a Continuum of Social Attachment." *Journal of Marriage and the Family* 57:129-40.
- Smith, J. P. 1994. "Marriage, Assets, and Savings." Working paper, RAND.
- Smock, P. J. 1990. "Remarriage Patterns of Black and White Women: Reassessing the Role of Educational Attainment." *Demography* 27:467-74.
- South, S. J. and G. D. Spitze. 1994. "Housework in Marital and Nonmarital Households." *American Sociological Review* 59:327-47.
- Stacey, J. 1993. "Good Riddance to 'The Family': A Response to David Popenoe." *Journal of Marriage and the Family* 55:545-47.
- Stolzenberg, R. M., M. Blair-Loy and L. J. Waite. 1995. "Religious Participation over the Life Course: Age and Family Life Cycle Effects on Church Membership." *American Sociological Review* 60:84-103.
- Thornton, A. 1988. "Cohabitation and Marriage in the 1980s." *Demography* 25:497-508.
- Thornton, A., W. G. Axinn, and D. H. Hill. 1992. "Reciprocal Effects of Religiosity, Cohabitation, and Marriage." *American Journal of Sociology* 98:628-51.
- Umberson, D. 1987. "Family Status and Health Behaviors: Social Control as a Dimension of Social Integration." *Journal of Health and Social Behavior* 28:306-19.
- . 1992. "Gender, Marital Status, and the Social Control of Behavior." *Social Science and Medicine* 34:907-17.
- U. S. Bureau of the Census. *U. S. Census of Population: 1950*. Vol. II, *Characteristics of the Population*, Part 1, United States Summary. Table 46. U. S. Government Printing Office, Washington, D. C., 1953.
- . *U. S. Census of Population: 1960. General Population Characteristics, United States Summary*. Final Report PC(1)-1B. Table 48. U. S. Government Printing Office, Washington, D. C., 1961.
- . *Current Population Reports*, Series P-20, No. 212, "Marital Status and Family Status: March 1970." Table 1. U. S. Government Printing Office, Washington, D. C., 1971.
- . *Current Population Reports*, Series P-20, No. 287, "Marital Status and Living Arrangements: March 1975." Table 1. U. S. Government Printing Office, Washington, D. C., 1975.
- . *Current Population Reports*, Series P-20, No. 365, "Marital Status and Living Arrangements: March 1980." Table 1. U. S. Government Printing Office, Washington, D. C., 1981.
- . *Current Population Reports*, Series P-20, No. 410, "Marital Status and Living Arrangements: March 1985." Table 1. U. S. Government Printing Office, Washington, D. C., 1986.
- . *Current Population Reports*, Series P-20, No. 450, "Marital Status and Living Arrangements: March 1990." Table 1. U. S. Government Printing Office, Washington, D. C., 1991.
- . *Current Population Reports*, Series P-20-461, "Marital Status and Living Arrangements: March 1991." Table 1. U. S. Government Printing Office, Washington, D. C., 1992.
- . *Current Population Reports*, Series P-20-468, "Marital Status and Living Arrangements: March 1992." Table 1. U. S. Government Printing Office, Washington, D. C., 1993.
- . *Current Population Reports*, Series P-20-478, "Marital Status and Living Arrangements: March 1993." Table 1. U. S. Government Printing Office, Washington, D. C., 1994.

- Waldron, I. 1988. "Gender and Health-Related Behaviors." Pp. 193–208 in *Health Behavior: Emerging Research Perspectives*, edited by D. S. Gochman. New York: Plenum.
- Willis, R. J. and R. T. Michael. 1994. "Innovation in Family Formation: Evidence on Cohabitation in the U.S." Pp. 119–45 in *The Family, the Market, and the State in Ageing Societies*, edited by J. Ermisch and N. Ogawa. London: Oxford University Press.
- Zick, C. D. and K. R. Smith. 1991. "Marital Transitions, Poverty, and Gender Differences in Mortality." *Journal of Marriage and the Family* 53:327–36.