

ABSTRACT

Education and Capstone Marriage

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Many have noted the substantial changes which have occurred in the American family over the past half-century, including a decreasing birthrate, shifting attitudes towards gender and sex, and a rising median age at first marriage. While opinions differ about whether these changes have been positive, it is clear that a significant and underspecified relationship exists between delays in marriage and higher education's expanding role in facilitating the transition to adulthood. While some emphasize the predominant role of the "capstone" model of marriage in delaying marriage in general, others have pointed out that significant differences in marriage schemas exist along educational lines. To help clarify these tensions, I completed a cross-time analysis of 6 premarital expectation variables from the National Study of Youth and Religion (NSYR) and found that capstone marriage schemas are particularly strong and stable among those who complete just a bachelor's degree and marry, but are less predominant more generally, especially for those in other educational trajectories, particularly as they get older and as they marry. These findings demonstrate some key limitations of the capstone model of marriage, namely, that such ideas about what must be accomplished prior to getting married may not be so all-encompassing for many, if not most, young people in America.

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EDUCATION & CAPSTONE MARRIAGE

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CHAPTER ONE

Literature Review

Introduction

In recent decades, many have noted significant changes in marriage and family formation patterns in America and around the world. Among these are a delay in the median age at first marriage, decreasing birthrates, and the de-stigmatization of divorce, premarital cohabitation and premarital sex. These changes have been accompanied by significant developments in socioeconomic settings, including a shift from an agricultural to an industrial and then post-industrialized economy, increases in higher educational enrollment, the movement of women into educational institutions and the workplace, as well as significant technological and medical advancements, including the development of reliable birth control.

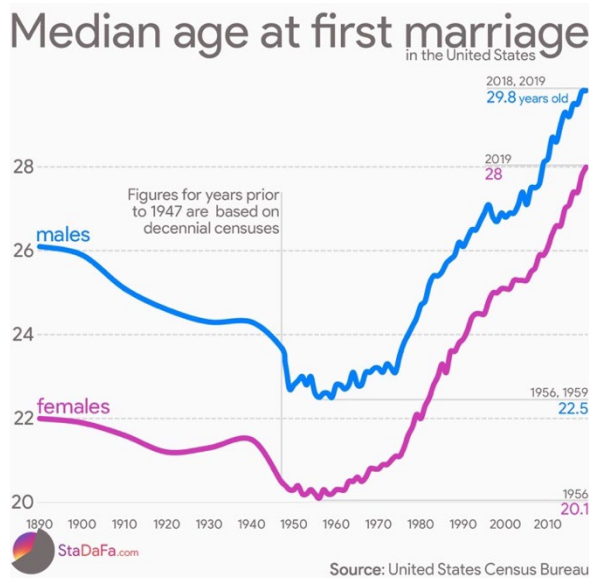
In attempts to understand family change, many have emphasized these exogenous forces, those external to marriage and family itself, as the primary factors of causation. Those who hold to this “family transformation” perspective tend to see the polarized job market and the pursuit of higher levels of education as the structural contexts which fundamentally inform family change as reasonable adaptations to these conditions. Meanwhile, those who hold to the “family decline” perspective tend to emphasize endogenous shifts in patterns of family “values” (changing ideals and norms such as the de-stigmatization of divorce and premarital sex) as the primary causal factors for family change in and of themselves and tend to be more resistant to these changes.

While sociological analysis generally aims to interpret statistical findings independently of ideological frameworks, the transformation and decline perspectives will inevitably affect interpretations, at least to a certain extent. This is not necessarily problematic, however, since the causes of family change certainly extend into both the exogenous and endogenous domains. For example, whereas the “family transformation” perspective may view the widespread use of reliable birth control in society as a natural, healthy development in the context of a globalized economy with a rising cost of living and constrained social support systems, the mere availability of birth control doesn’t imply its normative application, especially in non-marital contexts. Major ideational shifts were required for such changes to take place. These shifts, in turn, had major implications for how marriage, sexuality, and childbirth came to be understood and practiced in the culture. Meanwhile, where the family decline perspective might interpret delays in adult role transitions as fundamentally motivated by shifting value structures (particularly, the avoidance of personal responsibility), the transformation perspective acknowledges the institutional contexts which often situate these delayed transitions. Thus, when approaching the topic of family change, it is best to be mindful of both exogenous and endogenous factors as cooccurring, codependent elements, rather than opposing forces.

One exogenous factor which has been related to family change is education. In 1965, Gary Becker’s *Theory of New Home Economics* predicted that the movement of women into educational and occupational institutions would ultimately render marriage irrelevant, since women would no longer rely on it for financial security (Becker, 1993). Since then, however, even as education and occupation have become highly competitive

domains for both men and women alike, marriage has largely persisted. Even though there have been modest decreases in overall marriage rates, most people still marry. In fact, a new paradigm of “diverging destinies” seems to be emerging, where marriage is actually more common among those with higher educational attainment, even if it tends to be more delayed (Goldstein & Kenney, 2001).

It would seem, therefore, that Becker’s prediction about the total decline of marriage has not panned out as expected. However, marriage has undergone major changes in the past century, moving from an “institutionalized” to a “companionate” to an “individualized” state as described by sociologist Andrew Cherlin in his “deinstitutionalization of marriage” thesis (2004). This characterization was criticized by some, since it seemed to ignore the continued prominence of marriage in society (Lauer & Yodanis 2014). However, Cherlin later specified that a change in the meaning of



marriage had occurred in terms of its traditional role in facilitating the transition to adulthood and serving as the exclusive realm for sexual activity and childbirth (2020). These “transformations” in the meaning of marriage can themselves be seen as part of a “decline” if one views them as intrinsically damaging to the institution, even if it still occurs for most at some point in the life course.

Figure 1.1 - Median age at first marriage from 1890-2018, based on data from the US Census Bureau

“Age at First Marriage.” 2020. Statistics Data Facts (blog). 2020. <https://www.stadafa.com/2020/08/age-at-first-marriage.html>.

As previously noted, this process of “detraditionalization” has taken place alongside structural and cultural changes related to marriage and the transition to adulthood. Even though the rise of female enrollment in higher education hasn’t eliminated marriage as an institution, significant

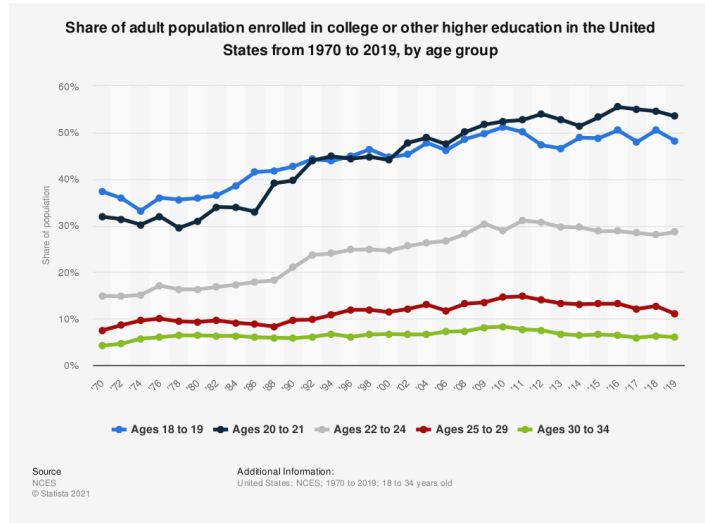


Figure 1.2 - Percentage of various age cohorts enrolled in institutions of higher education (1970-2019), based on data from the NCES.

Higher Education Enrollment Rates, by Age Group 2019.” 2022. Statista. 2022. <https://www.statista.com/statistics/236093/higher-education-enrollment-rates-by-age-group-us/>.

increases in enrollment for both men and women have taken place during the same period in which the median age at first marriage has risen dramatically. Moreover, even as marriage rates among the highly educated remain high, their transition into marriage tends to occur at a later age (Uecker & Stokes 2008). Consequently, many have pointed to the rising rates of undergraduate enrollment as a primary factor in the delay of marriage. For instance, in 2002, sociologist Megan Sweeney noted that “the marriage-delaying effect of school enrollment has increased over time,” with “student status associated with a 58-percent reduction in the odds of marriage” when compared to non-enrolled members of the same age group (Sweeney 2002).

However, if education is the main cause of the delay, one may ask why the median age has risen so far above 22-23, ages typically associated with undergraduate graduation? Clearly there are other forces at play if the delay extends so far. While this is

an important point, it does not, however, negate higher education's significant role in the extended delay. First, part of the reason the median age is rising is that the percentage of couples who marry from ages 18-22, ages typically associated with undergraduate enrollment, has declined dramatically over the past 50 years (Uecker & Stokes 2008). Moreover, enrollment in higher education does not stand alone as an independent factor in delay. Rather, educational institutions often inform the developmental and occupational pathways present for students after graduation, including the pursuit of still higher degrees, career transitions, and the acquisition of student loan debt (Velez et al. 2019). Therefore, to the extent that enrollment in higher education may contribute to delays in financial independence and other elements of the transition to adulthood, and to the extent that the completion of these transitions is considered a prerequisite for marriage, education is influential in delays to marriage that extend past ages 22-23.

My point here is not that education is the fundamental factor behind delayed marriage. Other factors such as cohabitation, general job instability, and relationship formation patterns undoubtedly have a profound influence as well. Instead, I am pointing out that there exists a significant and underspecified relationship between education and the delay of marriage. The years typically associated with college attendance (18-22) often contain experiences of romantic exploration and identity formation. Educational institutions, which increasingly serve as major social settings where many of these transitions occur, likely hold significant influence on trajectories later influencing career choice and marriage timing for those who attend.

Attempts to understand these relationships have noted various hypothetical "pathways" that seem to exist within higher educational institutions (Armstrong &

Hamilton 2013) and explored differences in attitudes between the college-educated and non-college educated. However, the relationships between educational enrollment, educational attainment, attitudes towards marriage, and entrance into marriage have not been fully specified in these domains. To better understand these relationships, I analyzed differences in premarital expectations for those of various educational backgrounds and trajectories to see how these different life pathways may inform variation in marital transitions and attitudes around marriage over time. In preparation for this analysis, I will examine some contexts for recent changes in marriage and education, outline some existing frameworks for understanding modern marriage, and introduce the idea of “schemas,” as a way of conceptualizing the relationships between educational trajectories and attitudes around marriage timing.

Contexts

To situate my analysis of the relationship between education and marriage frameworks, I will examine some of the cultural and institutional factors that situate this relationship. First, I will consider the emergence of individualism as the cultural framework in which modern conceptions of education, love, and marriage have largely been established. Next, I will examine the “emerging adulthood” life-stage which generally serves as the backdrop for school enrollment and many of the other life transitions that may influence the relationship between education and marriage. Finally, I will focus on education itself to see how changes in education, and various hypothetical pathways within educational institutions may be informing changes in marital timing and prospects.

Individualism

In his seminal work, *Habits of the Heart*, Sociologist Robert Bellah traced the influence of individualism on the development of American society in both the public and private domains. He argued that America's individualistic ethos finds its roots at the foundation of the country, where a spirit of individual liberty motivated revolution against tyranny. This individualistic spirit, however, quickly embedded itself in the institutions of the newly formed society, as the emphasis on freedom was tempered by an insistence on personal responsibility and self-reliance. This "Utilitarian Individualism," often typified by Benjamin Franklin, emphasized one's primary responsibility to themselves for their own success (Bellah, 33). These notions of individual responsibility underwrite the ideal of meritocracy, wherein every citizen receives that which they deserve based on their own efforts, an idea which is still largely associated with the pursuit of the American Dream (Sandel 2020).

However, due in part to the rigidity which such notions of success seemed to imply, the 19th and 20th century witnessed the rise of a new "expressive" form of individualism, which emphasized "authenticity" and being "true to oneself" instead of conforming to collective notions of virtue and efficiency. This "expressive individualism" has since risen to new heights of collective influence, as seen in the hippie movement, and the sexual revolution of the 1960's and 70's. It was instrumental in the shifting the loci of moral and religious authority from institution and tradition to the self (Uecker & Froese 2019).

A culture characterized by this expressive individualism is not completely lacking in all forms of social responsibility or commitment. However, the sentiment which

informs these commitments may be increasingly removed from any active sense of moral obligation or social accountability. As Bellah notes, “the expressive aspect of our culture exists for the liberation and fulfillment of the individual,” (Bellah, 47). It allows people to frame their familial, religious, civic relationships primarily in terms of their own self-interest and personal well-being, rather than as matters of social responsibility.

In the face of a lonely, and often threatening world, any ethic which emphasizes authenticity and being true to oneself is likely to be popular. Especially in developed societies where so many things are competing for one’s time, money, and attention, the therapeutic ethic of expressive individualism may seem to meet the occasion of social disintegration through its emphasis on self-acceptance and self-expression. And yet, despite its liberative appeal, expressive individualism may play a significant role in perpetuating the very loneliness it aims to ameliorate. Indeed, the therapeutic ethic still faces many of the same challenges associated with utilitarian individualism. In a sense, the two forms are intertwined. Consider this passage from *Habits of the Heart*:

For the classic utilitarian individualist, the only valid contract is one based on negotiation between individuals acting in their own self-interest. For the expressive individualist, a relationship is created by full sharing of authentic feelings. But both in hard bargaining over a contract and in the spontaneous sharing of therapeutically sophisticated lovers, the principle is in basic ways the same. No binding obligations and no wider social understanding justify a relationship. It exists only as the expression of the choices of the free selves who make it up. And should it no longer meet their needs, it must end. (Bellah, 107)

Clearly, the general sentiment of expressive individualism may be helpful in bolstering one’s sense of confidence and for navigating situations where focusing on one’s self-interest is necessary (such as leaving an abusive relationship or responding to a partner who has been unfaithful). However, the attitude may become problematic when it

comes to building frameworks for how to constructively approach communal relationships. Namely, relationships built upon expressive individualism may face difficulties navigating situations of conflict, for instance, since these conversations may be treated as “matters of technical problem solving, not moral decision,” (Bellah, 7). Lacking any traditional or religious norms to appeal to in the face of disagreements, the expressive individualist may be left shortchanged, with nothing to appeal to but their own self-interest, even when the situation clearly demands an appeal to some sort of interpersonal ethic.

Beyond these relational weaknesses of expressive individualism, there is a deep social hypocrisy embedded in the collective shift towards this ethos. Namely, in a world which lacks socially applicable forms of morality, an ethic of expressive individualism may fail to accomplish its own stated task of distinguishing the self from the surrounding world, since:

there is no moment when the therapeutically inclined sound more similar than when they are asserting their uniqueness. In thinking they have freed themselves from tradition in the pursuit of rationality and personal authenticity, they do not understand the degree to which their views are themselves traditional. (Bellah 141)

Given the increasingly atomistic state of the modern world, expressive individualism may seem to provide a promising solution for many disillusioned individuals. Unfortunately, its emphasis on self-expression may become part in parcel with the attitudes of conformity it is reacting against, since “when one can no longer rely on tradition or authority, one inevitably looks to others for confirmation of one’s judgements” (Bellah, 148). In other words, no matter how individualistic a society becomes, it will always face the challenge of working out a common ethic. Likewise, the

insistence of individualism, both in its utilitarian and expressive forms, that societal ethics be worked out on an individual level, may be particularly counterproductive in this process. Individualistic beliefs are often championed with such a moral vehemency that they can ironically facilitate the very patterns of social conformity they claim to be disempowering and destructive.

Thus, individualism, in its deeply allied expressive and utilitarian forms, continues to present major challenges to American society. In the current environment of social disintegration and economic instability, social commitments such as marriage may be even more essential for establishing a sense of community and personal stability. However, they are increasingly out of reach for average Americans, due to socioeconomic inequality and as a consequence of the shift towards these individualistic attitudes themselves. While a return to the values of the 40's and 50's would undoubtedly create more problems than it would solve, there remains significant challenges for any society which has largely abandoned "the old normative expectations of what makes life worth living" (Bellah, 48). This may be a source of freedom and empowerment for some individuals, but it may also be a daunting, isolating, and ironically deindividuating change for others, especially those who wish to form reliable social bonds built on an ethic of commitment during the transition to adulthood.

Emerging Adulthood

Although these challenges associated with individualism may be present throughout the entire life course, their impact is perhaps most evident in late adolescence and early adulthood, where "leaving home" and establishing independence becomes

increasingly important (Bellah, 57). As young people simultaneously work to form their own independent identities and build marketable skills, the themes of expressive and utilitarian individualism may particularly resonate with their experiences. Moreover, as delays to adult role transitions increasingly extend into the late twenties and beyond, this phase of life may be experienced as a protracted period of individuation, arguably becoming its own developmental life-stage.

In 1998, Psychologist Jeffery Jensen Arnett coined the term “Emerging Adulthood” to describe this phenomenon as a life stage distinct from “late adolescence” and “early adulthood,” representing a period of gradual transitions into various adult roles from about ages 18-25 (Arnett 1998). In one of Arnett’s studies, members of this age group were asked to rank which factors were most important to them as prerequisites for becoming an adult. Instead of emphasizing role transitions such as marriage or parenthood, respondents prioritized “accepting responsibility for oneself, making independent decisions, and financial independence” as most important, demonstrating that a prioritization of individualistic values is central to modern understandings of the transition to adulthood (Arnett 1998).

However, today’s “emerging adults” often experience these individualistic priorities within an institutional context, where they are “busy building up their educational credentials and practical skills in an ever more demanding labor market” (Furstenberg et al. 2004). Thus, even as “qualities of character” may be valued more than role transitions in modern understandings of adulthood, young people in this life stage generally do occupy a variety of social roles, including those of student and employee. These roles may, in turn, effect conceptions of adulthood and attitudes and behaviors

around marriage and marriage timing established during this life stage. Further analysis of the “Emerging Adulthood” will benefit from exploring how these social roles, situated within their various socioeconomic settings, may inform different attitudes towards marriage and adulthood, perhaps even more than idiosyncratic preferences.

Education

Over the past 60 years, major changes have also taken place in the realm of higher education, as the post-industrialized economy has led many companies to require prospective employees to attain a college degree. This has been very influential in the increasing demand for college education, both among men and women, although especially for women (Tough 2019).

As these changes have occurred, the price for undergraduate education has also risen dramatically (as seen in Figure 1.3). Thus, even as higher education is increasingly sought after as an important part of preparing for a successful adult life, access to its institutions remains largely divided along class-based lines. Likewise, even as those of

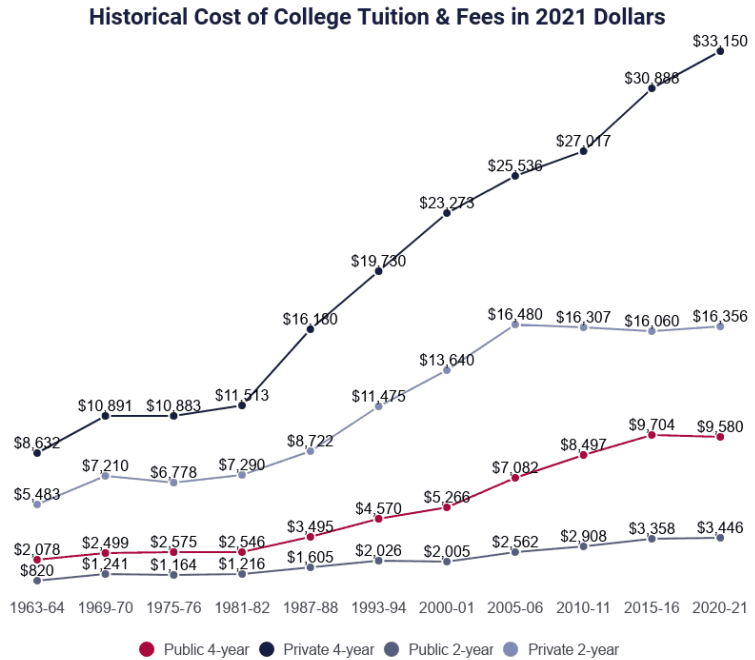


Figure 1.3 - The yearly price of various forms of college education from 1963 to 2021, adjusted for inflation, based on data from the National Center for Education Statistics (NCES).

Hanson, Melanie. “Average Cost of College Over Time: Yearly Tuition Since 1970.” Education Data Initiative, January 9, 2022. <https://educationdata.org/average-cost-of-college-by-year>.

lower class standing may, in some respects, recognize the importance of attending college more sharply than affluent individuals, they may be less able to attend due to the higher prices, and when they do, their experiences may be more constrained.

While efforts have been made to bring students of lower class standing into the fold through scholarship programs and information campaigns, such efforts often prove unsuccessful, especially since the molding process for the most prestigious schools starts early on and is most accessible to the more affluent (Tough 2019). These patterns are, in turn, likely contributing to the “diverging destinies” of those who do or do not pursue higher education in eventual marital proclivity (McLanahan 2004). Namely, the reduced spending power of those without college degrees may hamper their access to resources they may consider prerequisites for entry into marriage (Finkel 2015).

However, the impact of education on marriage trajectories does not just exist in terms of differences between the college educated and the non-college educated. In their 2013 sociological study, *Paying for the Party: How College Maintains Inequality*, Armstrong and Hamilton lived in a woman’s dorm at one major public university and observed various “pathways” which seemed to paint the university experience for students (and by extension students of many universities across America). These patterns included the party, professional and striver pathways.

Each of these college pathways held implications for students’ relational and marital trajectories. The party pathway, for instance, oriented students towards socializing through Greek Life, avoiding committed relationships as “social liabilities [that] pulled them out of the party scene,” (Armstrong & Hamilton, 86) pursuing “easy majors” that allowed more time for these activities, and relying mainly on pre-established

parental connections to build credentials for post-graduation success. These “socialites” avoidance of committed relationships altogether had significant marriage delaying effects post-graduation.

Meanwhile, members of the “professional pathway” were more oriented towards academic success than socializing, and displayed a “willingness to limit commitment, [planning] to first build a career, establish financial independence, and only then marry and start a family,” (Armstrong & Hamilton, 194). Thus, both “socialites” and these “achievers” on the professional pathway displayed a tendency to avoid committed relationships during (and perhaps after) college, each for their own reasons, which in turn had a significant marriage-delaying effect post-graduation. Consistent with Sweeney’s observations (2002), marriage was almost nonexistent among students in these pathways while they were still enrolled in school.

Meanwhile, “strivers” on the “mobility pathway” approached college from more constrained financial backgrounds, hoping to achieve class mobility through participation in the university system. Often working while simultaneously taking classes, these less privileged students usually struggled to balance academic, social, relational, and financial priorities. However, unlike their “socialite” and “achiever” counterparts, they were less likely to postpone serious relationships, often pursuing them as part of a “three-pronged approach” to success, investing in “potentially permanent relationships, a labor market track record, and academic credentials simultaneously.” Unfortunately, this juggling act often proved to be “incompatible with being at a four-year residential university, where being a student was supposed to supersede all else” (Armstrong & Hamilton, 166).

Even as they valued each of these domains perhaps more than their “socialite” and “achiever” peers, “strivers” struggled in each of them more acutely, likely because of their constrained financial, academic, and social resources. And even as they seemed to be more oriented towards committed relationships, strivers’ social integration on campus was more constrained, since their “fundamental difference in life timelines made it hard for [them] to connect” (Armstrong & Hamilton, 167). Consequently, Strivers exhibited varying patterns in terms of marriage, sometimes marrying boyfriends from home, while in other cases, postponing or even forgoing marriage altogether due to limited financial and social resources.

Based on Armstrong and Hamilton’s analysis, we can see that a variety of dynamics may be at play in delaying marriage for those who attend universities. Namely, a prioritization of various social and career aspirations among the party and professional pathways, respectively, may push back their marital horizons. Meanwhile, more practical realities may constrain marital trajectories for members of the “mobility” pathway (for whom college attendance can unfortunately confirm previous class status, rather than elevating it).

Once again, we can see different shades of individualism informing these various dynamics around modern education. While an overemphasis on these pathways may certainly miss the largely fluid nature of the college experience (every student may resonate, at least to a certain extent, with each of these pathways), they do serve as healthy guideposts for understanding the variety of experiences within educational institutions, and different ways that the effect of education on marriage may display itself.

Marriage

Next, to better situate the relationship between higher education and marriage timing, I will examine some prominent sociological frameworks used to describe modern marriage: The Capstone Framework and the Suffocation Model.

First, Andrew Cherlin's idea of "Capstone Marriage" takes a 10,000-foot view of marriage, focusing on its symbolic meaning in the life course. In his updated account of the theory, Cherlin claimed that "people marry now less for the social benefits that marriage provides than for the personal achievement it represents" (2020). In conjunction with "Emerging Adulthood's" understanding of delayed role transitions, capstone marriage situates marriage after or at the end of the transition to adulthood, as "a marker of a successful personal life" rather than earlier in the process, as a "cornerstone" or the "foundation of [adulthood]" (2020).

While the Capstone Framework certainly has its limits (which this paper will explore extensively) it does help to specify how marriage may culturally be on the "decline," even though most Americans do marry. To Cherlin, the changing life patterns related to the timing of first marriage represent a significant shift the meaning of marriage itself, since many of the transitions which tend to take place in emerging adulthood (such as the loss of virginity, birth of the first child, living independently, living with a romantic partner, and establishing one's career) are now increasingly likely to occur prior to marriage. These changes around the symbolic meaning of marriage hold significant implications for young adults preparing to get married, and for those who are married.

While the symbolic approach of the "Capstone" framework helps to situate a predominant understanding of marriage in the life course, it may struggle to make sense

of the actual lived experiences of married people, since it relates more to what must be done before marriage than it does to marriage itself. Another framework of modern marriage, Eli Finkel's "Suffocation Model," focuses more on the experiences of married people. Applying the concepts of "Maslow's Hierarchy," Finkel highlights the "individualized" needs of modern marriages which generally correspond to the ideals of expressive individualism (2015). Finkel notes that "the quantity of Americans' marital expectations has not changed much, whereas the nature of these expectations has changed considerably," focusing more on "high altitude needs" such as personal expression and self-actualization (2015).

Moreover, even as "Americans have increasingly looked to their marriage to help them fulfill higher rather than lower needs in Maslow's hierarchy, they have decreasingly invested the time and energy required to help the marriage meet these expectations," (2015). As a consequence, Finkel argues that modern marriage is more thrilling today for a lucky few, but more constrained or "suffocated" for most, especially those with less access to the sort of resources (such as leisure time and outlets for personal expression) which are generally valued in "higher altitude" marriages. To counter this suffocation, he offers three possible solutions: lowering expectations, increasing the supply of investment into one's marriage to meet the higher expectations, or seeking out new pathways for meeting expectations without necessarily having to increase supply (2018). According to Finkel, the use of these strategies can help anyone achieve successful marriage within the modern age, as long as they are willing to adjust their expectations, effort, or mindset.

Some have criticized Finkel's model (and Maslow's Hierarchy more generally), arguing that it essentially congratulates the upper class for the stability of their marriages. Moreover, critics argue that human needs related to marriage cannot necessarily be "quantified" in this way, since "there is conflicting evidence regarding the idea that needs are always hierarchical" (Pietromonaco & Perry-Jenkins 2014). In other words, individualistic expectations are not inherently at the top of a hypothetical pyramid of needs, because one may place goals of love and belonging the top of their hierarchy. Or they may fulfill self-actualization goals while simultaneously (or as a by-product of) addressing other needs. Thus, the "Suffocation Model" may reflect the experience of some married individuals but may fail to capture the fluctuation and variation around these expectations that exists for married people in different life circumstances and cultural settings.

Nevertheless, to the extent that marriage is valued even among some of those who delay it (as the Capstone Framework suggests), we may expect to see heightened expectations within the institution in support of the Suffocation Model. As Finkel notes, these expectations can have powerful effects within marriage, influencing what people "look to marriage" for. A more complete picture of modern marriage will therefore examine these relationships to better understand some of the factors influencing marriage timing decisions, and how this might differ between various educational pathways. Some questions worth asking include: How are expectations formed and instantiated in the lived experience of couples? How might they expectations themselves facilitate the transition into (or away from) marriage? How might marriage retroactively effect these expectations? How might educational trajectories influence these relationships?

Schemas

One way of clarifying this tension between symbolic and actual meanings of marriage is to study “schemas,” which integrate exogenous and endogenous factors to better understand social phenomena. Jennifer Johnson-Hanks defines schemas as modes of approaching life which are “generally learned by induction through recurrent exposure rather than through direct instruction; they carry with them expectations or evaluations pertaining to the object or situation beyond what is directly perceptible at the time” (2011). Moreover, schemas are “underspecified and therefore applicable across a range of real-life situations, and transposable from one kind of situation to another” (Johnson-Hanks 2011).

In contrast with the idea of a norm, schemas are “by definition specific and not abstract,” relating to the application of ideals in real-world situations, or “conjectures,” rather than the ideals themselves (Johnson-Hanks 2011). Schemas can be of multiple types, including “categorical” schemas which “define types,” “procedural” schemas which “provide characteristic repertoires” for “how to do things,” and “evaluative” schemas which “refer to what is good, right, honorable, and desirable, or conversely to what is shameful, disreputable, or disagreeable” (Johnson-Hanks 2011). Schemas can also be of various depths. “Deep” or “uncontested” schemas “are experienced as normal and transparent modes of being or acting-not as options, but as ‘just the ways things are,’” whereas “shallower” or “contested” schemas are not as deeply instantiated into lived experience, meaning that there exists greater leeway for their individual variation in understanding and practice (Johnson-Hanks 2011). Premarital expectations, by which I mean those things that one thinks they need to accomplish prior to getting married, can be

at once categorical, procedural, and evaluative, helping to influence what marriage is, establish the “proper” patterns for how it is integrated in the life course, and determine what values are esteemed or rejected in the process.

This “conjectural” approach to sociology can help to make sense of the fluidity of the symbolic and lived understandings of marriage in the collective consciousness (Johnson-Hanks 2011). These schemas recognize a diversity of understandings of marriage that viewpoints such as the “Capstone” or “Suffocation” models may overlook. The application of the idea of “schemas” to the realm of premarital expectations in the context of educational enrollment and attainment remains an area for further analysis.

Sociologists have previously used the concept of schemas to describe various “pathways” related to marriage. For instance, the divergence of the “Party,” “Professional,” and “Mobility” pathways within and beyond the university experience has significant implications for marriage timing and for the symbolic meaning of marriage among these different pathways (Armstrong and Hamilton 2013). Maria Kefalas’ work on the “Meaning of Marriage for Young Adults,” meanwhile, suggests various approaches to entry into marriage, including “marriage planners” who “delay their entry into marriage as a response to the elongated and more haphazard transition to adulthood” and scrupulously plan their weddings in a manner largely consistent with the “capstone” model (Kefalas et al. 2011). “Marriage naturalists,” meanwhile, tend to view marriage as “the natural expected outcome of a relationship that has endured for a period of time.” Often marrying earlier in the life course, these individuals don’t generally conform to the “capstone” model. While the “marriage planner” perspective has generally been associated with those who pursue higher levels of education, Armstrong and

Hamilton's analysis seems to suggest a particular affinity of the planner perspective to the "Professional" Pathway's emphasis on performance and the maintenance of developmental timelines, whereas "socialites" were more focused on avoiding commitment to marriage until a later time when the transition felt more "natural." Thus, there exists some underspecified nuance in the integration of these schematic approaches for marriage in educational contexts.

Another schema which may be applied to the relationship between education and marriage is Valerie Oppenheimer's "Theory of Marriage Timing" which analyzes "marriage markets" in terms of "job search theory". Oppenheimer argues that individuals posit a "minimal acceptable match" that must be achieved prior to entry into marriage (1988). The higher this baseline expectation, the longer the individual is likely to "hold out" from entering marriage. To the extent that the distribution of prerequisite resources (and the geographical distribution of marriage markets themselves) is influenced by the university system, educational institutions may facilitate differences in the transition to marriage in terms of the placement and achievability of "minimal acceptable matches." Meanwhile, in another example of schematic analysis, Rachel Allison and Barbara Risman examine the relationship between hooking up in college and marriage timing. Building on "Marital Horizons Theory," they argue that "ideals and early sexual experiences are integrally tied to relationship pathways and family formation behaviors" (2017). In conjunction with Armstrong and Hamilton's characterization of the "Party Pathway," their analysis finds that those who hooked up more frequently at college were more likely to delay marriage (Allison & Risman 2017).

Each of these studies use the notion of schemas to better understand various factors influencing the transition to marriage, and their results hold valuable information to understanding the relationship between education pathways and marriage timing. However, another way to study these schemas is to directly ask respondents to assess the importance of completing various tasks prior to getting married, in a similar fashion to Arnett's study on adulthood, which asked similar questions in terms of the transition to adulthood (1998). The National Study of Youth and Religion did just this, asking respondents the same questions in 4-year intervals throughout the emerging adulthood life stage. This data can be analyzed by educational trajectory and marital status to further specify the influence of various schemas around premarital expectations in educational contexts, as well as how variation in these expectations between educational groups may have contributed to (or hindered) marital proclivity over time. Such an analysis will further specify the schematic role that higher education plays in the changing patterns and attitudes around marriage timing.

Hypotheses

In these data, I expect to see all premarital expectations held up with relatively high importance, especially among those in higher education trajectories, because of the relative strength of the capstone model among those of higher educational trajectories. I expect those of lower educational trajectories, meanwhile, to hold relatively lower premarital expectations in accordance with more of a "marriage naturalist" perspective. I also predict that all premarital expectations will decrease over time, especially those related to education. This is because respondents might eventually focus more on

expectations related to notions of independence seen in Arnett's study, rather than the accomplishment of various life tasks. This finding would challenge the notion of the dominance of the capstone model, since it would demonstrate that emergent understandings of this central capstone expectation may be more tempered than respondents had projected earlier in adulthood.

In terms of marriage, I anticipate that higher premarital expectations will predict that respondents will not marry between waves, supporting the Capstone model¹, and that those respondents who do marry between waves will decrease their expectations significantly more than those who do not. This result would further challenge the capstone understanding of marriage, because it would show that many of those who marry retroactively change their understanding of what must be accomplished before marriage (and perhaps their understanding of marriage more broadly) as a consequence of getting married. The flexibility or "shallowness" of these marriage schemas among the married young adult population would demonstrate that the influence of the "capstone" model of marriage is not total.

Finally, interacting education and marriage in terms of these expectations, I expect to see significant differences between marriage's effect of decreasing the completing education expectation based on educational trajectory. Particularly, I expect that those expectations among college graduates, especially the completing education expectation, will not decrease as much as for married respondents of other educational trajectories, because of an affinity between college environment and the Capstone Model of marriage. This result would demonstrate that married college graduates maintain their belief in the capstone model, relative to the rest of the married population.

¹ since increases in these expectations would likely contribute to delayed marriage.

This result, in turn, could point to certain portions of the population having greater access to the resources needed to accomplish certain premarital expectations than others (Finkel 2014). However, it could also indicate that certain groups (i.e., the less educated) may simply not place as much importance on these other expectations over time, because they may have different life priorities. This variation in the strength of the Capstone Model would be an important point for consideration in future discussions on creating more sustainable, unified, and accessible pathways to marital readiness, both among the college and the non-college educated, and how institutions of higher education may currently be helping or hindering progress in this area (Pietromonaco & Perry-Jenkins 2014).

CHAPTER TWO

Methods

Survey Instrument

The data for this project comes from the National Study of Youth and Religion (NSYR), which was directed by Dr. Christian Smith, Professor of Sociology at the University of Notre Dame, and Dr. Lisa Pearce, Assistant Professor of Sociology at the University of North Carolina at Chapel Hill. This study involved four waves of surveys conducted from 2002-2012 using a national random-digit-dialing method. I analyzed data from Wave 3 (taken in 2007-2008 when respondents were 18-23 years old) and Wave 4 (taken in 2013 when respondents were 23-28 years old). Wave 3 had a sample size of 2,532 respondents, with a 77% response rate in terms of Wave 1, and Wave 4 had a sample size of 2,144 respondents, with a 67% response rate in terms of Wave 1 and an 85% response rate in terms of Wave 3. In Wave 4, 85% of the respondents took the survey online (Williams & Smith 2019).

Response Variables

For this study, my response variables are the six “premarital expectation” variables included in both Waves 3 and 4 of the NSYR. These variables measured the respondent’s view of the importance of completing various items prior to getting married. These include “completing education,” “living on your own,” “establishing your career,” “trying to live with your partner,” “dating enough people,” and “owning a

home.”

These expectation variables used a Likert scale to measure the respondent’s view of the importance of completing each item prior to getting married, with responses ranging from one to five (“not important at all” to “extremely important”). Thus, a higher response indicates a greater value placed on completing that item prior to getting married. As with all Likert scales, the numerical symmetry of the possible responses is not completely realistic, since, for example, the conceptual difference between “not very important” (2) and “somewhat important” (3) may be much greater for someone than the difference between “very important” (4) and “extremely important” (5). However, even with these ambiguities, Likert scales provide meaningful information, because comparing the overall differences in means across various groups with large sample sizes will inherently control for idiosyncratic differences in ways of understanding the possible responses.

In addition to measuring these premarital expectations in Wave 3 and Wave 4, I also measure the change that took place between them, using six variables to measure change in expectation by subtracting the value of the expectation in Wave 4 from the value of the same expectation in Wave 3. For these change variables, a negative number indicates that the importance placed on that particular expectation decreased between waves, while a positive number indicates that the importance increased.

Thus, there are 18 total response variables, with three associated with each premarital expectation. Since there was an 85% response rate between Wave 3 and Wave 4, Wave 3 respondents who did not respond in Wave 4 were eliminated from the sample, reducing the size from 2,532 to 2,144. 47 respondents in Wave 4 were missing data or

had inconsistent responses for the premarital expectation variables, reducing the sample size to 2097. Also, there were 228 respondents who responded in Wave 4 but not in Wave 3, further reducing the sample size to 1,869.

Explanatory Variables

In addition to these response variables, several explanatory variables were used to analyze premarital expectations for the two waves of data. The first of these is marital status. In Wave 3, the premarital expectation questions were only asked of those who were “never married.” My analysis of the expectation variables across waves therefore limits its focus to those who were “never married” in Wave 3 (94% of the respondents), further reducing the sample size to 1,754. Therefore, in this sample, if the respondent’s marital status is “married” in Wave 4, this implies that they got married between Wave 3 and Wave 4 (and likewise for those who got engaged).

Moreover, the sample was limited to include the most prevalent responses for marital status in Wave 4: never married (n=1,121), married (n=401), and engaged (n=166). The other categories (civil union, divorced, separated, widowed) were present, but not with enough frequency to allow for meaningful statistical analysis. Thus, my analysis of the relationship between marriage and the premarital expectation variables focuses on those respondents who married, got engaged, or remained unmarried between Waves 3 and 4, further reducing the sample size to 1,688.

In the part of my analysis examining differences in premarital expectations in Wave 3 according to eventual marital status in Wave 4, I use the six expectation variables as explanatory variables and marital status as the response variables, since they are

predicting change in marital status. For the rest of my analysis, however, I use marital status as an explanatory variable, and the expectation variables as the response variables.

The other main explanatory variable for my analysis is education. However, because educational attainment and enrollment changed across time, I created an additional variable to categorize these changes into four broad groups based on educational attainment and enrollment variables in Waves 3 and 4. These four groups were classified as follows:

1. *No Bachelors* (n = 534) - The first category includes respondents who completed high school in wave 3 but did not go on to pursue any sort of undergraduate education between Waves 3 and Waves 4. This also includes many who attended community college, or even obtained an associate degree, as long as they did not report attendance of a four-year university or attainment of a bachelor's degree in Waves 3 or 4. This categorization is used to isolate those who attended an undergraduate program from those who did not.
2. *Some Bachelors* (n = 178) - The second group includes those who were enrolled in an undergraduate program in Wave 3 but had not yet obtained an undergraduate degree (and were no longer enrolled) four years later in Wave 4. This is meant to isolate those who attended an undergraduate program but did not complete it.

3. *Just Bachelors* (n = 531) - The third group includes those who were enrolled in an undergraduate program in Wave 3 (or had already obtained a bachelor's degree), had obtained a bachelor's degree by Wave 4, but were not currently enrolled in Wave 4. This is meant to isolate those who obtained an undergraduate degree but did not pursue graduate education.
4. *Graduate* (n = 293) - The fourth group includes those who had a bachelor's degree and were still enrolled in school at Wave 4, or alternatively, they already had a graduate or doctorate degree in Wave 4, regardless of whether they were still enrolled in school. This is meant to isolate those who pursued levels of education higher than a bachelor's degree.

With this coding, I excluded two major educational groups from my analysis. First, I excluded respondents who were still in high school in Wave 3 (n=114), because they did not easily fit into one of the 4 categories. For example, if they were not enrolled in college in Wave 4, it would not be possible to determine if they attended a four-year program in between, making it unclear whether to place them in group 1 or 2. Also, if these students were enrolled in an undergraduate program in Wave 4, it would be unclear whether or not they would go on to graduate (and if they did, whether they would go on to graduate school). Therefore, it cannot be determined whether they fit into category 2, 3, or 4. This coding brings the total sample size down to 1,578. Second, my analysis excludes those who never graduated from high school (n=52). Although their differences in expectation are statistically significant, they are not particularly relevant to an analysis

comparing the effect of undergraduate enrollment, completion, and higher education on premarital expectations.

This categorization of the respondents' educational status across time is not meant to be interpreted as a symmetrical spacing of educational levels. Instead, this coding aims to create a reasonably accurate representation of various educational trajectories, especially with regards to the enrollment in (and completion of) an undergraduate education. In total, this categorization reduces the sample size to (n=1,520).

Control Variables

Finally, my analysis will also account for several control variables to see if they have an intervening effect on premarital expectations, including the respondent's sex, race (White, Black, Hispanic, other), geographic region (Midwest, Northeast, South, and West), and religious tradition/attendance (Evangelical Protestant, Mainline Protestant, Catholic, Black Protestant, "Just Christian," other religion, and Non-Attender).

Methods

In terms of analysis, I first compare the means of the various expectation variables in Waves 3 and in Wave 4, as well as for the associated change variables. Next, I use a linear regression model to examine the relationships between marital status and the various expectations in Wave 3, Wave 4, and across time. Then, I will perform the same regression analysis again in terms of the education groups instead of marital status. Finally, I will use a statistical interaction model to examine the relationship between

educational trajectory, marital status, and two of the premarital expectations: completing education and living on your own.²

To analyze the six expectations based on marital status, a couple of points must be made for interpretation. Since the narrowed sample only includes respondents who were never married in Wave 3, differences based on marital status in Wave 3 actually refer to the respondent's eventual marital status in Wave 4. Therefore, differences in premarital expectations in Wave 3 based predicting marital status differences indicate that respondents who had those initial differences in expectation in Wave 3 had an increased likelihood of getting married (or engaged) between Waves 3 and 4. Similarly, differences in expectation in Wave 4 which were not present in Wave 3 may indicate that getting married (or engaged) affected that expectation for the respondent. This latter aspect is captured most clearly by the change in expectation variables.

This same approach applies for analyzing differences in expectations based on education trajectory. However, there was no differences in education categories for respondents between Waves 3 and 4, since this variable accounts for the educational trajectories of respondents across time. Thus, differences in premarital expectations for educational trajectory in Wave 3 indicate that respondents who would complete that educational trajectory within the next four years were initially associated with those differing premarital expectations. Likewise, differences in premarital expectations for education in Wave 4 which were not present in Wave 3 indicate that the completion of that educational trajectory may have impacted that premarital expectation. As with

² I ran interaction models on all six premarital expectations, but only show the results for the completing education and living on your own interactions, since the other interaction models did not show significant or interesting differences for differences in marriage's effects based on educational trajectory.

marital status, this latter aspect will be captured most clearly by the change in expectation variables.

Finally, for the statistical interaction models, I analyze differences in premarital expectations for Wave 3 and Wave 4, and the change between, for two of the six expectation variables, broken down both by marital status and educational trajectory. Respondents who got engaged between Waves 3 and 4 are not included in this analysis, since the “engaged” groups are not large enough to be statistically significant when also broken down into the education categories. For each of these two expectations, therefore, my analysis focuses on the differences in premarital expectations for eight groups, based on combinations of the four education categories and the two remaining marital status categories (married and never married). This will show whether differences in these premarital expectations in terms of education or marriage either restrain or accentuate each other (education for marriage and marriage for education).

CHAPTER 3

Results

Descriptive Tables

Table 3.1 Descriptive Statistics for Dependent Variables

	Wave 3 Mean	Wave 4 Mean	Min, Max	Δ Mean	Min, Max
Complete Education	3.94	3.40	1,5	-0.54	-4,4
Establish Career	3.52	3.23	1,5	-0.29	-4,4
Live on Your Own	3.41	3.41	1,5	0.01	-4,4
Date Enough People	3.09	2.95	1,5	-0.15	-4,4
Try to Live With Partner	3.08	3.19	1,5	0.12	-4,4
Own a Home	2.62	2.24	1,5	-0.37	-4,4

Table 3.2 Descriptive Statistics for Independent Variables and Controls

	Mean	Min, Max
Independent Variables		
Marital Status		
Never Married	.66	0,1
Engaged	.10	0,1
Married	.24	0,1
Educational Trajectory		
No Bachelors	.35	0,1
Some Bachelors	.12	0,1
Just Bachelors	.35	0,1
Graduate	.19	0,1
Controls		
Sex		
Male	.474	0,1
Female	.526	0,1
Race/Ethnicity		
White	.74	0,1
Black	.12	0,1
Hispanic	.08	0,1
Other Race	.06	0,1
Region		
Midwest	.24	0,1
Northeast	.16	0,1
South	.39	0,1
West	.20	0,1
Religion		
Evangelical Protestant	.18	0,1
Mainline Protestant	.05	0,1
Catholic	.09	0,1
Black Protestant	.05	0,1
Just Christian	.06	0,1
Other	.05	0,1
Non-Attender	.52	0,1

Table 3.3 Unstandardized coefficients from linear regression models predicting the effect of educational trajectories on premarital expectations in wave 3, with sex, race, and region, and religion as controls (N=1,513).

	Completing education	Establishing Career	Living On Your Own	Living With Your Partner	Dating Enough People	Owning A Home
Education Level						
(ref. = No Bach)						
Some Bach.	.35 (0.09)***	-.02 (0.09)	-.13 (0.09)	-.20 (0.10)	.00 (0.10)	-.05 (0.09)
Just Bach	.55 (0.07)***	.05 (0.07)	-.05 (0.06)	-.29 (0.08)***	.07 (0.07)	-.19 (0.07)**
Grad	.58 (0.08)***	.06 (0.08)	-.08 (0.08)	-.31 (0.09)**	.15 (0.08)	-.23 (0.08)**
Sex (ref. = Male)						
Female	.15 (0.05)**	-.02 (0.05)	.14 (0.05)**	-.21 (0.06)**	.01 (0.06)	-.04 (0.05)
Race/Ethnicity (ref. = White)						
Black	.24 (0.11)*	.35 (0.11)**	.32 (0.10)**	.12 (0.12)	-.41 (0.11)***	.45 (0.11)***
Hispanic	.05 (0.10)	.14 (0.10)	-.23 (0.10)*	.05 (0.12)	-.17 (0.11)	.31 (0.10)**
Other	.20 (0.12)	.33 (0.12)**	.22 (0.12)	.07 (0.14)	-.08 (0.13)	.21 (0.12)
Region (ref. = Midwest)						
Northeast	.11 (0.09)	.21 (0.09)*	-.07 (0.08)	.36 (0.10)***	.15 (0.09)	-.03 (0.09)
South	.05 (0.07)	.08 (0.07)	-.01 (0.07)	.05 (0.08)	.18 (0.07)*	.16 (0.07)*
West	.05 (0.08)	.08 (0.08)	.14 (0.08)	-.06 (0.10)	.15 (0.09)	.04 (0.08)
Religious Tradition.						
(ref. = Evang. Protestant)						
Catholic	.29 (0.11)**	.31 (0.10)**	.33 (0.10)**	.55 (0.12)***	.24 (0.11)*	.24 (0.11)*
Other	-.41 (0.13)**	-.38 (0.13)**	.09 (0.13)	-.11 (0.15)	.39 (0.14)**	-.50 (0.13)***
Black Protestant	.22 (0.16)	.14 (0.16)	.31 (0.15)*	.80 (0.18)***	.61 (0.17)***	-.08 (0.16)
Just Christian	.10 (0.12)	-.04 (0.12)	.17 (0.12)	.36 (0.14)**	.23 (0.13)	.11 (0.12)
Non-Attender	.14 (0.07)*	.08 (0.07)	.28 (0.07)***	.93 (0.08)***	.35 (0.07)***	-.10 (0.07)

Table 3.4 Unstandardized coefficients from linear probability models predicting marital status in Wave 4 based on importance placed on the six premarital expectation variables, prior to getting married in Wave 3, after controlling for education trajectory, sex, race, region, and religion.

	Engaged	Married	Engaged / Married
Completing Education	-.009 (0.01)	-.027 (0.01)*	-.026 (0.01)*
Establishing Career	-.008 (0.01)	-.038 (0.01)**	-.035 (0.01)**
Living On Your Own	-.002 (0.01)	-.034 (0.01)**	-.027 (0.01)*
Living With Partner	.017 (0.01)*	-.049 (0.01)***	-.031 (0.01)**
Dating Enough People	-.022 (0.01)*	-.046 (0.01)***	-.050 (0.01)***
Owning A Home	.001 (0.01)	-.029 (0.01)*	-.022 (0.01)

Table 3.5 Unstandardized coefficients from linear regression models predicting importance placed on *completing education* before getting married in Wave 4 and expectation change between waves based on marital status, educational trajectory, sex, race, region, and religion.

	Wave 4	Change
Marital Status (ref. = Never Married)		
Engaged	-.314 (0.10)**	-.218 (0.12)
Married	-.349 (0.08)***	-.199 (0.09)*
Education Level (ref. = No Bach.)		
Some Bach.	.081 (0.10)	-.239 (0.12)*
Just Bach.	.661 (0.08)***	.133 (0.09)
Grad	.710 (0.09)***	.167 (0.10)
Sex (ref. = Male)		
Female	.128 (0.06)*	-.038 (0.07)
Race/Ethnicity (ref. = White)		
Black	.292 (0.13)*	.038 (0.15)
Hispanic	.397 (0.12)**	.368 (0.14)**
Other	.232 (0.14)	.063 (0.17)
Region (ref. = Midwest)		
Northeast	.044 (0.10)	-.055 (0.12)
South	.094 (0.08)	.060 (0.09)
West	-.067 (0.10)	-.080 (0.11)
Religious Tradition (ref. = Evang. Protestant)		
Mainline Protestant	.083 (0.15)	-.075 (0.18)
Catholic	.189 (0.13)	-.104 (0.15)
Black Protestant	-.088 (0.19)	-.288 (0.22)
Just Christian	-.104 (0.14)	-.214 (0.16)
Other	-.554 (0.16)***	-.134 (0.18)
Non-Attender	-.144 (0.09)	-.288 (0.10)**

Table 3.6 Unstandardized coefficients from linear regression models predicting importance placed on *establishing career* before getting married in Wave 4 and expectation change between waves based on marital status and educational trajectory, sex, race, region, and religion.

	Wave 4	Change
Marital Status (ref. = Never Married)		
Engaged	-.432 (0.10)***	-.354 (0.11)**
Married	-.780 (0.07)***	-.571 (0.08)***
Education Level (ref. = No Bach.)		
Some Bach.	.085 (0.10)	.113 (0.11)
Just Bach.	.244 (0.07)***	.209 (0.08)**
Grad	.232 (0.08)**	.201 (0.09)*
Sex (ref. = Male)		
Female	-.036 (0.06)	-.039 (0.07)
Race/Ethnicity (ref. = White)		
Black	.290 (0.12)*	-.042 (0.13)
Hispanic	.358 (0.11)**	.247 (0.13)*
Other	.461 (0.13)***	.187 (0.15)
Region (ref. = Midwest)		
Northeast	.162 (0.09)	-.024 (0.11)
South	.074 (0.07)	-.004 (0.08)
West	-.110 (0.09)	-.170 (0.10)
Religious Tradition (ref. = Evang. Protestant)		
Mainline Protestant	.262 (0.14)	.071 (0.16)
Catholic	.345 (0.12)**	-.067 (0.13)
Black Protestant	.141 (0.17)	-.067 (0.20)
Just Christian	-.063 (0.13)	-.135 (0.15)
Other	-.452 (0.14)**	-.067 (0.17)
Non-Attender	.012 (0.08)	-.074 (0.09)

Table 3.7 Unstandardized coefficients from linear regression models predicting importance placed on *living on your own* before getting married in Wave 4 and expectation change between waves based on marital status, educational trajectory, sex, race, region, and religion.

	Wave 4	Change
Marital Status (ref. = Never Married)		
Engaged	-.088 (0.11)	-.076 (0.12)
Married	-.491 (0.08)***	-.306 (0.09)***
Education Level (ref. = No Bach.)		
Some Bach.	-.003 (0.10)	.167 (0.12)
Just Bach.	-.049 (0.08)	.058 (0.09)
Grad	-.019 (0.09)	.108 (0.10)
Sex (ref. = Male)		
Female	.062 (0.06)	-.107 (0.07)
Race/Ethnicity (ref. = White)		
Black	.174 (0.13)	-.085 (0.14)
Hispanic	-.042 (0.12)	.211 (0.13)
Other	.074 (0.14)	-.092 (0.16)
Region (ref. = Midwest)		
Northeast	-.106 (0.10)	-.003 (0.11)
South	.043 (0.08)	.052 (0.09)
West	.050 (0.10)	-.081 (0.11)
Religious Tradition (ref. = Evang. Protestant)		
Mainline Protestant	.365 (0.15)*	.273 (0.17)
Catholic	.405 (0.13)**	.086 (0.14)
Black Protestant	.379 (0.19)*	.073 (0.22)
Just Christian	.159 (0.14)	-.026 (0.16)
Other	.104 (0.16)	-.035 (0.18)
Non-Attender	.325 (0.08)***	.057 (0.10)

Table 3.8 Unstandardized coefficients from linear regression models predicting importance placed on *trying to live with your partner* before getting married in Wave 4 and expectation change between waves based on marital status, educational trajectory, sex, race, region, and religion.

	Wave 4	Change
Marital Status (ref. = Never Married)		
Engaged	.268 (0.11)*	.047 (0.12)
Married	-.366 (0.08)***	.023 (0.08)
Education Level (ref. = No Bach.)		
Some Bach.	-.213 (0.11)*	-.063 (0.11)
Just Bach.	-.267 (0.08)**	.047 (0.08)
Grad	-.311 (0.09)**	.021 (0.10)
Sex (ref. = Male)		
Female	-.075 (0.07)	.104 (0.07)
Race/Ethnicity (ref. = White)		
Black	.137 (0.13)	.101 (0.14)
Hispanic	-.083 (0.12)	-.086 (0.13)
Other	.052 (0.15)	-.027 (0.16)
Region (ref. = Midwest)		
Northeast	.242 (0.10)*	-.089 (0.11)
South	.066 (0.08)	.014 (0.09)
West	-.020 (0.10)	.028 (0.10)
Religious Tradition (ref. = Evang. Protestant)		
Mainline Protestant	.737 (0.17)***	.323 (0.17)
Catholic	.913 (0.13)***	.298 (0.13)*
Black Protestant	.674 (0.20)**	-.148 (0.21)
Just Christian	.483 (0.15)**	-.007 (0.16)
Other	.069 (0.16)	.081 (0.17)
Non-Attender	1.47 (0.09)***	.513 (0.10)***

Table 3.9 Unstandardized coefficients from linear regression models predicting importance placed on *dating enough people* before getting married in Wave 4 and expectation change between waves based on marital status, educational trajectory, sex, race, region, and religion.

	Wave 4	Change
Marital Status (ref. = Never Married)		
Engaged	-.168 (0.11)	.085 (0.12)
Married	-.353 (0.08)***	-.038 (0.09)
Education Level (ref. = No Bach.)		
Some Bach.	-.003 (0.11)	.027 (0.12)
Just Bach.	.089 (0.08)	.058 (0.09)
Grad	.053 (0.09)	-.074 (0.10)
Sex (ref. = Male)		
Female	-.097 (0.06)	-.121 (0.07)
Race/Ethnicity (ref. = White)		
Black	-.171 (0.13)	.339 (0.14)*
Hispanic	-.060 (0.12)	.132 (0.13)
Other	.056 (0.14)	.187 (0.16)
Region (ref. = Midwest)		
Northeast	.173 (0.10)	.073 (0.11)
South	.130 (0.08)	-.051 (0.09)
West	.124 (0.10)	-.013 (0.11)
Religious Tradition (ref. = Evang. Protestant)		
Mainline Protestant	.397 (0.15)*	.299 (0.17)
Catholic	.443 (0.12)**	.207 (0.14)
Black Protestant	.733 (0.19)**	.032 (0.21)
Just Christian	-.019 (0.14)	-.273 (0.16)
Other	.448 (0.16)**	-.006 (0.17)
Non-Attender	.481 (0.09)***	.165 (0.09)

Table 3.10. Unstandardized coefficients from linear regression models predicting importance placed on *owning a home* before getting married in Wave 4 and expectation change between waves based on marital status, educational trajectory, sex, race, region, and religion.

	Wave 4	Change
Marital Status (ref. = Never Married)		
Engaged	.065 (0.09)	.060 (0.11)
Married	-.397 (0.06)***	-.220 (0.08)**
Education Level (ref. = No Bach.)		
Some Bach.	-.124 (0.08)	-.069 (0.11)
Just Bach.	-.383 (0.06)***	-.184 (0.08)*
Grad	-.386 (0.08)***	-.150 (0.10)
Sex (ref. = Male)		
Female	-.096 (0.05)	-.061 (0.07)
Race/Ethnicity (ref. = White)		
Black	.543 (0.11)***	.101 (0.14)
Hispanic	.475 (0.10)***	.159 (0.13)
Other	.041 (0.12)	-.178 (0.15)
Region (ref. = Midwest)		
Northeast	.060 (0.08)	.101 (0.11)
South	.076 (0.07)	-.052 (0.09)
West	-.099 (0.08)	-.121 (0.10)
Religious Tradition (ref. = Evang. Protestant)		
Mainline Protestant	.080 (0.13)	.057 (0.16)
Catholic	.059 (0.11)	-.150 (0.14)
Black Protestant	-.219 (0.16)	-.103 (0.20)
Just Christian	-.027 (0.12)	-.159 (0.16)
Other	-.409 (0.13)**	.099 (0.17)
Non-Attender	-.050 (0.08)	.081 (0.10)

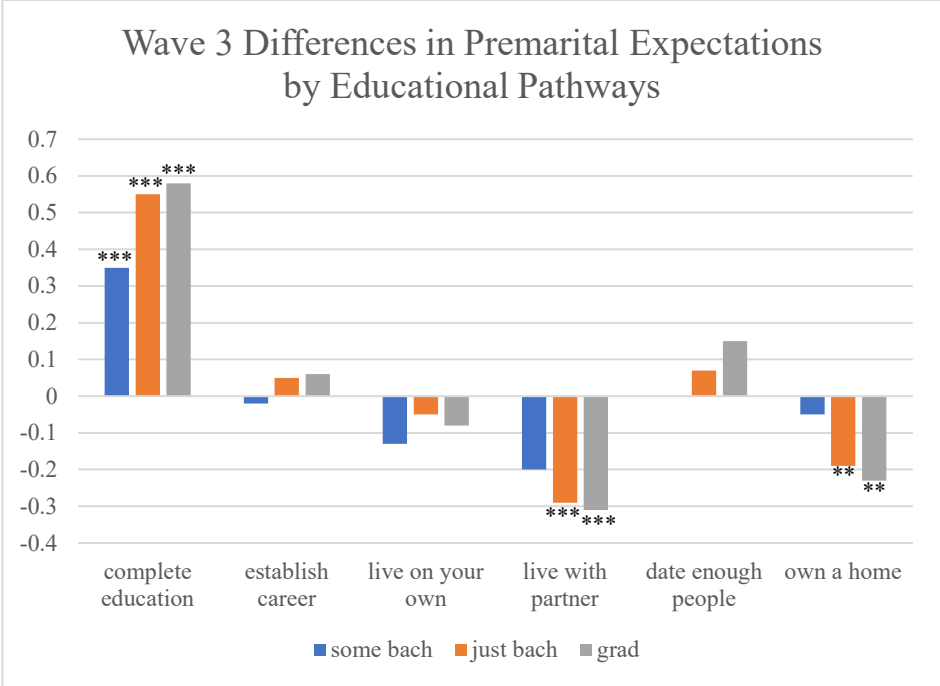


Figure 3.1 – Unstandardized coefficients from linear regression models for the effect of educational trajectories on premarital expectations in Wave 3, compared to no bachelors group.

* $p < .05$
 ** $p < .01$
 *** $p < .001$

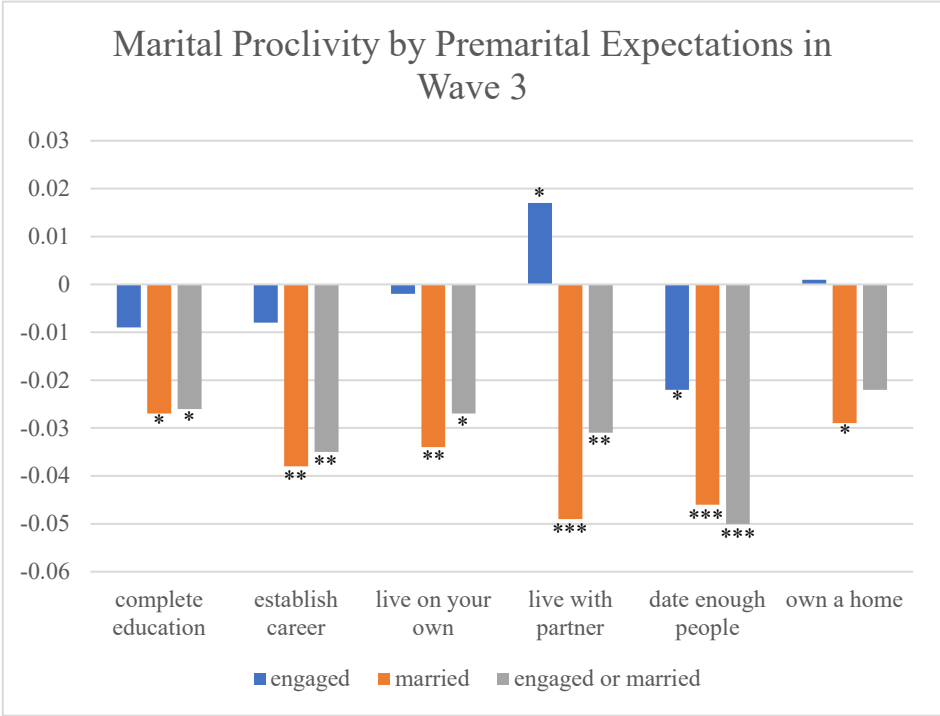


Figure 3.2 – Difference in probability of marital status change between Waves 3 and 4 based on premarital expectations in Wave 3. -.01 is equivalent to a 1% decrease in the likelihood of that marital status change occurring for every additional unit of importance placed upon the expectation.

* $p < .05$
 ** $p < .01$
 *** $p < .001$

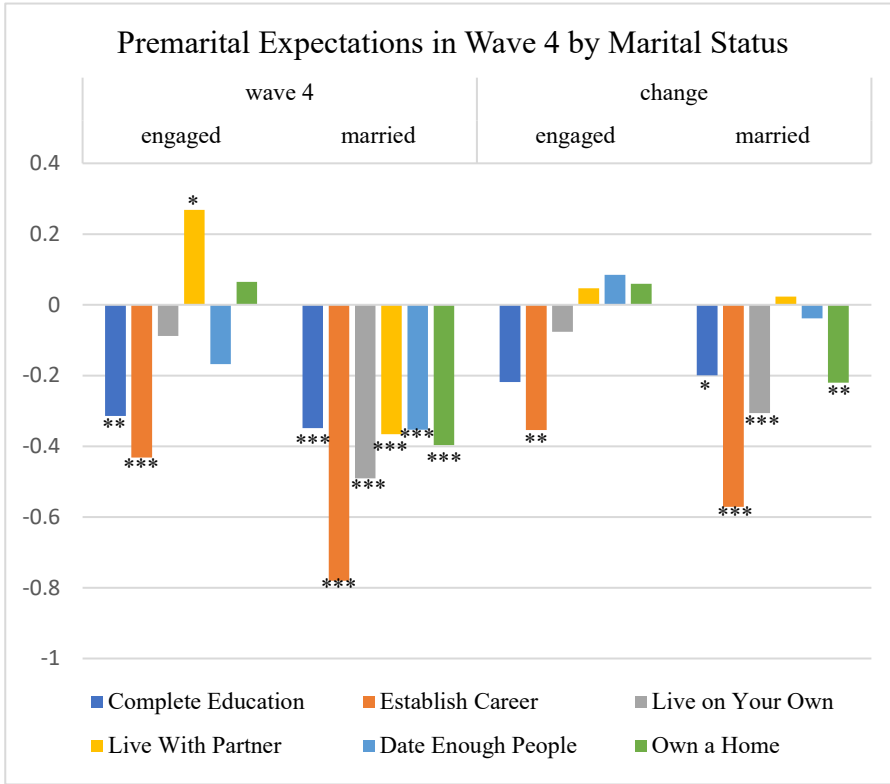


Figure 3.3 – Unstandardized coefficients from linear regression models for the effect of marital status change on premarital expectations, both in terms of Wave 4 differences and change between waves (compared to never married reference group).

* $p < .05$
 ** $p < .01$
 *** $p < .001$

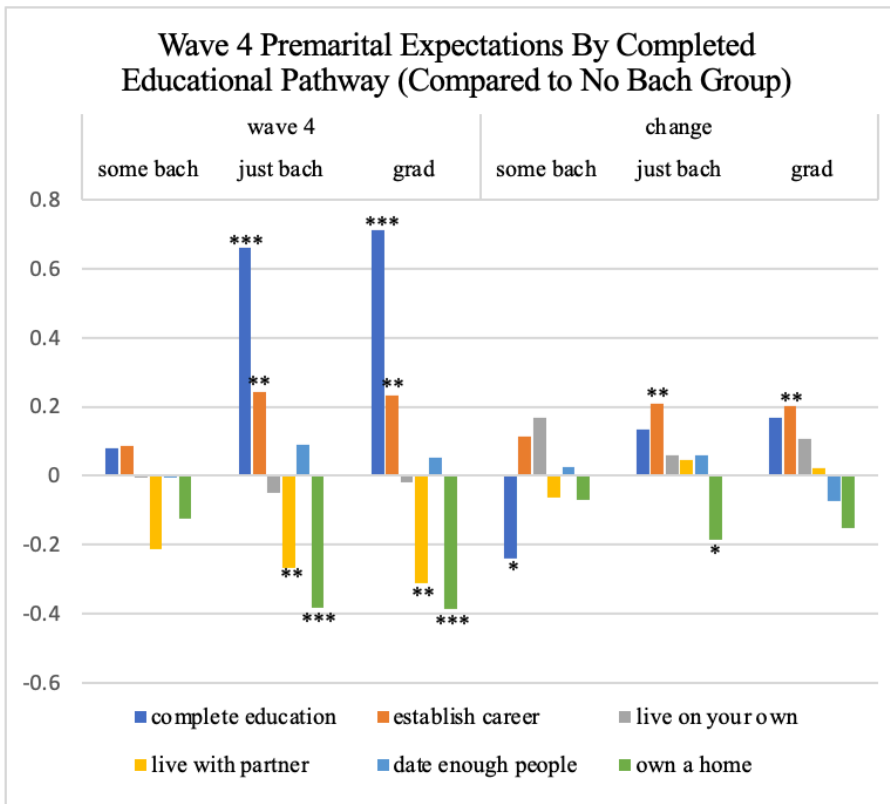


Figure 3.4 – Unstandardized coefficients from linear regression models the effect of completed educational trajectories on premarital expectations, both in terms of Wave 4 differences and change between waves (compared to no bachelor's reference group).

* $p < .05$
 ** $p < .01$
 *** $p < .001$

Key Outcomes

Initial Expectations

First, based on Table 1, means for Wave 3 expectations show that respondents initially deemed completing education to be the most important prerequisite to getting married, followed by establishing a career and living on your own. Dating enough people, trying to live with your partner, and owning a home, meanwhile, were viewed as relatively less important.

Overall Change in Expectations

In Wave 4, however there was a bit of an equalization among most of the expectations. Although completing your education was initially the highest, it decreased more than any other expectations over the four years. Meanwhile, owning a home and establishing your career also decreased by relatively large amounts, while the middle expectations remained about the same (or, as in the case of trying to live with your partner, increased slightly). The end result of these changes was that after four years, living on your own surpassed completing your education in its importance, and establishing your career (which had been the second highest in Wave 3) was now essentially on par with trying to live with your partner (which had been the second lowest).

Effect of Education Trajectories on Initial Expectations

Next, I ran linear regression models on the six expectation variables to examine any relationships between the premarital expectations, marital status, education, and

various controls. First, I ran regression models to assess the effect of educational trajectories on the expectations. These trajectories were not completed in Wave 3, but these categorizations still show how various unfolding educational pathways were key in molding premarital expectations early on. Wave 3 differences show relatively early effects of education, or deep schemas, whereas Wave 4 and change differences show more emergent educational schemas about marriage.

Based on the data in Table 2, as well as Figure 3, differences in three of the six expectation variables were present in Wave 3 based on eventual education trajectory. Not surprisingly, the data show that those in higher levels of education regarded “completing your education” as significantly more important than those who never attended college. For instance, those who would go on to complete just a bachelors’ degree held this expectation with about .6 of a unit more of importance than those who would not attend an undergraduate program. These differences were significant at $p < .001$ for all educational trajectories when compared to the no bachelors’ group.

Those who would go on to complete just a bachelors’ degree and those who would eventually pursue graduate studies, meanwhile, placed significantly less importance on living with your partner before marriage, demonstrating that schemas limiting the influence of cohabitation among those with higher educational trajectories are relatively deeply instantiated. These differences were also significant at $p < .001$, although they were not particularly large, with those who would attend undergraduate or graduate school placing only about .3 less degrees of importance than those who would not attend an undergraduate program at all.

Finally, future college graduates and graduate students placed less emphasis initially on the importance of owning a home prior to getting married when compared to those who would never attend college. These differences were significant at $p < .01$, with about .2 less degrees of importance placed on this expectation when compared to the no bachelors' group. No significant differences were present in Wave 3 between educational trajectories, meanwhile, for the importance of living on your own, establishing a career, or dating enough people prior to getting married.

Premarital Expectations and Marital Proclivity

Based on the data in Table 3.4, as well as Figure 3.2, differences in all six of the expectations variables predicted that respondents would get married between Waves 3 and 4. In each of these cases, it was lower expectations that predicted marriage. Of these expectations, the strongest predictor was a decreased belief in the importance of living with your partner prior to getting married. This, as well as a decreased belief in the importance of dating enough people, predicted marriage at $p < .001$. For every additional degree of importance a respondent placed on these expectations in Wave 3, they were about 5% less likely to marry between Waves 3 and 4.

Placing less emphasis on establishing a career and living on your own, meanwhile, predicted marriage at $p < .01$. For every additional degree of importance a respondent placed on these expectations in Wave 3, they were about 3.5% less likely to marry between Waves 3 and 4. Finally, placing less emphasis on owning a home and completing your education predicted marriage at $p < .05$. For every additional degree of

importance a respondent placed on these expectations in Wave 3, they were about 3% less likely to marry between Waves 3 and 4.

Decreased expectations were less predictive of engagement³, with differences in only two of the six variables predicting getting engaged, both at only $p < .05$. These were the same two expectations for which a decreased importance was most predictive of getting married between waves. However, for engagement, it was actually an increased belief in the importance of trying to live with your partner that predicted getting engaged. For every additional unit of importance placed on this expectation, respondents were about 2% more likely to get engaged between Waves 3 and 4. A decreased emphasis on dating enough people, meanwhile, also predicted engagement, with every additional unit of importance placed on this expectation making it about 2% less likely that a respondent was engaged at Wave 4.

Combining the respondents who got married or engaged, every additional degree of importance placed on dating enough people prior to getting married was associated with a 5% decreased likelihood of marriage or engagement between Waves 3 and 4. For trying to live with your partner, however, the positive effect of this variable on engagement counteracts the negative effect on marriage when combined into one group, with only about a 3% decreased likelihood of marriage or engagement between Waves 3 and 4 for every additional degree of importance placed on this expectation. This means that a decreased belief in the importance of dating enough people was the most reliable predictor of moving towards marriage in general.

³ This is, however, likely a consequence of the lower sample size of engaged respondents, when compared to married respondents. To measure engagement, per se, it may be better to look at the combination of married and engaged respondents (grey column in figures 3.2), since it is likely that married respondents got engaged before they got married.

Effect of Marriage on Premarital Expectations

Moving to the Wave 4 data, the effect of educational and marriage trajectories on these expectations can be seen by measuring the expectation change between waves (Tables 3.5-10). The effect of marital status change on expectation changes can be isolated since only respondents who were not married answered these questions in Wave 3. Here, getting married affected four of the six expectations, and in each case, marriage caused expectations to decrease.

Of these four differences, the greatest were for establishing career and living on your own, both of which were significant at $p < .001$. The effect of marriage on expectations here was particularly profound for establishing career, with those who married decreasing the expectation by about .6 of a unit of importance more than those who did not marry. Combining predictive and change differences this meant that those married held this expectation with almost an entire unit less of significance when compared to those who did not marry between waves. Married respondents decreased the importance they placed on living on your own before marriage, meanwhile, by about .3 units of importance than those respondents who did not marry.

Getting married had a more modest negative effect (at $p < .01$) on the importance placed on owning a home, and on completing education (at $p < .05$) prior to getting married, with both decreasing about .2 units of importance more than those who did not marry. Finally, the importance placed on trying to live with your partner and dating enough people (the same expectations whose initially decreased importance predicted getting married) were not significantly affected by getting married, retaining initial differences, but not diverging further.

The effect of getting engaged on expectation differences, meanwhile, was much less prevalent than the effect of marriage. The only significant difference here was that getting engaged caused respondents to decrease their belief in the importance of establishing a career (at $p < .01$) when compared to those who remained never married. Again, it is not that the other expectations did not decrease, but that they did not decrease more significantly than they did among those who did not get engaged or married.

Effect of Education on Premarital Expectations

Finally, the effect of completed educational trajectories on premarital expectations can be seen in tables 9-14. These data show that educational differences were mostly established early (by Wave 3); educational pathways were not associated with as many changes in expectations (by their completion in Wave 4), relative to the effect of getting married. Still, there were a couple of notable differences here.

First, the educational gaps in significance placed on completing one's education before marrying only widened going into Wave 4, with college graduates placing about .7 units more significance on this expectation than those who did not attend college. For the group that did not graduate from their undergraduate program, however, there were now no significant differences for this expectation between them and those who never went to college-presumably because they had not "completed their education."

In addition, those who graduated from college and those who went on to graduate studies showed similar patterns of developing a higher belief in the importance of establishing a career prior to getting married (about .2 units of importance higher than their peers who did not attend college), and a deepening schema around a decreased

importance of owning a home (about .4 units of importance lower than their non-college peers). The change differences were only significant for the just bachelors' degree group, although a similar (but weaker and insignificant) pattern is followed by both groups.

Statistical Interaction – Marital Status X Education Level

To further examine the way these premarital expectations schemas map onto educational and marriage trajectories, I also created statistical interaction models, which created eight subgroups based on the four education levels and marital status (married vs. never married). I have only shown two of the six models here, since the others did not show significant differences when splitting by education and marital trajectories.

For two of the variables (completing education and living on your own), however, some interesting patterns emerged. For one variable, education limited the effect of marriage on decreasing an expectation, while for the other, education boosted this effect. Tables 8-11 show the regression tables for these two statistical interaction models and Figures 4-7 visualize the differences in Wave 3 (top images), Wave 4 (middle images), and the change between waves (bottom image).

Table 3.11 – Statistical Interaction Model Interacting marital status (married vs. never married) with education level for the importance of completing education before getting married.

	Wave 4	Δ
Marital Status (ref. = not married in wave 4)		
Married	-.456 (0.12)***	-.316 (0.14)*
Education Level (ref. = No Bach.)		
Some Bach.	.119 (0.13)	-.260 (0.15)
Just Bach.	.460 (0.09)***	-.015 (0.11)
Grad	.643 (0.11)***	.068 (0.12)
Marital Status X Education Level		
Married X Some Bach.	-.234 (0.24)	-.047 (0.28)
Married X Just Bach.	.428 (0.18)*	.423 (0.20)*
Married X Grad	.022 (0.24)	.183 (0.24)

Table 3.12 – Statistical Interaction Model Interacting marital status (married vs. never married) with education level for the importance of living on your own before getting married.

	Wave 4	Δ
Marital Status (ref. = not married in wave 4)		
Married	-.547 (0.12)***	-.159 (0.14)
Education Level (ref. = No Bach.)		
Some Bach.	-.125 (0.13)	.179 (0.15)
Just Bach.	-.042 (0.09)	.186 (0.10)
Grad	-.095 (0.11)	.088 (0.12)
Marital Status X Education Level		
Married X Some Bach.	.269 (0.24)	-.105 (0.27)
Married X Just Bach.	-.127 (0.17)	-.478 (0.20)*
Married X Grad	.002 (0.21)	.074 (0.23)

Completing Education

Based on the data in Table 3.11 and Figure 3.5, we can see that differences in the importance placed on completing education before getting married widened between Waves 3 and 4, both by education level and marital status.

Although marriage was associated with placing lower importance on completing education before marriage at Wave 4 (in Table 3.5 above), this was not true for all education groups. Instead, among those who had just a bachelor's degree, those who married did not place lower importance on completing education before marriage. A similar story is evident for change in this expectation across waves.

Moreover, the positive effect of earning a bachelor's degree only on this expectation at Wave 4 is even stronger among those who married. These married respondents did not increase in the importance they placed on this expectation, but they decreased

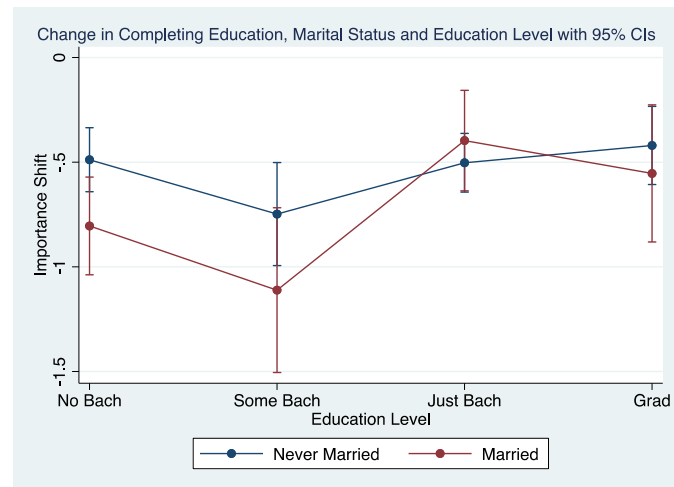
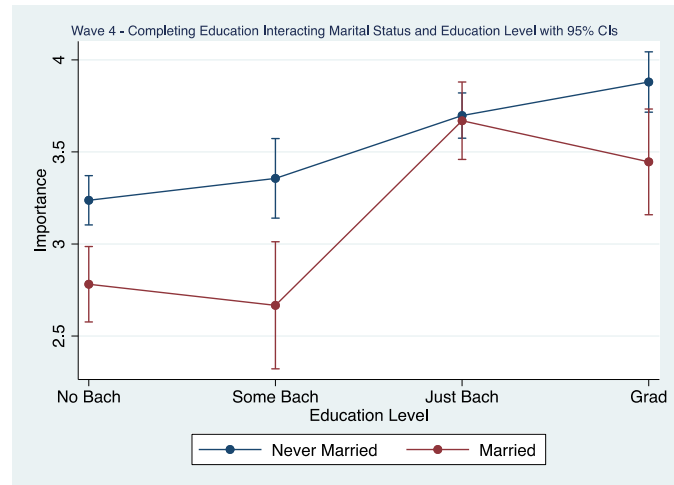


Figure 3.5 - Visualizations for the Statistical Interaction Models on Education and Marital Status (Married vs. Never Married) for the importance of completing education prior to getting married in Wave 4 and change between waves.

significantly less than the married respondents from lower educational trajectories and slightly less than fellow undergraduates who did not marry.

Living on Your Own

Based on the data in Table 3.12 and Figure 3.6, we can see an interesting pattern playing out for differences in the importance of living on your own when splitting for education and marital status. Once again, there is a unique pattern for those respondents who have just a bachelor's degree and married.

Isolating the differences in the change between waves (bottom chart), we can see that respondents who married and completed just a bachelor's degree decreased in this expectation significantly more

than married respondents who did not attend an undergraduate program. This interaction model also demonstrates that a large part of the effect of marriage on this variable (as

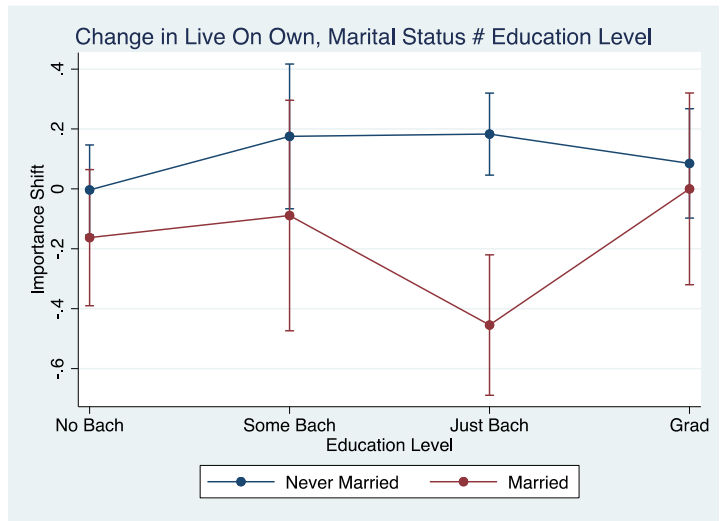
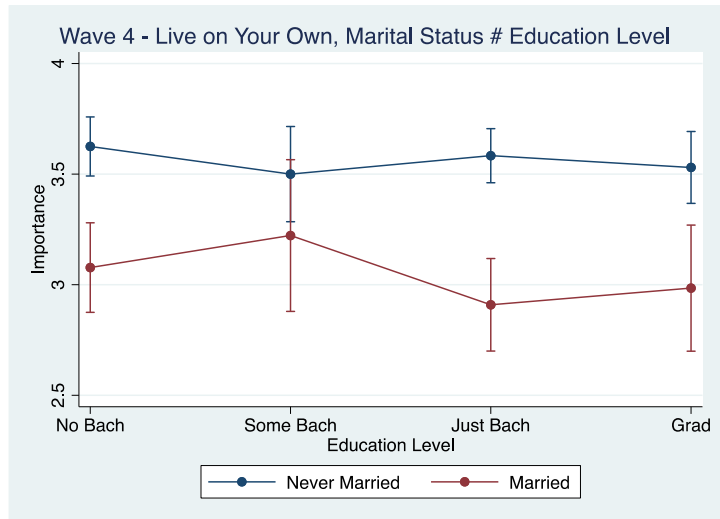


Figure 3.6 - Visualizations for the Statistical Interaction Models on Education and Marital Status (Married vs. Never Married) for the importance of living on your own prior to getting married in Wave 4 and change between waves.

seen in Figure 2) was due to change among married respondents who graduated from college but did not go on to graduate school.

CHAPTER FOUR

Discussion

Introduction

At first, the results of this study may seem inconsequential, since it may be relatively self-evident that premarital expectations would vary by educational trajectory, that those with lower premarital expectations would be more likely to get married sooner, and that getting married may be associated with a further reduction of premarital expectations. However, a more thoughtful analysis reveals some important insights to modern discussions around marriage and the family. Specifically, these data show that the influence of the “capstone” framework for marriage is not total, with other ideas becoming perhaps more influential as many young adults mature, and particularly as they actually marry. Such frameworks seem to exist within the realm of potential for individual application, not just as different presets within different portions of society.

And yet, the unique pattern of the “living on your own” and “completing education” variable among married college graduates could also be interpreted as a sign of the resiliency of the “capstone model” among this group when compared to the rest of the population. Reflecting on these findings may help young adults personally consider what factors may be most important for themselves in developing their own marital readiness, as well as provide insight into how these conversations may be related to current debates around American higher education and its proper role in facilitating the pathway to adulthood.

*Finding 1: Overall Expectation Shifts and
Fluctuations in the “Capstone” Mindset*

First, it is worth reflecting on how the expectations shifted overall for respondents during the 4 years. These data point to broad changes in how people conceptualized marriage fitting into their life as they passed through the transition to adulthood and can be seen as a sort of emergent “collective wisdom” around what constitutes marital readiness.⁴

The most notable among these changes was the shift downward in the importance placed on completing education prior to getting married, which was ranked as the most important expectation overall in Wave 3 and fell to the second position four years later when respondents were asked the same question, shifting down over half of a unit in importance.⁵ One may conclude that the relatively large general decrease for this expectation might stem from the fact that as respondents graduated, stopped school, and generally moved out of student roles, they placed less emphasis on completing education as a consequence of focusing on non-educational priorities. Thus, the decreased emphasis on completing education before marriage does not really indicate a decreased significance of education in marital readiness schemas, but merely reflects the fact that these respondents had completed their education. However, this interpretation is problematic for a variety of reasons.

⁴ It is important to note that this is not the same thing as saying these factors actually predict marital readiness. Rather, the data indicate what people think constitutes marital readiness in terms of the resiliency of certain premarital expectations over others through time.

⁵ The strength of this shift is further seen in that the modal response for the variable in wave 3 was “extremely important,” whereas the modal response in wave 4 shifted 2 units down to “somewhat important.”

First, there is significant ambiguity around what “completing your education” actually means. For example, for those who do not plan to attend college or graduate school, “completing education” is inherently less of a hurdle, and so this expectation (and its change) may be measuring something entirely different than for those respondents who plan to and actually to attend various levels of higher education. Similarly, a decreased importance placed on this expectation in Wave 4 could just as easily indicate that someone didn’t manage to complete their education, just as it could mean that they did successfully complete it. Indeed, those who started an undergraduate program but did not complete it held the most significant decrease in this expectation variable (see change column in Table 3.5). Hence, the degree of the change in this expectation depended largely on the reason why the respondent shifted out of the student role, not just the fact that the shift occurred. Also, if respondents shifted to a different level of education (i.e. undergraduate vs. graduate school) between waves, then their understanding of “completing education” may have shifted accordingly. Finally, the survey question asked specifically about completing education prior to getting married, not about the importance of education generally. For all these reasons, it is best to interpret the decreased significance of this expectation across time for all educational trajectories as a general de-prioritization of completing education prior to getting married, rather than as a reflection of role transitions.

Moreover, the decrease in this expectation, even among respondents who had not married, could also be taken as an indication that they had completed their education (and maybe even established their career), and yet still did not feel like they were ready for marriage. This points to the possibility that other factors, such as mate selection and

personal development, may have been emergently more important areas for marital readiness.⁶

With this in mind, it is worth considering how this finding may apply to broad cultural norms around education and marriage timing. If completing one's education were really the most important thing to get done before getting married (as much of today's popular wisdom seems to suggest and as respondents indicated in Wave 3)⁷ then wouldn't we expect to see this expectation increase over time as people get older and more mature? Instead, we see the opposite pattern playing out. As people matured, the importance they placed of completing education before marriage moved from about "very important" (3.94) to a bit more than "somewhat important" (3.39) overall.

Again, this does not necessarily mean that these respondents placed less importance on education in general, but on completing education before getting married. Thus, these data suggest that regardless of today's predominant cultural messaging about waiting until graduation being the "right time" to get married, the actual emergent collective wisdom of young adults may support a different idea. While receiving a good education is certainly important (maybe essential), both for personal development and job-readiness, perhaps it is not the best metric for determining marital readiness or timing, both in the development of one's individual life plan, and in the development of an actual romantic relationship, at least according to these young adults.

⁶ There was an additional premarital expectation variable included only in Wave 4 (which I did not include in my analysis) that asked respondents about importance of "having a time to travel and adventure" before getting married. Interestingly, this variable was held as the most important premarital expectation in Wave 4 (even more than "living on your own" and "completing education"). This supports the theme that priorities related to individual development were emergently important for respondents.

⁷ And as married respondents indicated in wave 4, interestingly enough.

Likewise, it is interesting to reflect upon which expectations stayed essentially the same overall over the four years: living on your own and trying to live with your partner. The relative stability of these expectations suggests that they are more stable measures of marital readiness in the collective mind of young adults. More specifically, “living on your own” seems to emerge as both a stable and reliable measure of marital readiness, moving up two spots to the top position due to the decreases in the importance placed on “completing your education” and “establishing a career.”

One difficulty with interpreting this result, as with “completing education,” is that there is a certain ambiguity around what “living on your own” means. Perhaps the most intuitive understanding is that “living on your own” refers to no longer living in the same residence as your parents or caregivers. However, one may be living independently in terms of residence, but still carrying varying degrees of dependence upon their parents or another caregiver for the supply of basic resources, such that it would be debatable whether they are truly living “on their own.” Therefore, this expectation also seems to carry a component of general individuation, related more to cognitive, emotional, and financial independence, in addition to residential independence. While moving towards such a state of independence may include “completing education,” “establishing a career,” and “owning a home,” there remains a conceptual difference between “living on your own,” which is an active mode of living, and the other expectations, which read more as tasks to be accomplished. Moreover, the persistence of this expectation even as these other expectations dropped suggests that there is something more behind it (ie. individuation) which the accomplishment of the other expectations does not necessarily predict.

Thus, one possible interpretation of the general stability of the importance of “living on your own” prior to marriage is that as young adults move towards adulthood, they may view establishing one’s independence, generally, as relatively more important in the process of marital readiness than the crossing of various landmarks (completing education, establishing a career, owning a home, etc.). They may still hold up these other capstone expectations as relatively important, but not quite as important as they had thought previously. This is consistent with Arnett’s findings about establishing one’s own independence being the most important prerequisite in the pathway to adulthood, which also suggests that goals for marital readiness may not be too out of line with goals for general readiness for adulthood, regardless of whether marriage or adulthood comes first, conceptually (Arnett 1998).

Moreover, the stability of the importance placed on “living on your own” may also suggest that one who wants to be ready for marriage can start taking concrete steps in the present by working towards such a state of independence, both as an individual, and in a hypothetical relationship, rather than waiting to cross the (perhaps somewhat arbitrary) hurdles of completing an education, establishing a career, and owning a home, accomplishments which are often somewhat removed from immediate self-actualization, especially for today’s younger adults (Arnett, 1998; Furstenberg, 2010).

These ideas are not new. For instance, previous research has shown “personal security” and “others-centeredness” to be key predictors of marital success (Carroll & Yang, 2006). Granted, these markers of marital readiness are more tied to relationship and personal development than they are to broader life transitions (which may be necessarily important parts of marital readiness in the modern world, where personal

transition towards concrete forms of self-reliance are generally thought to precede the relational transitions towards marital readiness). Still, even within this current framework, learning to develop such skills such as negotiation, self-confidence, and commitment-mindedness, may be essential in developing the sort of socio-psychological independence that is a prerequisite for both marital and vocational readiness, perhaps even more so than crossing the thresholds of various educational, career-based, and residential transitions.

Moreover, the bulk of the current research around modern marriage characterizes it as an accomplishment, prize, or “capstone,” which is attained after the completion of these other tasks (Cherlin 2020; Arnett 1998). This “capstone” framework is often put forth as the dominant, seemingly all-encompassing narrative around modern marriage, even if it is acknowledged that premarital expectations may vary by factors such as class and race (Kefalas 2011). However, these data show that not only do some expectations vary by these demographic variables (educational trajectory as proxy), but that capstone expectations tend to decrease over time, and across classes, as young adults get older. In other words, these capstone accomplishments which are supposed to precede marriage in the capstone framework (education, career, and home ownership) are the ones that actually become less important to young adults as they mature, even as their lifestyle expectations remain relatively stable in importance.

So although many young adults (especially those of higher educational trajectories) may start out with accomplishment goals at the forefront of their minds (completing education, establishing a career, and owning a home), these may be the goals that shift the most over time, even as the goals which relate to active modes of living

(living on your own, living with your partner, and dating enough people) remain relatively stable.⁸ Thus, instead of blanketly describing modern marriage as a “capstone,” perhaps it is more accurate to say that a “capstone” framework is a predominant way that many young Americans are primed to think of marital readiness, but one which is not necessarily maintained in their opinions as they mature, even if their life patterns may conform to it (Cherlin 2004; Cherlin 2020). Perhaps the capstone framework’s dominance on the front end (as seen in the Wave 3 data) makes it at least partially accurate to characterize it as the dominant narrative. Still, these shifts show that its influence is not total, and tends to weaken as people actually move into adulthood.⁹

Finding 2: Expectations That Predicted Not Marrying

With this in mind, these data also further specify the limits of the “capstone marriage” framework by demonstrating that those with lower expectations initially were those who were more likely to actually get married in young adulthood. The fact that capstone expectations are more closely associated with those who don’t marry than those who do during young adulthood (22-28) serves as an important reminder that these expectations might not reflect the attitudes of all married people, but mainly of those who may delay marriage to a later age. The higher Wave 3 expectations of those who still had not married in Wave 4 may be interpreted as contributing factors to them delaying marriage, pointing to the strength of the capstone marriage model among these

⁸ It is worth clarifying that these data do not show that a capstone framework is not prominent or influential. Indeed, even in Wave 4, completing education before marriage was still held with essentially the same importance as living on your own. The points here, are simply based on the fact that the completing education expectation decreased overall, even as the living on your own expectation did not.

⁹ There is, however, an important caveat to these claims when it comes to married college graduates, which I will discuss in Finding 4.

respondents. Still, it is worth examining which initially reduced expectations were most predictive of marriage, and recognizing that it was reductions in these expectations, not “heightening” that actually predicted getting married (Finkel et al. 2015).

Specifically, the particularly decreased importance on living with one’s partner and dating enough people prior to getting married among those who would eventually marry suggests that having a relatively clear plan and mindset of locating and committing to one partner (rather than dating around or test-driving the relationship through cohabitation) is a key predictor of moving towards marriage. It is relatively self-evident why intending to date fewer people might predict smoother marital transitions, since the more people one intends to date, the longer the premarital process is likely to be. The finding around cohabitation attitudes, meanwhile, supports the previous finding that cohabitation is increasingly being accepted as an alternative to marriage (Cherlin 2004). It may be that these other strategies (dating around and cohabitation) delay the process of moving towards marriage within relationships, or it could be that engaging in such behaviors tends to subvert or replace the sort of “commitment-mindedness” that is generally necessary for marriage in the first place (Carroll et al. 2006). Regardless of how it is characterized, though, the end result seems to be that these attitudes (and the behaviors they likely inform) reduce the likelihood of getting and staying married in young adulthood.

Moreover, the increased importance placed on living with your partner before marriage among those of lower educational trajectories is consistent with other research showing that cohabitation is more common among those who don’t attend higher education (Fry & Cohn 2011). Pairing this with the fact that cohabitation is associated

with decreases in the likelihood of marriage and marital stability, these findings lend further support to the idea that cohabitation may be a contributing factor to the retreat from marriage among the American lower and working classes (Cherlin 2004).

*Finding 3: The effect of getting married on expectations
(Especially for establishing career)*

Next, these data also further specify capstone marriage by demonstrating how marriage retroactively reduces certain premarital expectations. In other words, although marriage may be proactively framed as a “capstone” among those who are not yet married, those who actually marry (especially at an earlier age) may retroactively adjust their sense of which capstone accomplishments must be accomplished before marriage to an even greater degree than the general shift in expectations discussed in Finding 1.¹⁰

This retroactive effect was present for all expectations, except for those for which decreased expectation most strongly predicted marriage in the first place (trying to live with your partner and dating enough people). This reflects a sort of leveling out of decreased expectations among married respondents, in which reductions of all premarital expectations, not just those related to streamlining the process of dating, were eventually associated with marriage. In other words, even those expectations for which a decreased belief was comparatively less predictive of getting married (completing education, establishing career living on your own, and owning a home) had now decreased,

¹⁰ It also is interesting to note that the expectations that were not affected by marriage were those which were already the most deeply instantiated in the first place: living with your partner and dating enough people. This suggests that even as some behaviors/orientations are more associated with marital proclivity, actually getting married retroactively makes the other expectations seem less important as well.

seemingly as a consequence of getting married. As seen in the left side of Figure 3.3, these expectations were now on par with the decreased expectations associated with “dating enough people” and “trying to live with your partner.” This lines up with previous research showing that the actual attitudes of married couples may not conform to modern descriptions of “individualized” marriage (Lauer & Yodanis 2014; Pietromonaco & Perry-Jenkins 2014).

This effect of marriage on retroactively reducing premarital expectations is seen most clearly in the decreased importance placed on “establishing a career” prior to getting married, with the comparatively large negative effect of getting married on this expectation (as seen in Figure 3.3). Compounding initial differences, these changes led to wide differences in this expectation between married and never married respondents in Wave 4, almost an entire unit of importance. This effect was consistent across educational trajectories.¹¹

These data suggest that getting married can have a significant effect on the way people think about the prioritization of their career in terms of marital timing. It is certainly possible that many of those who married managed to establish their career before getting married, which could have led to them decreasing the emphasis they placed on this expectation. However, if individuals who married had established their career prior to getting married, this could have just as easily led them to maintain their belief in the importance of establishing their career first, because that is what they had done (as is likely the case with completing education). Therefore, these data likely reflect

¹¹ This cross-educational effect of marriage on this expectation was shown with separately run statistical interaction models not shown in the results chapter.

a shift in the chronological prioritization of career, not just the fulfillment of the expectation.

Moreover, if the shift in chronological prioritization is interpreted as a reflection of a shift in more general prioritization, then these data also seem to suggest that marriage has an effect of reorienting the way people think about the importance of their career generally, not just in terms of their marital timing. It could be that those who married found their career emergently less important because of the life pattern shifts associated with marriage (shared household and financial tasks, responsibilities and benefits associated with one's relationship to their spouse and possibly their children, etc.) rather than autonomously choosing to place less significance on their career, per se. Or it could be that the act of getting married was itself connected to a fully intentional shifting of priorities away from career for these respondents. Finally, it could be that married respondents did not think this expectation was as important after marrying, simply because they had failed to live up to it (unemployed, still working lower-paying or intermittent jobs, etc.), but found that this did not prove to be that much of a hindrance to the success of their marriage. Regardless of the specific cause, however, these differences suggest that many people may encounter a shift in the way they think about the importance of their career once they get married.

Taken even further, this finding could also point to a wider pattern around life priorities where before one gets married (or for the sort of person that's not interested in marriage), they may be intently focused on prioritizing their own personal aspirations or "expressive needs" (Finkel 2015), but that getting married may have the effect of drawing them into prioritizing relational aspirations over and beyond personal ones (Pietromonaco

& Perry-Jenkins 2014). While this shift may be described as a move away from emphasizing one's own priorities and goals, perhaps for some it would be better characterized as a *reorientation* of one's own personal goals, rather than a turning to goals which are "not one's own". Given the current predominant social messaging about the importance of fully *establishing* oneself prior to getting married, and on fulfilling "expressive needs" within marriage (Finkel 2018), perhaps this data piece from young, married individuals can provide some practical insight for those who would like to marry young but may intentionally delay doing so as consequence of having not yet established a career.

Furthermore, pairing this finding about "establishing a career" with the reflections in finding 1 about "living on your own," perhaps developing a healthy sense of independence prior to marriage is best construed in terms of having established a sense of emotional and maturational independence, rather than necessarily being "fully established" as a person (as "establishing a career" may be interpreted to represent). Finding this balance between independence and interdependence may, in turn, foster a relational space, both in preparation for and within marriage, where each individual is capable of acting independently, but actions are not so independent that no space is left for them to grow together and allow the relationship to influence their priorities in life. This finding is backed by previous research demonstrating the importance of intentionally working to develop healthy patterns of interdependence among anxiously and avoidantly-attached individuals (Bartz & Lydon 2006).

There was also a particularly large retroactive effect of getting married on decreasing the "living on your own" expectation, which seems to conflict with the point

made in finding 1 about the importance of establishing one's independence prior to getting married. After all, if the "popular wisdom" suggests that establishing such independence by living on your own is the most important prerequisite for marriage, then why would those who actually marry decrease so much in their emphasis on this expectation? And yet, as we saw in figure 6, the negative effect of marriage on this expectation is mostly explained by the large decrease among the married undergraduate group. Thus, we cannot generally draw conclusions about the effect of getting married on this expectation, since it is an education-specific effect which will be interpreted separately as part of finding 4.

*Finding 4: Marriage X Education Schemas for
Completing Education and Living on Your Own*

Finally, the statistical interaction models for the "completing education" and "living on your own" variables demonstrate a unique pattern for the shifts in these expectations among those who just received a bachelor's degree and got married. Specifically, marriage's retroactive effect of decreasing the completing education expectation was not present,¹² even as its effect on decreasing the "living on your own expectation" was especially large, when compared to the other education categories. These differences suggest that married undergraduates may carry a slightly distinct set of expectations around marriage readiness than their non-undergrad counterparts. Regardless of whether such differences are seen as aids or hindrances to true marital readiness, they are at least noteworthy for being slightly out of step with the rest of

¹² These married individuals not only placed essentially the same importance on completing education as their unmarried counterparts in Wave 4, but they actually decreased the expectation less than the fellow undergrads who didn't marry between waves.

married respondents. Therefore, these findings are worth reflecting on individually, and in terms of the potential relationship they may have with one another.

First, the weakened decrease for the complete education variable among married college graduates likely reflects a maintenance of the schema based on the fulfillment of their expectation. In other words, many of these respondents likely waited until after graduation to marry. Having “completed their education,” and then going on to marry, you could say that for them, things went “according to plan.” More broadly, this could help to explain the resiliency of a capstone view of marriage among those who pursue higher levels of education, since when things go “according to plan” in this way, the belief in the importance of completing the undergraduate degree before marriage is maintained (and likely also passed on to their own children).

For all the other educational groupings, however, the decreased importance placed on the education variable among those who married suggests the absence of this schema, since marriage (compounding predictive and effective differences) was related to significant differences in Wave 4 for this expectation. As with the establishing career variable, getting married could have been related to a shift in life priorities away from education. Alternatively, marriage could have been instrumental to changes in educational plans for some of these respondents. It is also possible that getting married while still enrolled in an educational program could lead to these decreases (since doing so would be in direct violation of said expectation). It is impossible to tell exactly why marriage had this effect for the non-bachelors’ respondents, but regardless, these data show that these other married individuals placed less significance on completing education prior to marriage than their bachelors’ degree counterparts.

Meanwhile, for the “living on your own” expectation, the occurrence of the opposite pattern (reduced expectations) among married college graduates is likely a reflection of the fact that many of these individuals married right out of college, and thus, never truly “lived on their own.” This is significant, because it implies that the college environment does not necessarily constitute “living on your own.” The maintenance of this expectation among non-married college graduates, meanwhile, also supports this notion, since for these individuals, having more time after college graduation while still not marrying was likely associated with being “on their own.” Moreover, the relative lack of this shift among married college students who did not graduate may be attributed to the fact that ending their education could have pushed them into a position of having to “live on their own,” which those who finished their bachelor’s degree and then married may not have had to experience.

These findings reinforce the idea of “diverging destinies” around marriage and the divide in the “college experience” that may emerge between the “Striver,” “Party,” and “Professional” pathways in undergraduate environments (McLanahan 2004; Armstrong & Hamilton 2013). Furthermore, they may suggest that a potential weakness of the undergraduate environment is that it may not adequately prepare students to “live on their own,” at least in as much as “living on your own” is a legitimately important premarital expectation. Although married college graduates may decrease the significance they place on this expectation relative to other groups, perhaps this should be taken as more of a potential weakness of this particular marital pathway, rather than a general reflection of the apparently reduced importance of this expectation for marital readiness. Alternatively, it could be seen simply as a sort of marker of privilege, that these individuals were

slightly surprised that they never had to live on their own, an experience which was not shared by everyone else.

In the end, though, married respondents of all educational backgrounds ended up holding “living on your own” before getting married with moderate levels of importance in Wave 4, while the importance they placed on “completing education” varied from low-moderate to moderate-high, depending on whether they graduated from college or not. Overlaying these data points helps to paint a picture where the importance placed on completing education prior to getting married among married individuals is largely dependent upon whether respondents completed their education, whereas living on your own was held with relatively steady importance among married individuals throughout, surpassing the importance of completing education for non-college graduates and falling behind it for college graduates. Once again, this points towards the reliability of “living on your own” as a premarital expectation, and fluctuation in the “completing education” expectation, based on education level.

This potential interplay of these expectations among married college graduates also points to a possible reason why the “completing education” variable is generally held with such great importance, and why this group relatively maintains its belief in its importance. Namely, that getting married while one is still enrolled in an undergraduate institution, within our current cultural context, may be problematic for a variety of reasons, including perhaps a lack of adequate time spent “living on your own” and a failure to establish a sufficient degree of financial independence.

Conclusion

Final Thoughts on Education & “Capstone Marriage”

In conclusion, these data help to specify the “Capstone Framework” for marriage in terms of how it may change over time as adolescents move into adulthood, as they marry, and depending upon the amount of education they pursue and complete. Particularly, these data have shown that the undergraduate pathway may be particularly instrumental in the maintenance of the “capstone” or “marriage planners” framework for the married population (Cherlin, 2004; Kefalas, 2011). This is likely because these respondents’ plan or “schema” around marital timing is usually fulfilled, without much competition between marital or educational priorities.

For married, non-college graduates, however, the decrease in this expectation suggests some potential conflict may exist between educational and marital goals, either because of actual life experiences that led to such conflicts, or because of more general differences in sentiment. This poses an important question for us as a society, when considering the necessity and value of undergraduate education (both fiscally and symbolically). When looking at the current college debt crisis, is the solution to “help” everyone “complete their education,” or ought we consider how a more inclusive societal ethic may also account for the fact that different parts of the population may simply have different life goals that don’t revolve around going to college? For those who don’t wish to attend, the current “college-for all” messaging may be both ill-conceived, demeaning, and out of line with these individuals’ broader life goals, including getting married.

Moreover, these findings also suggests that certain educational environments may perpetuate a mindset that one’s education must be completed before marriage, or even

before anything approaching marriage is even considered. This may be problematic, because some of these students may like to marry eventually, maybe even marry soon, but essentially remove themselves from the market of serious relationships because they determine for themselves (or it is determined for them) that this time of life (specifically the college environment) is for personal exploration, especially in terms of academics, and not for relational commitment, especially marriage (Armstrong & Hamilton 2013).

Perhaps some of this hesitation around earlier marriage is valid, though, given the fact that these data seem to suggest that a college environment may not necessarily constitute time spent “on one’s own.” Likewise, for those undergraduates who may desire to pursue marriage at an earlier age, they may want to focus on developing the aforementioned traits of personal independence that educational experiences alone may not predict.

Moreover, the general worries around early marriage’s association with a higher divorce rate (Uecker & Stokes 2008) may be taken as indication that it is unwise for one to marry young. However, as this data suggests, perhaps the higher divorce rates among those who marry early should point to the importance of developing these traits of psychological, financial, and practical independence prior to marriage,¹³ rather than generally indicating that waiting until a later age to marry is always better.

Moreover, these data have shown that even though some modern marriages may expect the fulfillment of more “expressive needs,” these expectations are not uniform across educational trajectories or marital statuses (Finkel 2018). Namely, those who marry at earlier ages may often have fewer premarital expectations both prior to, and

¹³ Since failure to do so, as well as other factors such as increased premarital cohabitation and other relationship formation patterns, may contribute to the transience of some of these relationships.

after, getting married. This may reflect an unequal distribution of resources, but it may also reflect diverging life priorities among those marry younger. Thus, social scientists and policy makers would be wise to avoid projecting upper-class expectations onto conversations related to education and family policy. Similarly, perhaps those in undergraduate environments should be wary of generally pushing in favor of the notion that a degree must be completed before marrying, since such an expectation may prove unattainable or undesirable for large portions of society, no matter how much effort is put into making programs more accessible and affordable.

Unscientific Postscript:

Recommendations for Young Adults Seeking to Marry

To encourage and empower young adults who would like to move against the general trends of delayed marriage to be able to do so, perhaps the findings here can be summarized with the following recommendations:

1. *Work Early to Establish Personal Independence* - Consider what steps you may personally take in order to establish a better sense of independence (emotionally, psychologically, financially, and residentially) earlier in adulthood. You may be primed to think that marital readiness is mainly constituted by the accomplishment of various life tasks (completing education, establishing a career, etc.). These ideas may, to a certain extent, be warranted, especially given the individualistic modern socioeconomic context. However, consider how you may have overlooked other, more accessible goals such as emotional maturity, confidence building, negotiation skills, conflict management, and the general ability to exist “on your own” in the world. While these psychological priorities may themselves be seen as an unfortunate consequence of individualism, they, are, no doubt, important factors in the process of maturity. Likewise, they may be more meaningful predictors of marital readiness than capstone accomplishments and may also serve as key factors in the development of other, more practical forms of individuation (financial, residential, etc.).
2. *Be Intentional in the Dating Process* - Recognize that dating more people and living with your partner may before marriage be helpful in getting to know yourself and your own patterns with your partner, but that these approaches may get in the way of

streamlining the dating process, if that is what is desired. Marriage is more likely when “commitment-mindedness” is integral to the dating approach, which may conflict with behaviors such as “dating around” or “test-driving” the relationship (Carroll et al. 2006).

3. *Do Not Arbitrarily Delay Commitment / Relationship Formation* - Consider the ways in which you may be subconsciously restricting yourself from forming committed relationships until after you complete certain personal aspirations or landmarks, and how this may be subconsciously creating insurmountable roadblocks to relationships and marriage in your mind. Recognize that this approach may be hindering your desires to form a relationship, and that these capstone accomplishments may not actually be the most important things to get done prior to marriage if you do desire to be in a committed relationship/marriage. While things such as completing your education and establishing your career are certainly important, perhaps they don't have to be the be-all-end all when it comes to marital timing, especially if you want to get married relatively soon. This is especially pertinent for those in undergraduate environments, who may maintain the significance they place on establishing their career before marriage (when compared to those who don't attend college), even though married individuals often place significantly less emphasis on this expectation once they marry, regardless of their education trajectory.

4. *Reassess the College Environment* - More broadly, perhaps these findings should serve as an indication that our corporate, educational, religious, and federal institutions should consider how the undergraduate environment may be facilitating an impression of marital readiness which is out-of-step with the rest of society and

may be hampering progress towards unity in 1-3. Perhaps it is important to establish a healthy sense of independence prior to marriage, and perhaps getting married either during or right out of college (especially under the current conditions) doesn't usually allow the space for this healthy prerequisite of individuation. At the same time, this lack of marital readiness may itself be caused by placing such a strong emphasis on capstone goals such as "completing your education" and "establishing a career," which may lead young adults to neglect the development of the aforementioned markers of independence, as well as the more tangible skills which are usually essential for marital and vocational life.

While some may downplay these suggestions and see these various findings simply as reflections of a diverse society, it is worth considering how some of these differences may be more of a reflection of inequality, discontinuity, and the lack of a collective vision around what constitutes true marital readiness. I am by no means suggesting that the key to reestablishing a sense of unity is to push for a reduction of premarital expectations, or even that people should necessarily get married at younger ages. Rather, I am arguing that a society in which such dramatic differences of attitudes exist based on educational trajectory is unlikely to be a unified one. Such differences may reflect a failure, both among married people and among the more educated elite, to address key issues about what constitutes true preparation for adulthood and marital readiness. Moreover, if delays in marriage are interpreted as a reflection of broader delays in the process of individuation related to "emerging adulthood" (delays which are not always received enthusiastically by today's young adults), then this is a topic which

must be addressed head-on, out of respect for, and for the well-being of, this and upcoming generations.

How this relates to what must be done about the current crises surrounding American higher education is unclear. However, it is clear that those who have been given power and privilege in our society (i.e., the college educated) have a responsibility to be more intentional about addressing these challenges. Unfortunately, the predominant messaging among many upper and middle-class elites, both in terms of education and marriage, may not actually be preparing young people for success in adulthood. In terms of dating patterns and actual marital timing, the current messaging may be contributing to a widening cultural and fiscal divide between those who are able to attend and complete college, and those who are not (McLanahan 2004).

In light of these findings, it is essential that we consider how we can do a better job in fostering a vision around the institution of marriage (as with all societal institutions) and marital readiness which is both realistic and accessible to all young adults, and which actually helps them to flourish, both as independent individuals and relational beings. Moreover, the goal should be to foster a culture where young people are truly free to move towards marriage at the times that they desire, and to prepare them to do so, if they so choose, by encouraging a healthy sense of both independence and interdependence at earlier ages. All too often, today's young people are subtly coerced into structuring major life decisions in these areas based upon what they feel their society "expects" of them, rather than what they truly desire and think for themselves.

In the absence of these sorts of conversations, ethics of freedom may all too often turn into conformity, "diverging destinies" may widen, and what is often referred to as

“the best time of your life” may feel like a place of intense, unsupported loneliness and relational disconnection. Under the pressure of the intense expectations of our privileged, yet extremely individualistic society, today’s young people may feel like they are being taught to grow up fast (self-reliance, performance, etc.) even as they are being treated young (conformity, delayed role-transitions, etc.). This is not fair to them, and it is not preparing or empowering them for, independence, marriage, or adulthood.

Once again, I am not suggesting that the solution to all of this is to advocate for early marriage or against the expectation of college attendance. However, both for the sake of today’s young adults, and for the next generation, we must do better to foster a vision around relationships, marriage, and education which is more accessible and realistic for all young Americans, and better prepares them for the relationships and the futures they desire. Going forward, this will be an essential part of advocating for young people, both in terms of helping them establish true independence, and for preserving and protecting those most intimate spaces in our society.

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