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# The Benefits of Marriage Reconsidered

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*This paper suggests that analyses of marriage experience take into account both structures of inequality and context. Although marriage is widely viewed as producing economic well-being and family stability, this analysis of a sample of White rural families finds the likelihood of realizing these benefits to be closely related to social class position. Marriage failed to produce these benefits for many working class and poor families. Although gains in economic self-sufficiency are viewed as an explanation for White women's perceived retreat from marriage, the limited opportunity structure for women in this rural place provides a context in which women continue to rely on marriage for economic survival.*

*Key words: marital stability, family diversity, inequality, rural families, social class, social policy*

The erosion of marriage in the U. S. family constellation is producing feverish debates both in the realm of public policy and in the conduct of social research. Much of the discussion of welfare reauthorization has focused on encouraging marriage among women on welfare (Parke, 2003). In recent years, studies promoting marriage have become academically popular. Yet those who promote marriage as a means of increasing individual and social well-being often ignore questions of context and inequality.

In this paper, we explore a dominant preoccupation associated with marital decline, namely the view that marriage provides

substantial benefits not enjoyed by the unmarried. Our approach treats marriage as a social relation that is differentiated by class and other social locations including gender and race. We use a contextual approach to examine marital benefits. More concretely, we analyze the marital experiences of a sample of White families in a small rural community with substantial social class variation. We ask, what is the relationship between marriage and economic well-being for these families? Has marriage produced stability in their lives? How does "marriage matter" to these families?

The decline of marriage in the experience of U.S. adults has been significant. The proportion of U.S. adults (age 18 and over) who are married fell from 65.5% in 1980 to 59.5% in 1999. These declines are found across racial and ethnic categories. Between 1980 and 1999, the percentage of married White adults fell from 67.2% to 62.0%, the percentage of married African Americans fell from 51.4% to 41.4%, and the percentage of married Hispanics fell from 65.6% to 59.4%. Currently 61.5% of adult men are married and 57.7% of adult women are married (U.S. Census Bureau, 2000).

### Perspectives on Marriage and Economic Conditions

Links between marriage and higher standards of living are well established. In 1999, median income for married couple households was \$56,676, single male household income was \$37,396, and single-female household income was \$23,732. Single female household earnings were 35.7% of the earnings of married couple families in which wives were employed and 61.4% of the earnings in which wives were not in the labor force (U.S. Census, 2001).

Because of the strong connection between marriage and economic well-being, declining marriage rates raise concerns about increasing disparities in standards of living (McLanahan & Casper, 1995; White & Rogers, 2000). Although scholars disagree on the question of whether marriage patterns are the *cause* or the *consequence* of economic security and well-being, most agree that marital status is rapidly becoming an axis of inequality.

### *Marital Decline and Changing Opportunities*

The economic disparities associated with marriage have prompted family scholars to investigate recent changes in marital

patterns, including less marriage, more divorce, more cohabitation, and more nonmarital childbearing. An important stream of that literature connects changes in marriage patterns to the transformation of the economy from its manufacturing base to a base in service and technology. Changes in the labor force, notably structural unemployment, the changing distribution of jobs, and the low-income generating capacity of jobs, have altered women and men's employment patterns. In the new economy, industrial jobs traditionally filled by men are being replaced with service jobs that are increasingly filled by women. This social transformation has changed the historic understanding of marriage as a relationship in which men provide for economically dependent women and children.

The scholarship on changing economic conditions and marriage patterns divides mostly into two categories: first, studies that emphasize male economic opportunities as determinants of marital patterns; and second, those that emphasize women's opportunities as determinants of marital patterns (For a review of scholarship in each category see Bianchi & Casper, 2000; and White & Rogers, 2000). Male-based explanations of marriage propose that men with higher earnings are more likely to marry and less likely to divorce; their employment and earnings make them attractive partners and enhance marital stability. According to this explanation, the observed retreat from marriage is associated with lower wages and diminished economic prospects for contemporary men. Men who are unlikely to be good providers are not seen as attractive marriage partners (Manning and Smock, 2002; McLanahan & Casper, 1995). Explanations calling on women's earnings suggest that work or welfare produce an "independence effect," which destabilizes marriage. In brief, women who, in the new economy, are no longer economically dependent are less interested in marriage because they are able to be self-sufficient without it (Becker, 1981; Cherlin, 1992). An overlapping line of analysis emphasizes the retreat from marriage for some racial minorities and those at the bottom of the class hierarchy (Edin, 2000; Wilson, 1987).

### *The Benefits of Marriage*

A new strand of family scholarship emerged in the last half of the 1990s. Ironically, this body of research and writing has taken

shape even as the family field has grown increasingly aware that family processes are not uniform, nor do they operate in isolation from gender, class, and other social locations. Nevertheless, this body of work makes the case that marriage is a social good that advances the interests of society and individuals. This position represents one side in a debate between those who wish to promote marriage in the face of trends that diminish its importance, and those who view changing marriage patterns as part and parcel of large-scale social changes, many of which undermine the structural supports associated with high rates of marriage.

The central contention of this emerging perspective is that marriage promotes well-being in many areas including health, happiness, and economic stability. By promoting healthy behaviors, marriage provides substantial benefits—benefits not enjoyed by those who are unmarried (Waite, 1995, 1999, 2000a, 2000b; Waite & Gallagher, 2000). While earlier works had suggested that marriage confers great benefits on men, but few on women (Bernard, 1972), Waite argues that *both* married men and women are happier, healthier, and wealthier than those who are unmarried. The married have more economic resources because they share income, pensions, social security benefits, financial assets, and their primary residence. Married couples benefit from economies of scale (that is, two can live as cheaply as one). In addition, married people produce more than the same individuals would as single. By developing certain skills, married individuals develop greater efficiency. This advantage increases husbands' work productivity, leading to higher wages.

Simply stated, this scholarship finds that "marriage matters." Not only does it serve as an insurance policy, but marriage itself *causes* beneficial outcomes though connecting husbands and wives to each other, to social groups, and to other social institutions.

One of the express purposes of this literature is to inform the American public of the benefits of marriage, thus encouraging individuals to "choose marriage" when making difficult personal decisions related to matters such as nonmarital pregnancy and divorce. Just as information on the hazards of smoking led many individuals to stop smoking, likewise, it is hoped that communicating evidence that finds positive outcomes associated with

marriage will encourage individuals to marry and remain married (Waite, 1995, 1999).

### *Are There Benefits to Marriage?*

Despite the well-established link between marriage and economic advantage, important questions can be raised about the oppositional categories "married" and "unmarried." For the most part, the pro-marriage literature fails to consider either the varied economic contexts within which marriage is embedded or the varied personal contexts in which it occurs. In reality, marriages are situated in such a range of race, class, and spatial contexts that any discussion of "benefits" must be qualified.

Although "there is little theorizing on how inequality shapes the context for patterns of marriage," (Cohen, 2001, p. 24) a growing body of empirical data offers an important corrective to the generalization that marriage is necessarily economically advantageous to the partners. The experience of individuals placed differently on a society's hierarchies of social class and race will frequently diverge. Thus, while economic shifts have reduced the relative earnings of lower income men, the earnings of men in higher paying jobs have increased; for individuals in higher social class positions, marriage continues to provide an opportunity to enhance economic stability (Teachman, Tedrow, & Crowder, 2000). Meanwhile the experience of individuals in less advantaged social class positions is different. For example, Katherine Edin found that the erratic nature of men's employment made marriage an economically risky choice for poor women (2000).

Likewise inequalities of race construct the benefits of marriage differently, depending on race/ethnicity. High rates of poverty among racial ethnic children are sometimes attributed to family structure differentials between Whites and other groups. Lower child poverty rates in two-parent families provide much of the rationale to promote marriage for single mothers on welfare. Hogan and Lichter (1995) find, however, that if racial ethnic groups had the same rate of two-parent families and the same work patterns as the White population, African American and Latino children would still have poverty rates approximately double those experienced by White children in comparable circumstances. A two-parent household is far less likely to insulate racial ethnic children

from poverty than is the case for White children. Similarly, marriage is less financially beneficial for minority women than White women due to the lower average material resources of minority men (Catanzarite and Ortiz, 1996).

Our research analyzes the experiences of a sample of White families. The context in which many White women make marriage-related decisions is complex. In general, White women experience greater gains in economic well-being by marriage than do women of color because the White men they typically marry tend to have higher earnings than racial ethnic men. At the same time, comparisons across race and gender categories find that as a group, White women have also experienced the most significant improvements in economic opportunity in the restructured economy (Wetzel, 1995). Higher earnings potential opens up the option of divorce or nonmarital childbearing without economic destitution for some of these women. Many White women have achieved a level of economic independence that allows them to decide to forego marriage (McClanahan & Casper, 1995). Thus White women's privileged racial location contributes to more nonmarriage and increasing female headship in this population.

### *The Rural Economic Context*

Generalizations about the relationship between economic conditions and marriage experiences are typically made without reference to spatial context. While economic conditions in rural places vary widely, it is nevertheless accurate to conclude that rural workers encounter more restrictive opportunity structures than do urban workers. Much of the employment available in rural areas is low-skill, low-wage work that is frequently part-time or seasonal (Gibbs, 2001). Per capita income in rural areas is approximately 70% of per capita income in urban areas (Economic Research Service [ERS], 2003). The Congressional Rural Caucus (2001) reports that rural workers are almost twice as likely to work at minimum wages as are urban workers and that rural workers are "40% less likely to move out of low wage jobs than central city residents." As a result of the disadvantages of rural labor markets, poverty rates are consistently higher in rural than urban areas.

Women workers are especially vulnerable in the rural economy. The weekly earnings of rural women are approximately

23% less than those of urban women (Gibbs, 2001, p. 15). Comparisons of rural and urban women's labor force experience attribute rural women's lower wages to factors such as lower educational attainment, more limited work skills, the lower rural wage structure, inferior labor markets, and gender segregated occupational categories (Cotter et al., 1996; Lichter & McLaughlin, 1995; McLaughlin & Perman, 1991; Sachs, 1996). Analyses of the prevalence of poverty find that the highest poverty rates—across all household types, both urban and rural—are found among rural single women and rural female-headed households (ERS, 2002).

### Research Questions

We explore the marital practices of a sample of families in a relatively unexamined context for family life—a rural community. We consider a principal contention about the economic benefits of contemporary marriage to ask: Has marriage promoted stability and economic well-being among this sample of rural families? In addition, we consider the following generalizations about men's and women's marriage behaviors: Do we find an "independence effect" among these White women? That is, have they achieved a level of economic self-sufficiency that allows them forego marriage? How important are men's labor market credentials constructing their "marriageability?" Do men's low wages make them unattractive marriage partners?

### Method

This article is based on a larger case study that explores stability and change in the lives of a sample of thirty families with young children in a rural Michigan community (Wells, 1999, 2002). The case study uses the Family Interview data set from the Strategies for Rural Children and Families Project, Michigan Agricultural Experiment Station Project 3337. Research participants were selected through systematic stratified sampling procedures intended to produce a multi-class sample. All research participants were parents of a second or third grade child who attended one of the two public elementary schools in a small rural school district; in 28 of 30 cases, women were the respondents or



primary respondents. The data used in this article were gathered in 1995–1996 and are composed of semi-structured, face-to-face interviews and self-administered pre-interview surveys.

For this analysis, we assessed family experience and household transitions over the lifetime of the family's second or third grade child. This strategy acknowledges that a multiplicity of family experience may exist within the same household (for example, one child may have experienced the divorce and remarriage of her parents while a step-sibling in the same household lives with both biological parents). In this article, the referent child is sometimes called the "target child."

The small school district that is the setting for the research is situated in an economically depressed nonmetropolitan Michigan county with a poverty rate of 17.5% in 1995. The county population is predominately White (96%) and nonfarm (97%). This county offers limited economy opportunity for its residents. County employment is strongly oriented toward low-wage service employment, with 35% of private sector, non-farm employment in retail trade (compared to U.S. totals of 22% retail employment) [Gaguin & Debrandt, 2000; U.S. Bureau of the Census, 1996].

### *Characteristics of the Sample*

This sample is made up of thirty White families living in households ranging from two to eleven members, with a median size of four persons. Household type and marital status are distinct and separate variables, both of which are significant to this research. Twenty-two (73%) sample families live in married couple households, two (7%) in extended family households, three (10%) in single mother households, two (7%) in cohabiting households, and one (3%) in a single father household. The marital status reported here is given in reference to the target child's parents or custodial parent. Sample parents divide into marital status groups as follows: twenty-three (77%) married, three (10%) separated, three (10%) divorced, and one (3%) widowed. Of twenty-three married couples, fifteen (65%) are first marriages and eight (35%) are remarriages. Women in these households range in age from 25 to 48 years, with a median age of 33. Fourteen of twenty-nine (48%) women work full-time, nine (31%) are

full-time homemakers, four (14%) work part-time, one (3%) is unemployed, and one (3%) is a full-time student. Men in these households range in age from 27 to 54 years, with a median age of 34 years. Twenty-three of twenty-seven men (85%) work full-time, and four (15%) work part-time (including two men who work part-time in informal self-employment).

*Establishing social class.* We divide families into social class categories because economic well-being—a principal concern of this research—is closely linked to social class position. We rely on a relational model of social class advanced by Collins (1988), Lucal (1994), Vanneman and Cannon (1987), and Wright and his colleagues (1982) because it illuminates the way in which class position creates multiple contexts for family life. Social class divisions are made on the nature of one's work, with middle class work characterized by "giving orders" and working class employment characterized by "taking orders" (Collins, 1988). Middle class families are those in which one earner—either male or female—is employed full-time as an administrator, professional or manager (Higginbotham & Weber, 1992). Families of lower than middle class are divided into working class and the poor. The middle class has greater control not only over their work lives, but also over the economic aspects of their family lives. While advanced capitalism has increased job insecurity for most workers, the characteristics of middle class employment and the supports generally associated with it—higher wages, job security, pensions, and good benefits—create a more secure and stable economic base for middle class families than those of lower social classes (Rapp, 1992).

Consistent with the model described above, four sample families are categorized as middle class, seventeen as working class, and nine as poor. The occupational mix of this sample illustrates two important but frequently overlooked points about rural America: first, rural residents are not economically homogeneous, but rather, clear social class distinctions exist in this population; and second, the vast majority of rural workers earn their living in work unrelated to agriculture. Sample individuals with middle class employment include a college professor, an elementary teacher, a self-employed contractor, and a transportation super-

visor. The working class includes eight factory workers, three construction workers, three mechanics, and others. Poor workers include three self-employed individuals, two factory workers and a garbage route driver. None of these families depend on farming for their livelihood. All middle class families have incomes above \$45,000. Income in the working class varies widely, with seven families with annual incomes higher than \$30,000 and ten families with annual incomes lower than \$30,000, but above the poverty threshold. Poor families have incomes ranging from \$10,000 to \$20,000.

## Findings

### *Categorizing and Describing Family Stability Groups*

We conceptualize family stability to be something different from economic well-being. We define stability in terms of steadiness, permanence, and continuity. To assess family stability, we systematically examined the family transitions and household arrangements of sample families. We analyzed the following for each family: residential mobility, marital history, household composition changes, employment stability and length of present marriage or relationship. An extensive discussion of the methodology used to assess family stability and specifics of marital histories may be found in Wells, 1999. We found that families divided into three main types that we term high stability, low stability, and moderate stability households. Ten families were high stability households. These families are characterized by stable household composition, long-term couple relationships, stable economic resources (although not necessarily high income levels), and low residential mobility. The Coles are an example of a high stability family. This family consists of Nancy, age 39, her 41 year-old husband, Steven, and their sons, ages seven and nine (all names in this article are pseudonyms). The couple is in a first marriage of 13 years. Nancy has a college degree and works part-time as a registered dietician in the WIC program. Steven has a master's degree and works at a nearby regional state university as a professor. The target child has moved once, in infancy, when the family relocated to the area for the university appointment.

Low stability families are characterized by fluid household composition, complicated relational or marital histories, insecure economic resources, and housing insecurity or instability. These households have had a history of considerable "family trouble." Again, ten families fit this general description. The Turner family is an example of a low stability household. Dorothy Turner, age 31, lives with her three daughters, ages ten, nine, and four in a mobile home owned by her in-laws. Dorothy is separated from her husband, Ken. After a four year period in which the Turners separated, reconciled, and separated again, the couple plans to divorce. The nine-year old target child has moved four times. Dorothy has completed an associate degree in medical records, but has been unable to land a job. Obstacles to employment include an unreliable vehicle and no telephone. This family has had long-term experience with low income and government assistance programs. Ken has had an unstable employment history of truck driving and factory work. Dorothy occasionally babysits to earn a little cash. A household income of \$10,000-\$15,000 includes a cash welfare grant, child support, and food stamps.

The remaining ten families fell between the extremes of high and low stability. These moderate stability households tended to fit one of two profiles. These families were made up of either households in which couples had high relational stability, but low employment stability along with moderate residential stability or households with complicated marital histories along with moderately high employment stability and secure housing. The Edwards family is an example of a moderate stability household. This family is made up of Sharon, age 28, her 29 year-old husband, Tim, and their two children, ages nine and six. The couple is in a first marriage of four years; they had a cohabiting relationship for several years prior to the marriage. The couple separated for a time during Sharon's second pregnancy. Both are high school graduates. Sharon is employed part-time as an aide for the school district, working a split-shift, five days a week schedule, at \$7.55 an hour. Tim commutes to an urban center to work full-time as a mechanic, setting up double-wide mobile homes for \$8.50 an hour. He has held this job for three years; prior to this job, he was employed in construction.

*Connecting Family Stability and Social Class*

Next we divide families by social class and then categorize families by their placement into high, moderate, or low stability groups. A table showing family stability by social class follows.

Middle class families in this sample may be characterized as having uncomplicated marital histories and household arrangements. All middle class families are in the high stability group. All four couples have conventional first marriages, that is, marriages that conform to the social convention that couples marry prior to (or close to) the birth of their first child.

The working class is made up of seventeen sample families. Among these families, six (35%) are categorized as high stability families, six (35%) are categorized as moderate stability families, and five (29%) are categorized as low stability families. The working class encompasses a broad range of economic resources. Therefore we divide working class families into two income groups—those with incomes higher than or lower than \$30,000. Placement in stability groups is associated with income level; four of seven families (57%) in the higher income subgroup of the working class are categorized as high stability families while two of ten (20%) families in the lower income subgroup are categorized as high stability families. A total of seven of seventeen working class households (41%) consist of couples with conventional first marriages (of these, four of seven are in the higher-income subgroup, while three of ten are in the lower-income subgroup).

Nine sample families are poor. Among poor families, none are categorized as high stability families, four (44%) are categorized as moderate stability families, and five (56%) are categorized as low stability families. None of the poor families are couples with conventional first marriages.

These data point to a clear relationship between social class and family stability. Moving downward through the class structure, we find a pattern of increasing complexity and discontinuity in family structure and household arrangements among these sample families. All middle class children live with both parents while two of nine (22%) poor children live with both parents. All middle class families are economically secure and have highly sta-

## Table

*Family Stability Groups by Social Class (n=30)*

<i>Stability group</i>	<i>Number</i>	<i>Percentage</i>
<i>Middle class n=4</i>		
High stability	4	100%
Moderate stability	0	—
Low stability	0	—
Total %		100%
<i>Working class n=17</i>		
<i>Higher income subgroup n=7 ( income &gt; \$30,000)</i>		
High stability	4	57%
Moderate stability	2	29%
Low stability	1	14%
Total %		100%
<i>Lower income subgroup n=10 ( income &lt; \$30,000)</i>		
High stability	2	20%
Moderate stability	4	40%
Low stability	4	40%
Total %		100%
<i>Poor n=9</i>		
High stability	0	—
Moderate stability	4	44%
Low stability	5	56%
Total %		100%

ble household arrangements; no poor families fit this description. Working class families fall between the two ends of the spectrum.

*Marriage = Stability + Economic Well-Being:  
Considering Multiple Social Locations*

What then about the contention made by marriage advocates that marriage promotes stability and economic well-being? The experience of middle class families is certainly consistent with this thesis. Middle class couples—all in conventional first marriages and all in the high stability category—live in comfortable homes,

drive late-model cars, and plan for their children's college education. Middle class interviewees describe positive family interactions and cooperative couple relations. These interviewees—all women—attribute their economic success to hard work and the fact that they (along with their husbands) have made good choices in their lives.

Next we consider how the experiences of less economically privileged families hold up to the marriage promoters' contentions by examining the experiences of two groups: first, low-income single mother families, and second, married couple families who are poor. Separation or divorce precipitates a steep economic decline for many single mothers and their children. We find, however, that of the five poor or nearly poor single mother families (Morgan, Miller, Turner, Watson, McCullen), four experienced spells of poverty prior to the break-up of the marriages. The experience of Bonnie Morgan (separated) and Norma McCullen (divorced) is similar. Both grew up on welfare, neither graduated from high school, both relied on welfare for a number of years while married, and both now have factory jobs; Bonnie's family is working poor; Norma's income is slightly higher than poverty level. Robin Miller divorced an abusive, unemployed husband and now does clerical work for a bank; the family is working poor. Dorothy Turner, a separated woman who is currently unemployed, has been married to a man with an unstable work history. The family has used welfare during his bouts of unemployment. Among these five single mothers families, only Colleen Watson's family has experienced a precipitous decline in income. This woman divorced an alcoholic husband and now struggles to earn enough as a self-employed hair stylist to support her children and maintain their large, well-furnished home. For four of five single mothers, marriage did not bring economic security and marital disruption did not introduce women and children to poverty. Marriage never served as a safeguard against poverty.

The five remaining poor families have a male breadwinner; four are married couples (Patterson, Newman, Campbell, Smith) and one is a single father family. None of the married couples have conventional first marriages. Two married women—formerly poor single parents—remain poor, but have marginally

improved their families' economic status by their recent marriages. Lynn Patterson, with a seventh grade education and three nonmarital births, was on welfare long-term. Her family's financial condition improved when she married the father of her youngest child a year and a half ago; her husband is self-employed in excavation. This family is still poor, but relatively better off; they no longer receive government assistance. Patty Newman and her children have been poor since she and her children were essentially abandoned by her first husband, who was in military service. She remained on welfare until she remarried. Her husband Kevin works in a local factory earning \$6.00 an hour; they continue to receive food stamps and WIC, but she reports that she and her children are better off than before.

The poverty status of the Campbells and Smiths may be attributed to low earnings among male breadwinners. George Campbell lost his factory job when an auto accident left him unable to do the required heavy lifting. He is now self-employed in lawn mowing and at the time of the interview was employed as a seasonal postal worker. For the Smiths, low earnings and large family size result in family poverty. Andrea Smith is a developmentally disabled woman who grew up in a local working poor family. She had a nonmarital birth, eventually married the child's father, and bore three additional children. This family of six has had difficulty living in an independent household on Randall Smith's earnings of \$8.50 an hour as a garbage route driver; they have lived in extended family households (doubling-up with his or her parents) three times over the course of their marriage.

The four poor married couples, with earnings between \$10–20,000 and family size ranging between four and six members, simply do not earn enough to construct a stable family life. Day to day family life is fraught with uncertainty and insecurity. The minimal necessity of providing family housing constitutes a challenge. The Smiths are currently unable to live as an independent household. The other three poor married couple families use low cost mobile or modular housing to keep their families together.



### Discussion

We find that marriage does indeed “matter” for this sample of families. But we find evidence that it matters differently for middle class families than for poor families.

Marriage did indeed mean economic well-being and stability for middle class families. Middle class research participants say they have “no problem” providing for their children. These parents provide for their children at a level that includes new computers, Disney World family vacations, and annuities for future college expenses. Alternatively, marriage has neither provided a stable context for family life nor substantially promoted economic well-being for another group of families. Most poor families are made up of individuals who have lived either in poverty or on the edge of poverty long-term. Some women and children have experienced several family and household transitions; but changes in marital status have not affected economic status dramatically. Limited economic resources has been a constant in their experience.

Finding a relationship between family stability and social class is consistent with the literature. The economic distress literature finds a strong relationship between economic instability and family instability. Economic distress is clearly associated with lower levels of marital and family satisfaction (Voydanoff, 1990). Marital conflict frequently increases as partners become hopeless, depressed or hostile in the face of financial hardship (Conger et al., 1990). We conclude that the very defining characteristics of social class are suggestive of whether a particular family will have a tendency toward family stability or instability. If we describe working class and poor families as those with less control and more susceptibility to economic insecurity, then we are also pointing to them as families more likely to have fluid family arrangements.

Although many scholars have demonstrated the decreasing significance of marriage in contemporary U.S. society, this research setting is a context in which many women and men continue to structure their lives around marriage. All sample women are either currently or previously married. While the first marriages of more than a third of sample women (38%, or 11 of 29)

ended in divorce, nearly three-quarters of divorced women have remarried. These data suggest that the social structural characteristics of this setting create a context in which marriage continues to hold advantages for women and men.

This research illustrates the difficult economic circumstances of White families living in low wage labor markets. A significant proportion of married couple families in this community are working poor. Five of nine (56%) poor families in our sample have male breadwinners. According to U.S. Census data for this almost entirely White school district, nearly one third of children in married couple households in which only their father (or stepfather) was in the labor force were poor. The poverty rate for the same group of children looked very different when both parents were in the labor force. When children lived in two parent families in which both parents were employed, only 6% were poor (State of Michigan, 1994). In our sample, none of the families with two earners are poor. Among low-skilled workers, it is multiple earners, rather than male earnings, that can be counted on to insulate families from poverty.

We find little evidence of the "independence effect" among sample women. Likewise, we do not find that women were unwilling to marry men with meager labor market credentials. The relationship between marriage and economic conditions that emerges from this study is this: marriage continues to be an important economic relationship for individuals in all social class locations. Marriage continues to be an opportunity structure for women and their children (Baca Zinn, 1989). Marriage gives women and children access to another income. Access to a man's wages is, by itself, surely no guarantee of an above-poverty level income, but marriage allows couples in this low wage labor market to construct dual earner households. A two-income household is a substantial hedge against poverty: as noted above, no dual earner households in this sample were poor. This conclusion is consistent with White and Rogers' contention that the economic advantage of married couple households is increasingly attributable to the presence of two earners (2000).

In this research we find that many married couple families were unable to access the benefits of marriage claimed by Waite and others. Stable household circumstances were more closely

related to social class position than marital status. Promoting marriage as a way of connecting to financial assets, pensions, and property is a strategy whose effectiveness is largely dependent on social class. Marriage did not enable rural men with meager labor market credentials to find stable jobs with pensions and other benefits. Living on the economic edge may mean more common debts than common assets. The shared primary residence may be a mobile home that is depreciating in value. Marriage remains an important economic relationship among these sample families, but not principally because it is a recipe for economic security.

The fact that women and men make decisions about their family lives in particular contexts and settings raises the question of how significant the rural setting was in shaping the results of this research. We believe that the principal conclusion of this study—that social class is highly significant in constructing the relative benefits of marriage—is relevant to both rural and urban contexts. Broad class-based disparities in opportunities and resources exist across spatial contexts in contemporary U.S. society. However, we believe that some findings related to the marriage-related behavior of sample families may be associated with particular characteristics of the rural research context.

The centrality of marriage in the experience of this sample may well reflect social and economic conditions that typify rural America. The rate of married couple households is indeed higher in rural than urban areas. The economic restructuring of rural areas has increased women's employment opportunities, but new jobs are predominately low-wage service and manufacturing work. Rural women are considerably more susceptible to underemployment than urban women (Jensen, et al. 1999). McLaughlin, Gardner, and Lichter (1999) suggest that "growth in poor jobs for women may improve family economic well-being enough to reduce instability and conflict related to low incomes but does not provide enough income for women to set up their own households" (p. 412). Therefore, rural women—who have not experienced the same gains to self-sufficiency as have their urban counterparts—may be less likely to leave an unsatisfactory marriage and more likely to remarry than urban women. Although the economic prospects of rural men are also quite limited, a husband's meager income may substantially increase

the likelihood that monthly bills get paid. In addition, rural men frequently contribute to the household economy in ways that are outside the bounds of formal employment. These contributions might include cutting wood for home heating, providing meat by hunting and fishing, and taking responsibility for keeping an old car roadworthy (the latter is a near-necessity for employment in a rural area).

The policy implications of this research are clear. Marital benefits are affected by social location. Many who promote marriage as a central public policy goal fail to acknowledge the unevenness of the benefits of marriage. Yet it is simplistic and inaccurate to assume that all marriage provides uniform economic benefits for all. Those benefits of marriage that accrue to individuals at privileged social locations are unlikely to accrue to individuals at disadvantaged social locations. Inequalities of social class and race predict that most poor single mothers are not just a husband away from economic well-being. In addition, the personal circumstances of prospective marriage partners vary broadly. Poor women on welfare who come into marriages with already complicated family histories will surely experience greater obstacles to marital success than those experienced by women with conventional first marriages.

The unqualified contention that marriage is the pathway to family stability and economic well-being is too facile. In this study marriage did not deliver these benefits for many of our research participants. Marriage did not bring stable resources, better housing, or health insurance benefits to the women already on the economic edge. Marriage is not a panacea for economic stability. An important policy issue for the foreseeable future is how to enhance opportunity structures so that individuals at more disadvantaged social locations may achieve the family stability and economic well-being that all families require.

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