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CENTER DISCUSSION PAPER NO. 582

#### SPOUSE SELECTION AND MARITAL INSTABILITY

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In this paper we test several hypotheses regarding the relationship between spouse selection and marital instability. The divergent world views, values, and expectations that differences in age, religion, and education bring to bear on a marriage appear to significantly undermine the viability of the relationship. Specifically, a woman who marries a man of a different religion, of lower educational achievement, or of a younger age is subject to a considerably higher likelihood of marital dissolution than her homogamously married counterpart. It is important to note that those who are part of heterogamous unions are a select group of relatively nontraditional individuals who may hold non-traditional views about the dominion of legal marriage. Therefore, they may be more apt to end such a traditional arrangement if it is unsatisfying to them. Throughout the history of the Western family the principle of homogamy has played a prominent role — that is to say, the norms of most classes and social groups have dictated the creation of marriage partnerships within relatively closed marriage "markets." As a consequence, individuals have tended to marry within their own ethnic, racial, social class and religious group, often as arranged or approved by family elders. Homogamy had been encouraged in the past due to religious or cultural traditions as well as due to the belief that persons of similar backgrounds would adjust more easily to one another. But this pattern has changed considerably, (a) due to greater family mobility, which enlarges the area from which eligible partners might come; (b) due to the creation of multiple intersections of social affiliations that foster intermarriage; and (c) due to the diminishing authority that parents hold over their children's marital choices. Young people are more free now than ever before to make marriage choices on their own and then to deal with the consequences of their decisions.

How people choose their prospective life-long partners and then adapt to them within marriage has been of considerable interest to the sociologist. To study the dissolution of heterogamous (vs. homogamous) unions provides an opportunity to explore how microsociological forces of preferences and individual adaptations to norms and expectations interact with macrosociological forces of societal processes and the constraints imposed by these norms and expectations.

In this paper we explore the relationship between the formation of heterogamous unions and their subsequent stability. A useful distinction may be drawn between <u>observed</u>

heterogamy and <u>unobserved</u> or <u>latent</u> heterogamy. There are surely many lifestyle or attitudinal factors, about which we have no information, that are intimately associated with a couple's likelihood of dissolving their marriage. We can deal explicitly only with "observables." Thus we will examine several major hypotheses concerning the relationship between "observed" heterogamy and marital instability (measured as marital separation).

#### <u>Trends of Homogamy and Heterogamy in the United States</u>

The influence of parents, reference groups, and years of childhood socialization is such that marriageable people are still more likely to meet and choose partners of the same or similar backgrounds and social characteristics. Overall inclinations toward ethnic endogamy have been documented by Stevens and Swicegood (1987). Tendencies toward religious homogamy have been studied and recorded for specific religious groups such as Mormons (Bahr, 1981) and American Jews (Greeley, 1970; Glenn, 1982). Driver (1984) has examined social class homogamy, while Veevers (1984) has compared Canadian and American data to highlight longitudinal trends in both countries that reflect increased age homogamy.

Although homogamy has been a common inclination among couples, the processes of mate selection and its consequences have become an increasingly popular area of study as the numbers of heterogamous unions increase. Research efforts have focused on the rising incidence of heterogamous unions with respect to such attributes as religion, education, age, race, and ethnicity. Alba and Golden (1986) document the increase of American intermarriages within respective European descent communities. Gudelunas and Nolan (1987) report the frequent occurrence of outmarriage in Western European descent Catholic parishes versus Eastern European descent Catholic parishes. Labov and Jacobs (1986) explore the increase in the extent of racial, occupational, age, prior marital marital status, and residential group intermarriage in Hawaii. In addition, Lieberson and Waters (1985) document the growing intermarriage rate among white ethnic groups in the United States.

In an attempt to clarify the directions of trends of heterogamy, we explore three dimensions of intermarriage: religion, education, and age.<sup>1</sup> Using data from the National Survey of Families and Households, described in the Data section below, we chart how the incidence of heterogamous marriages has changed over time. In particular, we compare marriages contracted before 1973 with those contracted in 1973 or after.<sup>2</sup>

With respect to religious heterogamy, we find in Figure 1A that in the aggregate, intermarriage has increased across cohorts. Interfaith marriages comprised under one-third (31 percent) of all marriages taking place before 1973, in contrast to 40 percent of those contracted in 1973 or later. In particular, the creation of interfaith marriages has increased over time for Protestant women and for Catholic women. Among Jewish women, outmarriage has remained essentially stable across marriage cohorts.

To examine educational heterogamy, we first group the educational levels of women and men into four categories: (1) those who never obtained a high school degree, (2) those who completed their high school degree and went no further with their education, (3) those who went on for some college but never obtained a college degree, and (4) those who completed college. Comparing the categories into which each spouse falls, we find in Figure 1B that the incidence of marriages in which the wife is educationally more accomplished than her husband has grown over time. On the other hand, the proportion of marriages in which the husband has achieved a much greater level of educational attainment than his wife (at least two categories higher) has remained steady across marriage cohorts.

Last, when examining age heterogamy, it is important to differentiate between circumstances in which a woman is older than her husband and those in which a woman is much younger than her husband. Both of these situations deviate from the social norm of

age homogamous marriages, in which the wife is the same age as her husband or a few years younger. In Figure 1C we highlight two examples of age heterogamous unions: (1) women who married at age 22 or older and whose husbands were 21 or younger at the time of marriage, and (2) women who married as teenagers and whose husbands were over 27 years of age. The incidence of the former category has increased across marriage cohorts, while the incidence of the latter has diminished.

#### The <u>Relationship</u> between <u>Heterogamy/Homogamy</u> and <u>Marital</u> <u>Instability</u>

Although many researchers have posited a greater probability of success for homogamous marriages, actual studies of "mixed" marriage stability and satisfaction have, overall, led to ambiguous conclusions. Influences on marital satisfaction have been explored in terms of race/ethnic, religious, age, and educational homogamy — all adding up to an inconclusive understanding of the relationship between homogamy and marital satisfaction.

#### Racial or Ethnic Heterogamy and Marital Satisfaction

Some research has confirmed the principle of endogamy (usually racial or ethnic homogamy) giving rise to greater marital stability. Heer's (1974) study of black-white marriages in the United States yielded unambiguous results about the negative relationship of racial outmarriage to subsequent marital stability. Schwertfeger (1982) used panel data to determine that ethnic intermarriages in Hawaii were generally more likely to end in divorce. Graham and Moeai (1985) looked at intercultural marriages where religion was held constant and found that intercultural couples reported more external problems and greater assimilation pressures on the female than did intracultural couples. A sizeable literature exists that refutes the negative relationship between racial or ethnic heterogamy and marital stability. Monahan (1970), using data from Iowa, reported that black—white marriages were more stable than homogamous black marriages. Monahan also analyzed data from Kansas to confirm that "contrary to popular and sociological belief in the past, for which there was no objective proof, mixed Negro—white marriages in Kansas (as in Iowa) have not evidenced any specific proclivity to divorce, but rather probably somewhat more stability than obtains for homogamously married Negroes" (Monahan, 1971: 119).

Glenn, Hoppe, and Weiner (1974) set out to study the empirical adequacy of the "textbook generalization" that "differences between spouses in class background are, regardless of adult status, influences for marital maladjustment." Their search of the literature revealed no support for such a generalization. Glenn et al. then used a survey of sociologists to support their hypothesis that "dissimilarity in the class backgrounds of the respondents and their wives could not have been an important influence for divorce" (1974: 548). Weller and Rofe (1988) used Israeli data and an index of marital quality to conclude that intermarriage in Israel does not necessarily lead to less satisfaction than homogamous unions.

#### Religious, Educational, and Age Heterogamy and Marital Satisfaction

Past studies of heterogamy and marital satisfaction with respect to dimensions of religion, education, and age have resulted in ambiguous conclusions that are similar to those reached in studies of heterogamy and marital stability along other social dimensions. Bumpass and Sweet (1972), for example, reported that higher instability for intermarriages existed among couples divergent in age and religion, but generally not among couples who differed in educational attainment. Heaton (1984) analyzed survey data from the National

Opinion Research Center, showing that religiously homogamous marriages "are the more satisfying." Bahr (1981), using data from sample surveys of Utah and the Mountain States, showed that same-faith marriages tend to be much more stable than interfaith marriages. When comparing combinational marriages between Mormons, Protestants, Catholics, and others, Bahr found that "three same-faith denominational categories (Mormon-Mormon, Protestant-Protestant, and Catholic-Catholic) consistently have the lowest divorce rates ...." (Bahr, 1981: 254). But this was qualified by the observation that interfaith marriages are less likely to end in divorce if the combination includes one spouse who has a religious affiliation and another who does not. Complicating the homogamy/satisfaction debate, Dean and Gurak (1978) suggest that in terms of age, religion, and education, homogamy may prove to be a better indicator of compatibility and hence marital stability only for first marriages and not for remarriages.

Other studies have not found support for a negative relationship between heterogamy (with regard to religion, education, and age) and marital stability. For example, most recently, Ortega, Whitt, and William, Jr. (1988: 235) reported that their "comparison between Catholics and Protestants married homogamously with the various heterogamous combinations among these categories showed no significant differences" in terms of marital success as measured by a scale of marital happiness.

Many researchers have taken this approach and have examined "mixed" marriage and its relation to marital satisfaction, typically asking, "What makes for more or less marital satisfaction?" But these studies have had mixed results. The tradition in this literature, and the work of Ortega et al. is no exception, has been to interview only currently married women, which leads to the possibility of severe selection bias. It is possible that those who were extremely dissatisfied with their marriages have divorced and are therefore ineligible to be members of the universe from which the sample was drawn. Problems arise when this

ineligible segment of the population is not representative of the population along other dimensions. On a different score, it would likely be a more fruitful approach to look at what people do rather than what they say.

Considering, then, the inconclusive results that have stemmed from conflicting data and the inappropriate methodologies that have been employed in many circumstances, it is our aim to shed light and clarify the relation between heterogamy along religious, educational, and age dimensions and marital stability — that is, to explore the subtleties of this relationship and see, in addition, how this relationship has transformed over time in the presence of changing norms and expectations.

#### **Hypotheses**

Hypothesis I: Heterogamous marriages are subject to greater instability than homogamous marriages.

Marriages between individuals of like characteristics are hypothesized to be relatively stable because of shared world views, values, and expectations. Heterogamous marriages occur less frequently and are expected to be more likely to end in separation. Marriages that cross socio-cultural lines are likely to face greater stress from internal conflicts concerning values and expectations, and external pressure from family and peer groups.

Another explanation for an expected higher dissolution rate of heterogamous marriages is suggested, for example, in recent work on premarital cohabitation and marital stability (Bennett, Blanc, and Bloom, 1988). Those who intermarry, like those who cohabit, are a select group of relatively non-traditional individuals who may hold non-traditional views about the dominion of legal marriage. Therefore, they may be more apt to end such a traditional arrangement if it is unsatisfying to them. In either case, the first hypothesis

suggests that heterogamous unions will be more likely to end in separation than homogamous unions.

It could also be possible, however, that a selection process is operating, such that only the most successful of heterogamous relationships move on to the next stage of getting married. Should this be the case, at the extreme it is possible that the dissolution rates of heterogamous couples are even lower than those of homogamous couples.

Hypothesis II: Heterogamous unions among more recent marriage cohorts are more stable than those of earlier marriage cohorts.

As traditional institutions and norms deteriorate, people will be more free to engage in mixed marriage (along any of several dimensions) and they will receive greater societal support for their decisions. A greater tolerance associated with the increased incidence of heterogamous unions implies that, as time passes, couples forming intermarriages will face increasingly similar stress factors to those in homogamous unions. Thus, the heterogamous unions contracted among more recent marriage cohorts are expected to have dissolution rates that are more similar to those of homogamous unions than would those heterogamous unions contracted longer ago.

Although this second hypothesis argues for a convergence of the dissolution patterns between heterogamous and homogamous unions, we could, on the other hand, see an increase in the dissolution rates of heterogamous unions due to the confounding effects of a selection process. Supposing there were a strong selection effect in the creation of heterogamous marriages long ago, these marriages would have been created with a firmer basis than most. If such unions are becoming more tolerated and more numerous over time, then the selection effect may have weakened concomitantly. This would have the effect of relatively weak relationships reaching the point of marriage, which in turn would imply higher dissolution

rates subsequently.

The presence of children has been found to relate significantly in positive fashion to a couple's marital stability (Becker et al., 1977; Bennett et al., 1988; Teachman, 1982; Thornton, 1977; Waite et al., 1985). However, is this true among all couples? There is good reason to believe that this relationship may differ for couples who bring very different social backgrounds into their marriages. To explore this notion, we test the following hypothesis.

Hypothesis III: Marriages that are heterogamous with respect to religion and educational attainment are less stable subsequent to the birth of their first child within marriage than prior to that first birth.

Couples who out-marry in this fashion may experience real conflict for the first time in their marriage when they have a child. Only when determining how this baby will be brought up and the values that they will instill in the baby do they realize the magnitude of the problem and ultimately fail to resolve it. Alternatively, it may be that it is predominantly those couples who have successfully resolved the difficulties inherent in heterogamous marriages, who move on to the stage of having children. In addition, couples with a child may feel particularly obligated to maintain the marriage in view of the difficulties they believe the child will suffer as a result of marital dissolution.

Hypothesis IV: The positive association between heterogamy and marital dissolution dissipates over the duration of a marriage.

This hypothesis is not necessarily contingent upon the realization of Hypothesis I. Regardless of the nature of the gross relationship between heterogamy and marital dissolution, we hypothesize that such an association is duration-dependent. Durationdependency may exist for either of two reasons. First, it is possible that spouses in heterogamous couples grow accustomed to their differences as marriage progresses. Alternatively, heterogamous couples may be heterogeneous with respect to characteristics that were not measured in the survey (e.g., factors relating to personal maturity). Thus, in the simplest of terms, we might imagine that heterogamous couples are separable into two groups: those who are committed to the notion that marriage is a lifetime commitment and those who are not. A selection process would operate such that after several years have transpired, only the most committed of heterogamous couples remain in intact marriages. For either of these reasons, we might then expect a convergence, or even a crossover, of dissolution rates between heterogamous and homogamous unions.

#### The Data

Our data for this analysis come from the National Survey of Families and Households (NSFH), the field work of which was conducted between March 1987 and May 1988. The NSFH consists of interviews with 13,017 respondents aged 19 and older of all marital statuses. Several population groups were double-sampled: minority groups (blacks, Puerto Ricans, and Chicanos), single-parents, parents with step-children, cohabiting persons, and persons who recently married.<sup>3</sup> We have restricted our analysis to ever-married women under 50 years of age, or 3,443 respondents, in order to eliminate various biases that result from including older women in the sample.<sup>4</sup>

#### **Preliminary** Analyses

Our first step in analyzing the relationship between heterogamy and marital dissolution is to cross-tabulate the sample by whether a woman was heterogamously married (in her first marriage) as defined by each of five variables and whether that marriage was intact at the time of the survey. The five heterogamy variables are: (1) RDIFF, which equals one if a woman married a man whose religion differed from her own or zero, if

otherwise; (2) EDIFFA, which equals one if a woman was more educated than her husband or zero, if otherwise; (3) EDIFFB, which equals one if a woman had far less education than her husband (differing by at least two categories) or zero, if otherwise; (4) ADIFFA, which equals one if a woman married at age 22 or older and her husband was 21 or younger at the time of marriage or zero, if otherwise; and (5) ADIFFB, which equals one if a woman married as a teenager and her husband was 28 or older or zero, if otherwise. The sample proportions for these variables are shown in Table 1.

Chi-square analyses of Tables 2A through 2E reveal that only those marriages in which a wife's religion differs from her husband's or in which she is much younger than her husband have higher dissolution rates than their homogamous counterparts. Neither of the education variables nor the age variable indicating a woman is older than her husband appears to bear any relationship to whether a marriage is more or less stable.

A major pitfall of the cross-tabular analyses described above concerns the fact that the comparison of gross dissolution rates between heterogamous and homogamous unions fails to control for a key variable that is strongly associated with dissolution probabilities: length of exposure to the risk of dissolution. This variable is potentially important because it may be that within each comparison one of the two groups may tend to marry earlier than the other. A longer period of exposure, all else equal, would inflate the proportion with dissolved marriages in that group relative to the complementarily-defined group who were subject to less exposure.

We control for the possibility of differential exposure to the risk of dissolution between two groups by constructing life tables for each of them. Life tables provide estimates of the probability that a woman will dissolve her first marriage at each duration, taking into account her length of exposure to risk (i.e., how long she has been married). Women who remain in intact marriages until the time of the survey contribute exposure at each duration prior to the survey date. Those who have separated from their first husbands contribute exposure at each duration until the time of dissolution. Life tables, therefore, incorporate information both about women who have separated and those who have not separated by the survey date.

The cumulative proportion of marriages dissolved by a given duration of marriage is shown in Figures 2A through 2E. Once we account for differential exposure between homogamous and heterogamous marriages, we find that differences in cumulative dissolution become evident by the end of 10 years of the date of first marriage. With regard to all but one of the heterogamy variables – EDIFFB – heterogamous unions are more likely to end in separation than homogamous unions. The greatest differential occurs between couples in which the wife is much younger than the husband and the complementary group. Of the former group, 53.6 percent separated within 10 years versus 33.5 percent of the latter group. In reference to the exception noted above, couples in which the wife is much less educated than the husband are less likely to separate in the long run than their complementary group.

Given that homogamous and heterogamous couples are likely to differ from each other in ways other than the similarity or dissimilarity of their ages, educational backgrounds, or religious affiliations, it is important to be able to take account of these other differences in rigorous, statistical fashion.

#### The Model

It is clear from numerous articles in the literature (note, e.g., that by Menken, Trussell, Stempel, and Babakol, 1981) that there are several factors that may simultaneously affect marital dissolution rates. Consequently, we have invoked a hazards model approach, which may be thought of as a multivariate extension of simple life table analysis (see, e.g., Cox and Oakes, 1984).

We assume that there is a hazard or risk of dissolution at each marital duration, d, and we allow this duration-specific risk to depend on individual characteristics. In the proportional hazards model, a set of individual characteristics represented by a vector of covariates shifts the hazard by the same proportional amount at all durations.

Thus, for an individual *i* at duration *d*, with an observed set of characteristics represented by a vector of covariates,  $Z_i$ , the hazard function,  $\mu_i(d)$ , is given by

$$\mu_i(d) = \exp[\lambda(d)] \exp[Z_i\beta] ,$$

where  $\beta$  is a vector of parameters and  $\lambda(d)$  is the underlying duration pattern of risk. In this model, then, the underlying risk of dissolution for an individual *i* with characteristics  $Z_i$  is multiplied by a factor equal to  $\exp[Z_i\beta]$ .

We also examine a set of more general models in order to test for departures from some of the restrictive assumptions built into the proportional hazards framework. More specifically, we have allowed for time-varying covariates (e.g., the occurrence of a first marital birth) as well as allowed for the effects of individual characteristics to vary over the marital life cycle.

This model may be written as follows:

$$\mu_i(d) = \exp[\lambda(d)] \exp[Z_i(d)\beta(d)]$$

where  $\lambda(d)$  is defined as in the proportional hazards model,  $Z_i(d)$  is the vector of covariates, some of which may be time-varying, and  $\beta(d)$  represents a vector parameters, some of which may give rise to nonproportional effects. The model parameters are estimated using the method of maximum likelihood (see Tuma, 1979). The estimation procedure assumes that the hazard,  $\mu_i(d)$ , is constant within duration intervals. The intervals (in years) that we have chosen are 0-1, 2-7, and 8 and greater. Experimentation with alternative intervals yielded no substantive differences in our analysis.

#### **<u>Results from Hazard Modeling</u>**

Before assessing the relationship between religious, educational, and age heterogamy and marital dissolution, we first focus briefly upon the control variables in our various models.

#### Control Variables

More than a dozen of the control variables incorporated into Model 1 of Table 3 are strongly related to marital outcomes. In this initial attempt at modeling marital dissolution, consistent with past research (see, e.g., Menken et al., 1981), we find that marrying late, being well-educated, and attending services often are associated with more stable marriages. We also learn that being black, marrying early, having a premarital birth, and attending religious services infrequently are associated with relatively high dissolution rates. Furthermore, for the first time we now have evidence pertaining to the United States that couples who cohabit prior to their first marriage are subject to considerably higher dissolution rates than those who do not cohabit premaritally. Referring to the final model, we find that married couples who had lived together before marriage have monthly dissolution rates about one-third higher than their non-cohabiting counterparts (COHAB = 1.320 in Model 6). This finding jibes well with our understanding of the relationship between premarital cohabitation and subsequent marital stability derived from a recent study of Swedish relationships (Bennett et al., 1988). With these factors accounted for, we are able to examine the relationship between heterogamy and marital dissolution net of confounding effects in which we are not directly interested.

#### Religious Heterogamy

Examination of Model 2 – the first model that incorporates information on spousal characteristics and explicit interspousal difference variables – reveals that interfaith marriages among Protestant women are subject to dissolution rates 45 percent greater than Protestant counterparts who have entered religiously homogamous marriages (RDIFFP = 1.453). Jewish women who out-marry have even higher dissolution rates. They are two and a half times as likely (RDIFFJ = 2.470) to separate from their husbands than is the case among Jewish women with Jewish husbands. If Jewish norms of religious endogamy are particularly strong, then the Jewish "rebel" who refuses to yield to the Jewish community's disfavor of intermarriage might be even more likely not to yield to societal proscription of divorce.

Women who claim to be of no religion and who marry men who are affiliated with some religion, on the other hand, have significantly more stable marriages than couples who both claim no religion. The former group has duration-specific dissolution rates approximately half those of the latter (RDIFFN = .5395).

In Model 3, we examine whether it is predominantly relatively religious women in interfaith marriages who are subject to higher dissolution rates. In other words, does having a spouse of a different religion matter only to that woman for whom religion is a salient part of her life? We address this hypothesis by incorporating the variable VRDIFF in Model 3. Indeed, in Model 3, we find that RDIFF is no longer significant, but the coefficient of VRDIFF indicates that interfaith marriages in which the wife attends services often (at least once a week) have significantly higher dissolution rates (VRDIFF = 1.357).<sup>5</sup>

Since religious heterogamy is generally on the rise, it would be plausible that the perceptions of such marriages by family and various peer groups would change in response as time progresses. Specifically, as noted in Hypothesis II, as these relationships become more common, we might expect their dissolution rates to decline due to the diminishing pressure placed on these marriages by outside forces, whomever or whatever they may be.

Then, of course, we have the selection hypothesis that we have addressed above, in which we might expect a rise in dissolution rates or some kind of counter-balancing effect. When we test this hypothesis in Model 4 (and focus on VRDIFFYR), we find that women who entered interfaith marriages in 1973 or later were just as likely to separate as those who married before 1973. This, perhaps, lends some credence to the offsetting nature of the two hypothesized effects.

Hypothesis III, which centers on the interaction between religious heterogamy and the birth of the first child in the marriage, is addressed as well in Model 4. Recall that we have two hypotheses that lead to diametrically opposed conclusions. The birth of the child may cause upheaval in the relationship due to the conflict stemming from defining the nature of the child's religious upbringing. Alternatively, the decision to bear a child may signal the satisfactory resolution of a couple's religious differences.

The relevant coefficient (i.e., that referring to VRDIFFBRTH) is statistically insignificant, which would seem to indicate a balancing of the two posited effects outlined above (or that neither of the effects is meaningful).

Those whom we classify as "very religious" (VRELIG) are much more committed than those we classify as "not religious" (NRELIG) to the notion that "marriage is a lifetime relationship and should not be ended except under extreme circumstances." Seventy-six percent of the former group in our sample either "agreed" or "strongly agreed" with this statement, versus only 54 percent of the latter group. Despite this attitude, however, it is apparent that religious differences between spouses give rise to levels of stress that are sufficient to disrupt a marriage.

#### Educational Heterogamy

Traditional female socialization in our society has stressed the benefits of hypergamy (where education is often thought of as a proxy for socioeconomic status), to the point that hypergamy becomes not only acceptable, but desirable. Consequently, those women who deviate from such a pattern — by marrying men less educated than themselves — may be considered less traditional in their views. This, in turn, would suggest a higher dissolution rate for marriages in which women are better educated than men.

One might straightforwardly hypothesize that, in unions that are heterogamous along the educational dimension, marital dissolution is more likely simply because spouses with different educational levels and experiences may not share world views and values. This would serve as a threat to marital stability.

But, if that alone were the reason for a higher incidence of separation, we might expect a symmetry between the sexes such that we would observe equally high rates of dissolution for marriages in which the man was better educated than the woman. We do not find this to be the case.

Looking at Model 2, it is clear that a wife having more education than her husband is strongly positively related to her likelihood of marital dissolution. Such women have over 50 percent higher dissolution rates than women who marry men of the same or slightly higher educational achievement (EDIFFA = 1.545). Women whose husbands have substantially higher educational levels than they do are subject to dissolution rates no higher or lower than those of the omitted group of women (EDIFFB is not significantly different from one). This finding speaks perhaps to an implicit sexism existing within relationships today. We may speculate that many men and women simply have not been socialized to accept the notion of an educationally more accomplished wife.

Judging from Figure 1B, we find that unions in which the wife has more formal education than her husband have been increasing over time. This is to a large extent certainly a product of the increasing educational attainment of women. We might expect such unions to enjoy greater acceptance with the passage of time among family and peer groups. Moreover, though, we might expect a change in the selection mechanism that may be operating. Once again, we see that the hypothesized greater stability resulting from the greater acceptance of such marriages is offset by the decreased stability due to more couples who perhaps have been less thoughtful before entering into this kind of union. The coefficient of EDIFFAYR in Model 4 indicates that here, too, the two posited effects over time are apparently offsetting.

As per Hypothesis III, we have also examined whether a woman who marries a lesseducated man experiences a more or less stable relationship upon the birth of her first child within marriage. We find in Models 1 through 4 that couples who have a first child within marriage are one-third less likely (FSTBRTH = .6592 in Model 4) to dissolve their marriages after that baby enters their lives than is the case among couples who never have a child. We might suppose that the advent of the first child signals the very expression of coming to terms with the different worlds brought into the marriage by two people with divergent educational backgrounds. Yet upon examining EDIFFBRTH in Model 4, we find that such couples are statistically no different in this regard from other couples who have a first birth.

#### Age Heterogamy

Age heterogamous marriages are common and in cases where men are older than women, these marriages are relatively widely accepted. Couples in more extreme cases of age heterogamous unions, however, may suffer from a lack of acceptance by outsiders, who may express varying degrees of skepticism. Generally, age heterogamous unions may experience internal conflicts arising from levels of maturity that differ between the spouses. It is easy to see the potential for friction in a relationship if one spouse is considerably younger than the other, to the extent that age may be used as a proxy for maturity.

Additional difficulties stem from spouses having been socialized at different points in time, with different societal influences. Most importantly, two parties may have markedly different life experiences and may adopt significantly divergent world views that simply derive from cohorts passing through eras separated by just a handful of years. In times of rapid social change and turbulence, a mere handful of years may translate into what amounts to a "generational chasm."

Our hypothesis concerning the difference between the ages of the wife and husband is, in a nutshell, that a marriage in which the wife is older than her husband, highlighted in our model construction with the example of when the woman marries at age 22 or older and her husband is 21 or younger (ADIFFA), will be subject to an abnormal amount of stress due to the relatively unorthodox nature of such a marriage. (We should note that fewer than three percent of all marriages in our sample are of this type.)

We find in Model 2 that marriages of this sort are subject to significantly higher dissolution rates than their age homogamous (or less extreme age heterogamous) counterparts. Controlling for a wide variety of other influential factors, women who marry younger men (with the specifics detailed above) have 57 percent higher duration-specific dissolution rates than those in the omitted group.

Recall, too, that the frequency of this brand of age heterogamy has increased over time — that is, women marrying younger men has become less unorthodox behavior. In this light, we hypothesized that marriages contracted more recently (namely, 1973 and beyond) would experience less stress due to the lesser stigma or deviance attached to this sort of relationship. The exponentiated parameter estimates of ADIFFAYR, however, were not significantly different from one.

On the other end of the spousal age difference spectrum, we see that the marriages of women who marry substantially older men, defined in our model construction as when a woman who marries at under 20 years of age marries a man over age 27 (ADIFFB), do not differ significantly from those of the omitted group with respect to marital dissolution rates. In all of our models, the coefficients are consistently well above one (roughly, 1.38). However, the number of women in this type of marriage (less than two percent of the sample) is small enough to render these values insignificant.<sup>6</sup>

#### **Duration-Specific** Effects

In order to test the validity of Hypothesis IV, we have allowed the effects of the three major variables referring to heterogamous unions to vary throughout the marital life course. The primary purpose of this is to see, for example, whether the stress under which a couple is placed lessens as time progresses. There are two plausible reasons for this to happen: (1) Family and peer groups become less critical of such a couple, realizing that their objections may well be for naught if the couple has been married for several years already; (2) Alternatively, as time passes the couple may become increasingly immune to the criticism.

If either of these hypotheses were true, we would observe covariate effects that diminish with the duration of marriage. In the first couple of years of marriage, for example, the risk of dissolution might be double for these couples, but later than that the risk of dissolution may be no greater than that experienced in homogamous unions — thus we would observe a convergence of dissolution rates.

One other mechanism by which we would witness the same result would be if there were unobserved heterogeneity in our sample. As a possible example of this, suppose the couples in which the wife married a husband of a different religion fell into two categories: (1) those who cared to exercise their respective religious preferences; and (2) those who did not.

Clearly, we would expect much greater conflict in the former group than the latter. If this were the case, we might then expect the first group to separate in greater numbers and rather soon. Once most of that group separates, we would find that the vast majority of heterogamous marriages that have still remained intact are of the variety who are simply those for whom their differences do not present a problem. These remaining individuals, then, might very well have dissolution rates entirely the same as those of homogamous marriages — in which case, the covariate effect would be nil after several years of marriage. That is, the multiplying factor would be insignificantly different from one.

Turning now to the results referring to Model 5, one finds quite mixed results that, all told, suggest that the negative association between religious, age, and educational differences and marital stability tends to hold through the entire marital life course. Indeed, comparing the log likelihood values of Model 5, which incorporates duration-specific covariate effects, and Model 6, which constrains these effects to be constant over all durations, we find that the parsimonious construction of Model 6 is statistically superior to Model 5.

#### Summary and Conclusions

The divergent world views, values, and expectations that differences in age, religion, and education bring to bear on a marriage appear to significantly undermine the viability of the relationship. Thus, Hypothesis I is borne out in our analysis of the data. Specifically, a woman who marries a man of a different religion, of lower educational achievement, or of a younger age is subject to a considerably higher likelihood of marital dissolution than her homogamously married counterpart.

The data do not support Hypotheses II, III, and IV: (a) recently contracted heterogamous marriages are just as likely to end in separation as those contracted longer ago; (b) heterogamous marriages are no less stable subsequent to the birth of the first child within marriage; and (c) the association between heterogamy and marital dissolution does not diminish over time, but rather persists throughout the marital life course.

How do these statistics translate into the likelihood that a particular woman will ever divorce? Figures 3A through 3C show the proportions of each of three pairs of groups of women who dissolve their marriages. In comparing women in interfaith marriages with those in intrafaith marriages, we see that for the particular set of variables described in the legend, 21 versus 14 percent separate within ten years. For those who were engaged in educationally heterogamous unions in which the wife had greater education than her husband, 27 percent experienced marital disruption within that time frame as opposed to 24 percent for those in educationally homogamous unions. Last, 36 percent of those in marriages in which the wife was older than the husband had separated within ten years versus 24 percent of their age homogamous counterparts. It is readily apparent that heterogamous unions dissolve at a much greater rate than homogamous unions.

One important caveat is in order here. First, our analysis and conclusions should not be construed as a prescription for what constitutes a good or bad marriage. The quality of a marriage is determined by more than just its outcome — that is, whether it remains intact or not. What happens within a marriage clearly matters — namely, how satisfied the spouses are in their married life. We must keep in mind that it is plausible that heterogamous couples — because they are less traditional in their perspectives — are less likely to endure marital discord than homogamous couples. As a result, there is no precise way to judge the "superiority" of one type of union versus another.

We hope that future data collection efforts seek to combine the rigor of unbiased, scientific sampling with the in-depth questioning that will allow us to understand the subtle elements that give rise to marital commitment, satisfaction, and stability.

#### <u>Notes</u>

<sup>1</sup>We are not able to examine racial heterogamy because the National Survey of Families and Households did not ask the race of the husband in the first marriages of women who were not currently in their first marriage.

<sup>2</sup>We choose 1973 as our cutoff year for two reasons, one substantive and one statistical. The year 1973 was one in which significant social change took place in the United States (as evidenced, for example, by the decision of Roe v. Wade). Furthermore, as seen in Table 1, 1973 splits our sample rather evenly: 52 percent of marriages in our sample were contracted in 1973 or later and 48 percent were contracted before 1973.

<sup>3</sup>Despite the fact that blacks were double-sampled, there are not enough black women in our subsample to conduct separate analyses by race. However, in work not reported here, we find that the relationships holding true among white women generally hold true for black women as well, thereby justifying the joint modeling of the races that we describe below.

<sup>4</sup>Various denominations were categorized as "Protestant," according to the classification scheme set forth in the 1982 National Survey of Family Growth. <sup>5</sup>In modeling not reported here, we tested whether women who married at a relatively late age were better able to handle the stresses that are part of interfaith marriages. The coefficient of the appropriate interaction term (AGED • VRDIFF) was insignificantly different from one.

<sup>6</sup>We tested whether couples who were heterogamous with respect to two or more variables were more prone (or less, for that matter) to marital dissolution than the additive effects of these variables would suggest. They were not.

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## Table 1: SAMPLE PROPORTIONS

### <u>Label</u>

## **Description**

## **Proportion**

RACEA	Black	0022
RACER	Other	0853
RELIGA	None	.0035
RELIGR	Catholic	20047
RELIGC	lowish	.2354
RELIGD	Other	.0212
FDUCB	Education = 12 years	3462
EDUCC	Education $= 12$ years	2685
EDUCD	Education $\geq$ 16 years	1244
AGEA	Age at marriage $< 18$ years	1721
AGEB	Age at marriage 18-19 years	2766
AGEC	Age at marriage 22-25 years	2295
AGED	Age at marriage $> 25$ years	.2235
PREMARB	Premarital hirth	1003
YEARB	Married $> 1973$	5200
COHAB	lived with first shouse	1963
ESTRIRTH	Eirst live birth within marriage	7364
NRELIG	Attend services $< 2$ times annually	3344
VRELIG	Attend services > once per week	3886
SPMARSTAT	Spouse previously married	.1199
SPAGEA	Husband's age at marriage $<20$ years	.1962
SPAGEB	Husband's age at marriage 20-21 years	.2274
SPAGEC	Husband's age at marriage 24-27 years	.2226
SPAGED	Husband's age at marriage >27 years	.1474
SPEDUCB	Husband's education == 12 years	.4096
SPEDUCC	Husband's education $=$ 13-15 years	,1947
SPEDUCD	Husband's education $>$ 16 years	.1726
ADIFFA	Wife > 22 years / Husband < 21 years	.0288
ADIFFB	Wife $< 20$ years / Husband $> 27$ years	.0182
EDIFFA	Wife education $>$ Husband education	.2540
EDIFFB	Wife education $\ll$ Husband education	.0524
RDIFFN	Wife=None / Husband not	.0249
RDIFFC	Wife=Roman Catholic / Husband not	.1282
RDIFFJ	Wife=Jewish / Husband not	.0076
RDIFFP	Wife=Protestant / Husband not	.1949
RDIFFO	Wife=Other / Husband not	.0046
RDIFF	Wife religion $\neq$ Husband religion	.3601
VRDIFF	RDIFF • VRELIG	.1179
ADIFFAYR	ADIFFA • YEARB	.0168
VRDIFFYR	VRDIFF • YEARB	.0642
EDIFFAYR	EDIFFA • YEARB	.1490
VRDIFFBRTH	VRDIFF • FSTBIRTH	.0856
EDIFFABRTH	EDIFFA • FSTBIRTH	.1773

Note: Data are drawn from the National Survey of Families and Households (1987-88). The sample is restricted to ever-married women aged 19 through 49 at the time of the survey.

Marital Status	RDIFF=0	RDIFF=1	TOTAL
Intact	64.4%	58.8%	62.4%
	(1114)	(573)	(1687)
			(p<.01)
Dissolved	35.6%	41.2%	37.6%
	(616)	(401)	(1017)
TOTAL	100%	100%	100%
	(1730)	(974)	(2704)

TABLE 2A

Marital Status	EDIFFA=0	EDIFFA=1	TOTAL
Intact	62.4%	62.4%	62.4%
	(1259)	(428)	(1687)
			(p>.10
Dissolved	37.6%	37.6%	37.6%
	(759)	(258)	(1017)
TOTAL	100%	100%	100%
	(2017)	(687)	(2704)

TABLE 2B

Marital Status	EDIFFB=0	EDIFFB=1	TOTAL
Intact	62.4%	61.5%	62.4%
	(1600)	(87)	(1687) (p>.10)
Dissolved	37.6% (962)	38.5% (55)	37.6% (1017)
TOTAL	100% (2563)	100% (142)	100% (2704)

TABLE 2C

Marital Status	ADIFFA=0	ADIFFA=1	TOTAL	
Intact	62.4% (1638)	63.4% (49)	62.4% (1687)	
Dissolved	37.6% (989)	36.6% (28)	(p>.1 37.6% (1017)	.0)
TOTAL	100% (2626)	100% (78)	100% (2704)	

TABLE 2D

Marital Status	ADIFFB=0	ADIFFB=1	TOTAL	
Intact	62.9% (1670)	34.3% (17)	62.4% (1687)	
Dissolved	37.1% (985)	65.7% (32)	(p<.) 37.6% (1017)	01)
TOTAL	100% (2655)	100% (49)	100% (2704)	

TABLE 2E

Note: Weighted numbers of cases (rounded) are reported in parentheses.

## Table 3: MARRIAGE DISSOLUTION

				Mo	dels		
<u>Label</u>	<b>Description</b>	<u>1</u>	<u>2</u>	<u>3</u>	4	<u>5</u>	<u>6</u>
RACEA	Black	1.521**	1.630**	1.582**	1.577**	1.577**	1.578**
RACEB	Other	1.040	1.081	1.154	1.129	1.136	1.135
RELIGA	None	1.061	1.627**	.9780	1.013	.9742	.9948
RELIGB	Catholic	1.171**	1.345**	1.115	1.135	1.136	1.135
RELIGC	Jewish	1.328	1.161	1.469*	1.444*	1.402	1.453*
RELIGD	Other	.4614	.7842	.4491	.4625	.4612	.4608
EDUCB	Education $=$ 12 years	.8927	.7704**	.7838**	.7895**	.7873**	.7836**
EDUCC	Education $=$ 13-15 years	.8570	.6266**	.6241**	.6332**	.6252**	.6236**
EDUCD	Education $>$ 16 years	.6871**	.5304**	.5218**	.5402**	.5218**	.5204**
AGEA	Age at marriage $< 18$ years	1.602**	1.427**	1.447**	1.461**	1.465**	1.454**
AGEB	Age at marriage 18—19 years	1.274**	1.188*	1.190*	1.208**	1.210**	1.202*
AGEC	Age at marriage 22—25 years	.7436**	.6943**	.7164**	.7190**	.7326**	.7251**
AGED	Age at marriage $> 25$ years	.6368**	.6420**	.6539**	.6555**	.6570**	.6614**
PREMARB	Premarital birth	1.322**	1.257**	1.232*	1.246**	1.234*	1.235*
YEARB	Married > 1973	1.352**	1.335**	1.344**	1.402**	1.341**	1.344**
COHAB	l ived with first spouse before marriage	1 414**	1.320**	1.298**	1.312**	1.307**	1.320**
ESTBIRTH	First live birth within marriage	6323**	.6392**	.6393**	.6592**	6380**	.6375**
NRELIG	Attend services $< 2$ times annually	1.380**	1 349**	1 390**	1 404**	1 421**	1 410**
VRELIG	Attend services > once per week	6350**	6414**	5793**	5560**	5618**	5568**
SPMARSTAT	Spouse previously married	.0000	1 528**	1 476**	1 472**	1 473**	1 472**
SPAGEA	Husband's age at marriage <20 years		1 277**	1 277**	1 267**	1 077**	1 275**
SPAGER	Husband's age at marriage 20 years		1 1 1 1	1 134	1 1 2 2	1 136	1 130
SPAGEC	Husband's age at marriage 24-21 years		1.111	1.134	1.133	1.130	1.130
SPAGED	Husband's age at marriage >27 years		1.000	0.092	0102	0240	0121
SPEDUCE	Husband's adjustion $-12$ years		1 207**	1 256**	1 2/0**	1 255**	1 257**
SPEDUCC	Husband's education $- 12$ years		1.397	1.004	1.340	1.355	1.357
SPEDUCO	Husband's education $\sim$ 15-15 years		1.110	1.094	1.007	1.100	1.101
	Husballu's education $\geq$ 10 years		1.394	1.309	1.303	1.572	1.302
	Whe $\geq 22$ years / Husband $\geq 21$ years		1.571	1.552	1.984		1.502
	Whe < 20 years / Husband > 27 years		1.389	1.3//	1.370		1.387
EDIFFA	whe education > Husband education		1.545	1.552	1.647		1.577
EDIFFB	where education $\ll$ Husband education		.8994	.8703	.8703		.8649
RDIFFN	vvite=None / Husband not		.5395				
RDIFFC	Wife=Roman Catholic / Husband not		.9801				
RDIFFJ	Wife=Jewish / Husband not		2.470				
RDIFFP	Wife=Protestant / Husband not		1.453***				
RDIFFO	Wife=Other / Husband not		.4561				
RDIFF	Wife religion $\neq$ Husband religion			1.137	**		**
VRDIFF	RDIFF • VRELIG			1.357**	1.706**		1.533**
ADIFFAYR	ADIFFA • YEARB				.5798		
VRDIFFYR	VRDIFF • YEARB				.8887		
EDIFFAYR	EDIFFA • YEARB				.9605		
VRDIFFBRTH	VRDIFF • FSTBIRTH				.9126		
EDIFFABRTH	EDIFFA • FSTBIRTH				.9190		

## Table 3: MARRIAGE DISSOLUTION (cont'd.)

Interval12345 $[0,2)$ Constant.001866.001256.001378.001363.001397.VRDIFF EDIFFA ADIFFB.001866.001256.001378.001363.001397. $[2,8)$ Constant VRDIFF EDIFFA EDIFFA EDIFFB ADIFFB.004221.002886.003139.003108.003212. $[2,8)$ Constant VRDIFF EDIFFA EDIFFA ADIFFB.004221.002886.003139.003108.003212. $[2,8)$ Constant VRDIFF.004221.002886.003139.003108.003212. $[2,8)$ Constant VRDIFF.004221.002886.00217.003108.003212. $[3,\infty)$ Constant VRDIFF.003228.002296.002472.002477.002471.	<u>6</u> 001417
[0,2)       Constant       .001866       .001256       .001378       .001363       .001397       .139         VRDIFF       EDIFFA       .00178       .001378       .001363       .001397       .139         EDIFFA       EDIFFB       .00178       .001378       .001363       .001397       .139         ADIFFA       ADIFFB       .00176       .00178       .001378       .001363       .001397         [2,8)       Constant       .004221       .002886       .003139       .003108       .003212       .003212         VRDIFF       EDIFFA       EDIFFA       .004221       .002886       .003139       .003108       .003212       .003212         VRDIFF       EDIFFA       .004221       .002886       .003139       .003108       .003212       .003214         [8,∞)       Constant       .003228       .002296       .002472       .002471       .002471       .002471         [8,∞)       VRDIFF       .003228       .002296       .002472       .002471       .002471       .002471	001417
EDIFFA EDIFFB ADIFFB ADIFFB [2,8) Constant EDIFFA EDIFFA EDIFFA EDIFFA ADIFFB (2,8) Constant EDIFFA EDIFFA EDIFFA EDIFFB ADIFFB (3,∞) Constant EDIFFA EDIFFA EDIFFA ADIFFB ADIFFB ADIFFA ADIFFB (3,∞) Constant EDIFFA ADIFFA ADIFFA ADIFFB (3,∞) Constant EDIFFA ADIFFA ADIFFB (3,∞) Constant EDIFFA ADIFFA ADIFFB (3,∞) Constant	
EDIFFB 1.068 ADIFFA 1.574 ADIFFB	
ADIFFA       1.574         ADIFFB       1.413         [2,8)       Constant       .004221       .002886       .003139       .003212       .003212         VRDIFF       EDIFFA       1.114**       .003218       .003218       .003218       .003218         EDIFFA       EDIFFB       .5723**       1.573*       .5723**       .5723**       .573*         ADIFFB       .003228       .002296       .002472       .002471       .002471       .002471         [8,∞)       Constant       .003228       .002296       .002472       .002471       .002471	
ADIFFB 1.413 [2,8) Constant .004221 .002886 .003139 .003108 .003212 .1429** EDIFFA EDIFFA ADIFFA ADIFFA ADIFFB [8,∞) Constant .003228 .002296 .002472 .002447 .002471 .804**	
<ul> <li>[2,8) Constant .004221 .002886 .003139 .003108 .003212 . VRDIFF EDIFFA EDIFFB ADIFFA ADIFFB</li> <li>[8,∞) Constant .003228 .002296 .002472 .002447 .002471 1.804**</li> </ul>	
VRDIFF       1.429**         EDIFFA       1.714**         EDIFFB       .5723**         ADIFFA       1.573*         ADIFFB       1.170         [8,∞)       Constant       .003228       .002296       .002472       .002471       .002471         VRDIFF       1.804**	003230
EDIFFA 1.714 <sup>**</sup> EDIFFB .5723 <sup>**</sup> ADIFFA 1.573 <sup>*</sup> ADIFFB 1.170 [8,∞) Constant .003228 .002296 .002472 .002447 .002471 .0 VRDIFF 1.804 <sup>**</sup>	
EDIFFB       .5723**         ADIFFA       1.573*         ADIFFB       1.170         [8,∞)       Constant       .003228       .002296       .002471       .002471       .002471         VRDIFF       1.804**	
ADIFFA       1.573*         ADIFFB       1.170         [8,∞)       Constant       .003228 .002296 .002472 .002447 .002471 .002	
ADIFFB 1.170 [8,∞) Constant .003228 .002296 .002472 .002447 .002471 .0 VRDIFF 1.804 <sup>**</sup>	
[8,∞) Constant .003228 .002296 .002472 .002447 .002471 .0 VRDIFF 1.804 <sup>**</sup>	
VRDIFF 1.804**	002541
EDIFFA 1.305	
EDIFFB 1.253	
ADIFFA 1.476	
ADIFFB 1.798 <sup>*</sup>	
— log likelihood 6727.840 6682.398 6689.637 6689.543 6683.693 6	690.917

\*P<.10 \*\*P<.05











Age Heterogamy by Marriage Cohort





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## Legend for Figures 3A through 3C

Figure 3A:	For VRDIFF=0 & 1, EDUCB=1, AGEC=1, SPAGEC=1, SPEDUCB=1, VRELIG=1.
Figure 3B:	For EDIFFA=0, EDUCB=1, AGEC=1, SPAGEC=1, SPEDUCB=1. For EDIFFA=1, EDUCB=1, AGEC=1, SPAGEC=1.
Figure 3C:	For ADIFFA=0, EDUCB=1, AGEC=1, SPAGEC=1, SPEDUCB=1. For ADIFFA=1, EDUCB=1, AGEC=1, SPAGEB=1, SPEDUCB=1.

The reference category applies for each variable not mentioned.