Effects of Marital Status on Material Conditions

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Introduction

How does marital status affect material conditions? This paper focuses on how marital status may affect social stratification; specifically the differences in material conditions between married couples and cohabitating couples as compared to single people. This topic is important because rates of marriage are declining. According to Bumpass and Sweet, this large decline is largely offset by increasing cohabitation rates. Since 1970, the proportion of couples cohabitating - living together and not being married in the United States and other Western nations - has been steadily increasing (Bumpass, Sweet, & Cherlin, 1991). In terms of social stratification, it is important to identify the factors that are different between changing living situations and identify the material conditions that are affected by these living conditions

I chose Poland for my analysis because it is a post-communist country that experienced great political and economic change. According to Thorton and Philipov, these political and economic transformations of the late 1980s and early 1990s were accompanied by rapid and substantial changes in marriage, cohabitation, and childbearing. The authors find that major contributors to this transformation include changing from socialism to capitalism, falling incomes, and changing attitudes and values concerning marriage and children (Thorton & Dimiter, 2009). Central and Eastern Europe have observed declining marriage rates and postponement of marriage to a later age. They said the declines were so substantial that if the age specific marriage rates of 2004 were to continue, in most countries, less than 2/3 of all women would marry by age 50, and in many countries fewer than ½ would marry by this age (Thorton & Dimiter, 2009). For my research, I would like to dig deeper into this and observe the factors that are making such shifts in today's unions.

Theoretical Background

There have been significant changes in today's formation of civil statuses. According to Xie, Raymo, Goyette, and Thorton, the age of first marriage has risen, cohabitation has become more prevalent, and it appears that the proportion who will never marry is increasing. The main factor they bring out in their work as the reason for these changes is economic. Economic meaning earnings that are brought home by the individual. They continue in saying that cohabitation is like marriage in that it selects higher-income individuals out of singlehood (Xie, Raymo, Kimberly, & Thorton, 2003).

Clarkberg, Stolzenberg, and Waite disagree with Xie, Raymore, Goyette , and Thorton by believing that there are attitudes and values between these two unions that make them differ in various ways. They present in their article how cohabiters tend to describe themselves as being never married rather than married. They

also state how marriage increases the hours of employment for men and housework for women so there is less time for leisure. This lack of leisure reduces the probability of marriage as opposed to cohabitation (Clarkberg, Stolzenber, & Waite, 1995). The importance of money is also brought up. They view marriage as too expensive and say cohabitation differs very much in this area. Barber and Axinn agree and state that cohabitations are known to be less stable than marriage. Cohabitating partners are also less likely to share their finances than married partners (Barber & Axinn, 1998).

Clarkberg and associates also bring up valid point with gender differences. Men view marriage as a financial drain because marriage gives spouses claims on each others' earnings. Women also already make less than men, but women's earning decline more when they enter marriage (Clarkberg, Stolzenber, & Waite, 1995). Barber and Axinn also agree here when stating that cohabitating unions may be less attractive than marriage to young women who believe women should focus on domestic roles while depending on their male partners' earning. Cohabiting may also appear less attractive for young women who believe their place is to be in the home (Barber & Axinn, 1998).

These points bring up the shift in gender roles in today's formation of unions and how a woman as a homemaker may become disadvantaging. Barber and Axinn describe in their research how gender role attitudes may influence a woman's marriage behavior. Schooling is the major factor in this influence. They say among women who expect a high level of education, holding the attitude of wives should stay home is likely to lead to postponement of marriage. They hold off on marriage because they feel like they need to accomplish their own goals before committing to stay at home. Barber and Axinn also include research about cohabitation and gender role attitudes. They say one major reason for working women not to marry and cohabitate is because it will be hard to specialize in homemaking activities while not sharing finances. Rogers and DeBoer also suggest that an increase in wives' income elevates marital discord and the risk of divorce. They say that this increase in income can cause power dynamics problems and having more resources may encourage wives to initiate change in power relations. These interactions can also lower spouses' perceptions of marital quality and stability (Rogers & DeBoer, 2001). Taylor and Associates bring up the fact that women have made greater gains in individual earnings than men from 1970-2007. This reflects both their upgraded education and economic changes in the workplace. Arber also concludes these ideas with very important facts. Among women living without a partner, never-married women are the least likely to be living in a household in poverty, and most never-married women have been in the labor market throughout their working life are the group of older women most likely to have accumulated their own pension (Arber, 2004). Aber's research helps supports Taylor and associates ultimate result, which is that among U.S. born unmarried adults ages 30-44 at every level of education, women's median household incomes rose more than men's from 1970 to 2007.

Research Questions and Hypotheses

The main aim of this paper is to examine how cohabitating couples compare to the other types of civil statuses – that is, married, divorced, widowed and never married – on three indicators of material conditions: income per capita, squared meters in the home per capita, and car ownership. I will pay special attention to the hypothesis that the combination of gender and marital status disadvantage women with regards to all three indicators, which has consequences for women's social stratification position.

Data and Measurement

Data for my research comes from POLPAN. POLPAN is a longitudinal survey of adult Poles conducted every five years between 1988 and 2008 on representative national sample. After 1993, for each new wave a sub-sample of a younger cohort has been added. For my research, I will be looking at the 2008 wave of the POLPAN survey. I will observe the most recent wave of the POLPAN survey for the purposes of reviewing the most recent changes in today's marital status. Central and Eastern Europe along with the rest of the world has went through a long time of transition and I would like to observe where everything stands in today's society.

The dependent variables in this study are income as measured by monthly income per capita and household income, number of squared meters in the household per capita, and car ownership. Monthly income per capita is an interval variable, constructed as the amount of money made per month in the household divided by the number of people in the household. I will also include household income, which is an interval variable, and will be used to show a clearer difference when comparing to other variables. The number of squared meters in the household per capita is the number of squared meters in the household divided by the number of people in the home. Car ownership is whether there is at least one car in the household, versus no car in the household. This variable is constructed as a dummy (one or more cars = 1; no car = 0).

The independent variables that I expect to affect these material conditions are the types of marital status. Specifically, I constructed a set of five dichotomous variables,

that capture married (yes =1; else =0), cohabitation (yes =1; else =0), dissolved marriage (widowed and divorced =1; else =0), and single never married (yes =1; else =0).
In addition, I look at the impact of age, gender, place of residence and number of people in the household.

Analyses in this paper range from descriptive statistics to multivariate regression. Since the income and number of squared meters per capita variables are measured at the interval level, to estimate them I will use linear regression. To estimate the odds of having at least one car, I will use logistic regression.

Results

The first step in my analyses is to compare the mean and the standard deviation for the three indicators of material conditions – income per capita, number of square meters per capita and car ownership – across the different types of marital status. Looking at Table 1, one can see that the average monthly income per capita for cohabitating people is higher than that of the other three groups. In addition, the variation in monthly income among cohabiters is smaller than the variation within the other groups. Cohabitating respondents deviate 921 Polish Zloty (PLN) above and below the mean of 1396.7 PLN per month.

Looking at Table 1, one can see the average number of squared meters between married and never married do not differ from cohabitating couples, however the average number of squared meters is less than that of dissolved couples by sixteen meters squared.

Regarding car ownership, cohabitating people do not differ much from the never married ones; in each group, 66 percent of respondents own at least a car. The percentage is much higher for the married: 77 % have a car. It is much lower, however, for the dissolved marriages, where only 39 percent of respondents report owning a car.

With regards to gender, cohabitating women make the most, on average, compared to cohabitating men. Cohabitating women make the most income per capita compared to the total population. Cohabitating women do not differ from married and never married men with regards to average number of squared meters in the home per capita. Women with dissolved relationships have more squared meters in the home per capita than married, cohabitating, and never married women and men. Cohabitating women have a higher proportion than women with a dissolved relationship with regards to having a car in the household. Cohabitating

Material Conditions	Married	Cohabitation	Dissolved	Never Married	Total
	Total Population				
Income Per Capita: Mean (Standard Deviation)	1099.9 (798.9)	1396.7 (920.6)	1314.9 (1443.7)	1152.2 (955.7)	1148.5 (948.2)
Squared Meters in the Home per capita: Mean (Standard Deviation)	27.3 (18.0)	27.4 (26.9	43.2 (28.6)	28.7 (19.5)	29.7 (20.9)
Car in the Household: Mean (Standard Deviation)	0.77 (.423)	0.66 (.479)	0.39 (.488)	0.66 (.475)	0.69 (.463)
	A. Women				
Income per Capita: Mean (Standard Deviation)	1085.1 (808.9)	1542.9 (1103.8)	1281.3 (1546.1)	1098.7 (873.7)	1146.2 (1034.2)
Squared Meters in the home per capita: Mean (Standard Deviation)	27.0 (17.8)	27.9 (31.5)	42.9 (29.2)	28.5 (17.7)	30.6 (22.2)
Car in the Household: Mean (Standard Deviation)	0.73 (.443)	0.57 (.502)	0.35 (.478)	0.61 (.490)	0.62 (.485)
	B. Men				
Income per Capita: Mean (Standard Deviation)	1112.0 (790.5)	1201.7 (570.1)	1451.5 (923.9)	1199.2 (1023.9)	1151.2 (845.6)
Squared Meters in the Home per capita: Mean (Standard Deviation)	27.6 (18.2)	26.9 (19.2)	44.1 (26.2)	27.8 (19.7)	29.8 (21.0)
Car in the Household: Mean (Standard Deviation)	0.80 (.403)	0.78 (.403)	0.56 (.504)	0.70 (.459)	0.76 (.426)

Table 1 Main Characteristics of Material Conditions for Different Types of Marital Statuses

Independent Variables	Regression Coefficients		
	B	Standard Error	Beta
Married	131.9	77.2	.066
Cohabitation	107.1	140.3	.021
Dissolved	143.05	106.6	.053
Gender	57.8	49.9	.030
Age	-5.9	1.8	-.110**
Place of Residence	91.5	9.53	.253***
People in the Household	-185.9	16.3	-.328***
(Constant)	1581.7	116.6	

Adjusted R Squared=.190, ***p-value<.05

Table 2 Regression of Monthly Income per capita on Married, Cohabitation, Dissolved Marriage, Gender, Age, Place of Residence, and Number of People in the Household.

couples do not differentiate from never married respondents, with regards to the proportion of each having a car in the household. Cohabitating men, on average make more income per capita compared to married couples. They do not differ in average income compared to single respondents but dissolved respondents make more than 200 PLN a month compared to cohabitating men. Cohabitating men have the least squared meters in the home per capita compared to married, dissolved, and never married respondents. Cohabitating men do not differ from married men with regards to having a car in the household. The proportion for cohabitating men to have a car in the household is higher than dissolved and never married respondents. Men with dissolved relationships have the smallest proportion of having a car in the household compared married, cohabitating, and never married men. However, men with dissolved relationships have a high proportion than women with dissolved relationships. The percentage of Men in dissolved relationships that own a car is much higher than the percentage of women who are in similar situation: 56% of men but only 35% of women.

The next step is to examine the relationship between marital status and material conditions in terms of causality. Table 2 presents the regression of my first dependent variable on Married, Cohabitation, Dissolved marriages, Gender, Age, Place or Residence, and how many people are in the household. Results show that, compared to single never married people, none of the analyzed types of personal relationships have a significant effect on monthly income per capita when gender, age, place of residence, and number of people in the household are held constant. What matters with regards to income are the following variables:

Age: we see that for a one year increase in age, respondents get a 6 zloty decrease in monthly income, holding other variables constant. The negative effect of age on income is statistically significant.

Place of residence; holding all other equal, place of residence has a positive, significant effect on monthly income per capita. For each level of population increase, respondents receive a 91.5 zloty increase in monthly income.

Number of people in household: Holding all other variables equal, number of people in the household has a negative significant effect on monthly income per capita, for each additional person per square meter in home, you get a 185.9 decrease in monthly income.

Table 3 represents the regression of second dependent variable on Married, Cohabitation, Dissolved marriages, gender, age, place of residence and how many people are in the household. Results show that, compared to single never married people, only one of the analyzed types of personal relationships have a significant effect on monthly income when gender, age, place of residence, and number of people in the household are held constant. What matters with regards to income are the following variables:

Married: We see that for being married, respondents get a 720.5 zloty increase in monthly income, holding

Independent Variables	Regression Coefficients		
	B	Standard Error	Beta
Married	720.5	180.4	.160***
Cohabitation	433.9	327.6	.037
Dissolved	-44.7	249.1	-.007
Gender	199.5	116.6	.046
Age	-21.5	4.3	-.178**
Place of Residence	214.2	22.3	.261***
People in the Household	193.57	38.2	.151***
(Constant)	2254.4	272.5	

Adjusted R Squared=.139, ***p-value<.05

Table 3 Regression of Monthly Household Income on Married, Cohabitation, Dissolved Marriage, Gender, Age, Place of Residence, and Number of People in the Household.

Independent Variables	Regression Coefficients		
	B	Standard Error	Beta
Married	-2.8	1.5	-.065
Cohabitation	-3.3	2.7	.232
Dissolved	5.6	2.2	.010***
Gender	.231	.995	.005
Age	.012	.037	.010
Place of Residence	-1.5	.191	-.184***
People in the Household	-5.5	.321	-.440***
(Constant)	53.5	2.3	

Adjusted R Squared=.233, ***p-value<.05

Table 4 Regression of Monthly Income per capita on Married, Cohabitation, Dissolved Marriage, Gender, Age, Place of Residence, and Number of People in the Household.

other variable constant. This positive effect on income is statistically significant.

Age: We see that for a one year increase in age, respondents get a 21.5 zloty decrease in monthly income. Holding other variables constant, this negative effect of age on income is statistically significant.

Place of Residence: We see that for a one level increase in population size, respondents get a 214.2 zloty increase in monthly income, holding other variables constant. This positive effect on place of residence is statistically significant.

Number of people in the household: Holding all other variables equal, number of people in the household has a positive, significant effect on monthly income. For every additional person in the household per square foot, there is a 193.57 zloty increase in monthly income.

Table 4 represents the regression of my third dependent variable on Married, Cohabitation, Dissolved marriages, gender, age, place of residence, and how many people are in the household. Results show that, compared to single never married people, dissolved marriage is the only type of personal relationship that has a significant effect on squared meters in the household per capita. What matters with regard to income are the following variables:

Dissolved: Holding all other variables constant, having a dissolved marriage has a positive significant effect on squared meters in the household per capita. For being in a dissolved marriage, respondents get a 5.6 square meters increase per capita in the household.

Place of Residence: Holding all other variables constant, place of residence has a negative significant effect on squared meters in the household per capita. For a one level increase in population, respondents have a 1.5 square meter decrease in squared meters in the household per capita.

People in the Household: Holding all other variables constant, people in the household has a negative significant effect on squared meters in the household per capita. For each additional person in the household, respondents have a 5.5 square meter decrease in squared meters in the household per capita.

Analyzing my logistic regression tables I was able to view significant results. Start with first variable: Holding all other variables constant, the likelihood for married people to have a car in the household is 5 times greater than for single never married respondents. Individuals from dissolved marriages are 80% more likely to have a car in the household than single never married respondents. Cohabitating couples, on the other hand, do not differ significantly from single never married in terms of car ownership. I also find significant effects for gender and age. Controlling for other variables, compared to women, being male increases the likelihood of having a car in the household by 60%. Moving up in age one year decreases the probability of having a car in the household by 5%.

Conclusion

My goal has been to understand the factors that are related to the shift of the formation of unions from marriage to the recent sharp increase in cohabitation. Even though I have worked with very limited research, I hope to show

Independent Variables	Car in the Household		
	B	Standard Error	Exp(B)
Married	1.6	.200	5.1***
Cohabitation	.192	.328	1.2
Dissolved	.580	.266	1.8***
Gender	.499	.126	1.6***
Age	-.044	.005	.96**
(Constant)	1.704	.196	5.5
-2 Log Likelihood=1600.53 Cox & Snell R Squared= .132 Nagelkerke R Squared=.186			

***p-value<.05

Table 5 Logistic Regression of Car Ownership on Married, Cohabitation, Dissolved Marriages, Gender, and Age.

some significant findings. My first aim was to look at Cohabiting couples. Cohabitating couples are more similar to never married people in income per capita. They also do not differ from never married people in square meters in the household and car ownership. These findings are confirmed by the research from Clarkberg and associates, along with Barber and Axinn, in saying how cohabitating couples tend to not share finances like never married people do. Marital Status, as a whole, is not significant with monthly income per capita, holding all other variables constant. My hypothesis examining how marital status disadvantages women was confirmed. Cohabitating women who are not married tend to make the most money out of all civil unions. This significant finding is supported by Taylor and associates' research in saying that un-married women had the greatest economic gains from 1970 to 2007. I would improve my work by researching more on other factors that help lead to this conclusions, such as educational attainment. Even though my findings show how women are disadvantaged under certain civil formations, there are many contrasting points that can contribute to the continuing shift in gender role attitudes towards marital status. While some of my research is inconclusive, I believe I contributed significant research to the affect of marital status on material conditions.

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