

# WOMEN'S EDUCATION AND FAMILY BEHAVIOR: TRENDS IN MARRIAGE, DIVORCE AND FERTILITY\*

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## I. Introduction

The family is a constantly changing institution. In the last half century, marriage and fertility rates have fallen, divorce rates have risen, and the character of marriage has changed. These developments have occurred in the wake of widespread social, legal, and technological changes that have impacted the incentives for individuals to form and invest in marriages and children. These changes have not impacted all families similarly and in this article we investigate how family behavior has changed for women of different educational backgrounds.

Gary Becker's 1981 *Treatise on the Family* proposed an economic theory of families based on "production complementarities", in which husband and wife specialize in the market and domestic spheres, respectively, and hence are more productive together than apart. Becker emphasized that families are production units that produced both goods in the house (like clean laundry, well-cared for children) and in the marketplace. By having one person specialize in domestic responsibilities (most often a wife as homemaker), while the other supported the spouse and children financially (typically a husband as breadwinner) couples were more efficient than singles.

This view of the family is consistent with an empirical fact of the time: college-educated women were the least likely group of women to marry. If many of the benefits of marriage arise from the greater efficiency achieved through household members specializing in either market or non-market work, then women who are uninterested in, or not well-suited for, specializing in home production will have fewer gains from marriage. Thus, these women will be less likely to find it in their interest to marry.

However, this view of the family as a source of production efficiencies has become less relevant over time. The twentieth century brought the development of technologies simplifying clothes washing and drying, pre-processed foods and dishwashers and businesses specializing in services such as dry-cleaning, landscaping and childcare. Such developments have vastly simplified a homemaker's duties. This simplification has three components. The first is that home production become more efficient. The second is that the returns to specialized domestic skills fell as these technologies substituted capital for skilled labor. And third, market produced goods became a closer substitute for home-produced goods, making work a closer substitute for domestic work. While some of the effect of these changes was likely an increase in the amount

and quality of home production, overall time spent in home production fell. Moreover, there was a shift in home production away from specialists toward non-specialists. Between 1965 and 2003 home production by women fell between 11 and 12 hours a week on average, while home production by men rose by 4.5 hours (Ramey 2007) (Aguiar and Hurst 2007). In the wake of these changes, the production efficiencies realized by families have been eroded. Additionally, the costs of having such a specialist have also risen. Women's increased control over fertility (allowing them to better time and plan pregnancies), their improved access to education, and a decline in labor market discrimination have all led to higher market wages for women (Blau and Kahn 2000). These higher wages represent a greater opportunity cost for a couple contemplating a stay-at-home spouse. Moreover, these developments have also increased the opportunity costs of having children.

The declining relative value of production efficiencies from marriage decreases the value of marriage and, if this is the only relevant margin along which the value of family life is changing, it should lead to a decline in marriage rates overall. Moreover, as the gains from specialization fall, so too does the relative advantage of marriage for women with less education (or more generally, women with fewer market skills). While we have witnessed a decline in marriage rates, it has been small relative to the large declines in specialized homemakers. In 1970, among women with children under the age of 5, the majority, 70%, were out of the labor force, presumably full-time homemakers. In the ensuing decades, labor market participation became the norm for mothers with young children and only 36% were out of the labor force in 2006. In contrast, the decline in marriage was less dramatic: in 1970 94% of women had married by age 40, declining to 84% by 2006.<sup>2</sup>

One explanation for why marriage rates have not fallen further is that other dimensions of family life have also changed. Families have experienced an increase in leisure and consumption (Aguiar and Hurst 2007) that has likely increased the benefits of shared public goods. Moreover, there may be consumption complementarities that become more valuable as the time and money available to pursue consumption has risen (Lam 1988). These changes in family life offer increased benefits from marriage, partly offsetting some of the loss of benefits stemming from

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<sup>2</sup> Sharper decreases in marriage rates are seen when one looks at younger women due to the rising age of first marriage. In 1970, 84% of 25 year olds had married compared to 43% of 25 year olds in 2006.

the decrease in the returns to specialization. Such changes in the returns to married life should impact not only the probability that matches form, but the type of matches that form.

This hypothesis has a number of testable implications. This first implication is that marriage should become more common among those with more leisure time and more disposable income, relative to those with less. The second is that in a consumption-based model of marriage, people will be more likely to marry someone with similar preferences, which will likely manifest itself in an increase in positive assortative mating along the dimensions of age, education background, and occupation. The third is that, among couples without kids, their hours of work should become increasingly similar as the value of an hour of leisure is greater when it is coordinated with one's spouse. Childcare makes this coordination more complicated for those with children. And finally, similar (albeit oppositely signed) patterns should be seen for divorce, with divorce being less common among those who work similar hours and have more shared interests and more in common than among those who have little in common and little disposable income (with which to enjoy consumption complementarities).

This paper focuses on establishing the facts behind the changes over recent decades in family formation, dissolution, and expansion by women's education. College-educated women used to be the least likely to marry, and today they are about as likely as those without a college degree to marry. There are large racial differences in this trend with college-educated white women still less likely to marry than those with less education, while college-educated non-white women are the most likely to marry among non-whites. Women of all educational backgrounds have delayed marriage, although the delay has been significantly larger for the more highly educated. The divorce rate initially rose for all groups but in recent decades has dropped off more sharply for college graduates. Lastly, while trends in the average number of children ever born have been similar across groups, the delay in fertility is concentrated almost exclusively among women who have attended college.

The rest of the paper is organized as follows: Section II will examine trends from the 1950s through to 2006 in the timing and propensity to enter marriage among women with a high school degree or less, those with some college, and those with a college degree. The patterns of marriage and the differences by education differ significantly by race and thus we will examine white women separately from black women and will compare the patterns for both groups of women to the experiences of men. Section III turns to marital stability, examining divorce and

remarriage rates for women and men, separately by race and education, while Section IV focuses on changes in fertility. Section V discusses the interpretation of the results, noting that many of the changes over time in family behavior by women's educational attainment may simply reflect the shift of many women into high educational categories. We also explore subjective well-being data and find that there are important differences in marital happiness by education.

## II. Marriage Patterns

A shift from production-based marriage to consumption-based marriage should make marriage more appealing to those with more disposable income relative to those with less. Since personal and household income within a marriage is a bargained outcome reflecting the skills of each spouse and the preferences for home production and leisure, one would prefer to measure potential earnings. A reasonable proxy for potential earnings is education and, as such, one would similarly predict that marriage should become more appealing to women with more education relative to those with less education.<sup>3</sup>

In addition, there is an important gender shift occurring. Several decades ago, a woman earning a graduate degree was unlikely to find the old specialization model of marriage to be useful, and many therefore chose to remain single. But a modern marriage based on consumption complementarities is likely more enticing for educated women.<sup>4</sup> On the flipside, less educated women have their own market opportunities available to them and have less to gain through household specialization in marriage today than in the past and the new model of marriage based on consumption complementarities thrives when households have the time and resources to enjoy their lives.

In addition to differences in the probability of ever marrying, there are differences by education in the timing of first marriage. As Becker (1981) argued, those who plan to be specialist homemakers have an incentive to enter marriage early to begin to invest in their skills

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<sup>3</sup> Goldstein and Kenney 2001 forecast a demographic shift in marriage with college-educated women becoming more likely to marry today than at any other time in the. However, the gap has not closed as fast as predicted and the higher rates of marriage for college-educated women born in 1950-1965 that they had forecasted had yet to be seen by the time these women were at least 40 years old.

<sup>4</sup> Marriage is, of course, a two-sided market. In production-based marriages, a person with strong market skills prefers to match with a person with strong home-making skills. In consumption-based marriages, everyone has a preference for market skills.

as a homemaker and reap the returns to specialization. Among women who do not plan to be household specialists, this incentive is not present. Indeed, it is likely that these women face an opposite incentive, to invest in their career before finding a spouse and children.

In Figure 1 we start by examining the proportion of women who have ever-married, by age, among those with and without a college degree. Examining the most recent large-scale data—the 2006 American Community Survey—we see in the first panel of Figure 1 that among white women, those with a college-degree are less likely to have ever-married and that this holds at every age. A very different pattern is seen for black women in the second panel, for whom marriage rates are highest for those with the most education after the early 20s, but are significantly lower than those of whites, even among college-graduates.

The data in Figure 1 point to the fact that for no generation of women have we witnessed a cross-over in which college-educated white women are marrying at higher rates compared to white women with less education. For white women over the age of 40 there is a fairly stable gap in which college-educated women are around 4 percentage points less likely to have ever-married compared with women with less education. The gap is larger for women in their 20s and smaller for women in their 30s reflecting the fact that college-educated women tend to marry later.

Yet, the “marriage gap” between college-educated women and their less-educated counter-parts has been closing. Figure 2 uses the decennial censuses of population from 1950 through to 2000 to show the evolution over time in both the marriage gap and the timing of first marriage for those with a high school degree or less, those with some college, and those with a college degree or more. For each decade, the percent of women who have ever-married is shown for each age and educational attainment. In the earlier decades women who are college graduates are clearly less likely to ever marry compared to women with less education. The graphs show that marital behavior has changed both in terms of the timing of marriage in the life cycle and in the probability of ever marrying. Examining the panels in Figure 2 we see that women with a college degree increasingly delayed marriage to older ages both earlier and to a greater extent than women with less education. In 1970, 74% of 25 year old college graduates had ever-married; this compares to 53%, 45%, and 36% in 1980, 1990, and 2006 respectively. In contrast, the percent of 25 year old high school graduates who had ever-married was 90%, 83%, 73%, and 54% in 1970, 1980, 1990, and 2006 respectively. Indeed, in the last 16 years

there has been a larger decrease in marriage during the early 20s among women with less than a college degree than was seen in previous decades while there has been relatively little change among college-educated women.

The large gaps in marriage rates by education seen among women in their 20s dissipate through the 30s. To get a sense of marital outcomes it is worth looking at women at older ages, as such we turn to the end data points in Figure 2, when the women are age 50. For women born in 1900, 76% of those who were college-educated women had ever-married by age 50 in 1950. In contrast, 90% of high school graduates in this era had married by age 50. Marriage rates for college-educated women grew rapidly from the 1950s and by 1980, 91% of the college-educated women had married by age 50. During this period marriage rates were also growing for women with less education—with 97% of high school graduates in 1980 married by age 50—however the gains were much smaller. Thus, between 1950 and 1980, the closing of the educational marriage gap for white women was driven by large increases in the marriage rates of college-educated women, much of which occurred at older ages.

Subsequent to 1980, there has been little change in the likelihood that college graduates will ultimately marry. While this group continued to have further increases in the age of first marriage, much of this was made up for by higher marriage rates at older ages. Indeed, between 1980 and 2006 the percent ever-married among 50 year old college graduates fell by only 2 percentage points; a similar change is seen among 40 year olds for whom the percent ever-married fell by 4 percentage points. In contrast, among 50 and 40 year old high school graduates, over this period the percent ever-married fell by 3 and 8 percentage points respectively. Among high school dropouts, the fall in marriage over the past quarter century was even greater, with a 7 percentage point decline in ever-married rates at age 50. As can be seen in the bottom three panels of Figure 2, those with less education had larger relative declines in marriage between 1980 and 2000, and this trend continued through to 2006. It is this relatively larger decline in marriage rates among those with less education that led to further decreases in the educational marriage gap since 1980.

Two facts seen in Figure 2 are worth noting: among white women, while marriage rates have fallen overall in recent decades, they are still similar to that seen in the 1950s. Indeed, among those with a high school degree, by age 40, a greater percentage had entered into marriage in 2006 than had done so in 1950. A similar increase was seen among women with

some college, while a small decrease occurred among high school dropouts. Marriage rates immediately following World War II were at a historic high, leading to historically high ever-married rates for women who were of marrying age during this period and thus, high ever-married rates in the 1960 and 1970 Censuses (Stevenson and Wolfers 2007). The second fact is that between 1950 and 1980 the percent ever-married plateaued and did so at a relatively early age. In contrast, between 1990 and 2006 ever-married rates continue to increase long past 40. While some of this upward slope may simply reflect the decline in marriage among more recent cohorts, marriage rates among older adults have risen in recent decades and this likely explains at least some of the continued rise with age in the percent of those ever-married.

As previously discussed, the age of first marriage has risen for all white women, but markedly more for those with a college degree. In 2000, by age 22, 50% of white women with less than a high school degree had married, in comparison, the 50% threshold was crossed at age 23, 24, and 27 for those with a high school degree, some college, and a college-degree, respectively. Of course, some education may occur later and thus the younger women's education is biased downwards, a factor that may exacerbate the differences in the age at first marriage by educational attainment. An alternative approach is to use marital history data among older women to look retrospectively at the age they married and their ultimate educational attainment. Since all but a few people who will complete college have done so by their late 20s, we examine 28-30 year old women in the 2004 SIPP.<sup>5</sup> This age group in the 2004 SIPP also allows the most comparability with the cohort represented by the 2000 Census. For these women, the age at which 50% had entered a first marriage was 23, 23, 24, and 26 for women with less than high school, high school, some college, and college, respectively. The data show remarkably similar patterns, suggesting that very little of the gap in age at first marriage by educational attainment is due to educational attainment being completed after marriage.

Thus, while white women with more education are increasingly postponing marriage, they have also increased their likelihood of ever marrying. In contrast, women with less

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<sup>5</sup> A similar pattern is seen examining women at older ages as well, although this represents an earlier cohort. The age at which 50% of women aged 40-45 in the 2004 SIPP had married was 21, 21, 22, and 25 with less than high school, high school, some college, and college, respectively. In comparison, the age at which 50% of women in the 1990 census had married (when these women were 26-31) was 21, 22, 24, and 26 for those with less than high school, high school, some college, and college, respectively.



education are postponing marriage, albeit to a lesser extent, yet they have become somewhat less likely to ever marry. What is less known is how much of this shift reflects the changes in the composition of women in each of the educational categories, a change in how educational attainment may impact the desire or value of marriage for these women, or a change in how educational attainment affects the attractiveness of women to men in the marriage market. We will return to these issues in section VI.

A different picture emerges when we examine marital trends among African-American women by education. Figure 3 shows the percent of black women ever-married by age and education across the decades. In the 1960s through to the 1980s the timing of marriage was similar for college-educated African-American and white women. However, black female college graduates were more likely to marry compared with white college graduates and, starting in the 1970s, by the time they reached their early 30s, they were as likely to marry as other African-American women. However, by 1990, black women with any college education were slightly more likely to ever marry compared with those with only a high school degree and this trend continued through to 2006. As with white women, this increase in marriage rates for college graduates relative to those with less education occurred because women with less education became increasingly unlikely to marry at a faster rate compared to those with more education. Since black women with a college education had not been previously less likely to marry these shifts have led to a positive gap in which college-educated black women are more likely to marry than are black women with less education.

There has been a larger decrease in marriage rates among black women of all educational backgrounds, and that decrease has been large relative to the decline in marriage among whites. While the ever-married rates of 40 year old white female college graduates fell only 4 percentage points between 1980 and 2006, the fall among black female college graduates was 17 percentage points. Among high school graduates the ever-married rates fell by 26 percentage points, compared to a fall of 8 percentage points among whites. Lastly, the graphs show that the differential timing of entry into marriage by education that has eroded among African-American women in recent decades. Those of all educational backgrounds are delaying marriage, and by 2006, the gap in the percent of 25 year old black college and high school graduates who had ever-married was only 9 percentage points—around half of that in 1980.

Turning to men, we see smaller differences in marital behavior by educational backgrounds than is seen for women. As with women, more education is associated with a later age of marriage among men. Figures 4 and 5 show ever-married rates by age and education for white and black men, respectively, using the decennial censuses of population from 1950 through to 2006. Among white males, aside from a slightly later start to marriage, ever-married rates show little difference by educational attainment. In recent decades, white men have become decreasingly likely to marry in their 20s. Between 1990 and 2006, male college graduates became slightly more likely than those with less education to ever marry and, as with women, overall men have become less likely to marry since 1980. This gap emerged because while all groups of men became less likely to marry, the decrease in marriage among those with a college degree has been less than that of those with less education.

A similar pattern is seen among black men, although the timing differs by several decades. Starting in 1980, black male college graduates became more likely than black high school graduates to marry. This gap widened in the ensuing decades, a pattern that, as with whites, largely reflects declines in marriage among those with less education that exceeded the declines seen for those with more education. In 2006, college-educated black men were 11 percentage points less likely to have ever-married compared with college-educated white men, but were 16 percentage points more likely to have ever-married compared to black men with a high school degree or less and were also 5 percentage points more likely than college-educated black women. Thus, as with whites, black college-educated men remain the most likely to marry among blacks.

In summary, for both men and women, marriage rates have declined since the 1980s among people of all educational backgrounds. However, these declines have been steeper among those with less education. Because college-educated white women had historically been less likely to marry, the shifts in marital behavior have led to a closing of the education gap in marriage for white women. In contrast, among black women and men, these marital shifts have created a education gap in which those with more education have become more likely to marry. Among both men and women, the movement away from marriage has happened most sharply among blacks and while the shift has been somewhat smaller for those with more education, these differences are small compared to the overall shift.

### III. Marital Stability

Divorce rates rose for much of the 20th century, reaching a peak in 1979 (Stevenson and Wolfers 2007) and falling thereafter. One explanation for the high divorce rates of the 1970s may be that this period reflected a transition, with many marrying the right partner for the old specialization model of marriage, only to find that pairing hopelessly inadequate in the modern consumption-based marriage (Stevenson and Wolfers 2008b). As such, it is perhaps not surprising that current divorce rates are similar to those witnessed at the end of the 1960s. This fall in divorce rates is seen whether divorces are measured relative to the population or the stock of married people. Moreover, examining individual marriages, those who have married in recent years have been more likely to stay together than their parents' generation (Stevenson and Wolfers 2008a).

However, these patterns have not occurred equally among those with more and less education. In general, divorce rates are lowest among those with a college-degree, yet are the highest for those with some college, while those with a high school degree or below have divorce rates that fall in-between the two groups. These patterns have been largely stable over time, with divorce rates rising for all groups since the 1950s, and peaking, for most groups, in the 1970s. Figure 6 shows the proportion of women's marriages ending in divorce by cohort and educational attainment. The top row shows the divorce hazard for black women in first marriages, while the bottom row shows white women in first marriages.<sup>6</sup> Figure 7 repeats this exercise for men. Among those marrying in the 1950s, only 17% of the marriages of college-educated women had ended after 25 years and this proportion was only slightly higher, 22%, for those with a high school degree or less. Similar dissolution rates were seen among men, with 20% of the first marriages of male college graduates ending within 25 years and 23% among those with a high school degree or less. However, the marriages of high school graduates that did end tended to dissolve earlier in the marriage compared with the marriages of college graduates. Thus, differences in marital survival were more extreme when looking after only a decade of marriage (see Table 2).

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<sup>6</sup> We concentrate on first marriages so that the divorce hazards reflect the average person's experience rather than the average marital experience. The patterns are similar for second marriages, however second marriages are more likely to end in divorce.

Unfortunately, the last cohort for whom we can examine 25 years after their marriage are those marrying in the 1970s—the cohort for whom divorce was most likely. For this cohort, there was also little difference between high school and college graduates in divorce rates 25 years after the marriage. Among men and women with a high school degree or less, 44% percent of marriages had ended, while for those with a college degree 42% of women and 37% of men had divorced.

Yet Figures 6 and 7 illustrate that there have been differential trends in divorce for those marrying in the 1980s and 1990s by education. The high divorce rates of the 1970s continued into the 1980s for those with a high school degree or less and those with some college, while the divorce rate for those with a college degree was lower for those marrying in the 1980s. This decrease in divorce is seen at 20 years, and to a lesser extent at 10 years, post-marriage, the percentages for each are shown in Table 1. It should be noted that for all groups the divorce rate in the first 5 years has not decreased, suggesting that divorces that do happen are increasingly happening earlier in the marriage. Given the observed differences in the timing to divorce witnessed in earlier cohorts, it is difficult to forecast whether the educational differences will grow or shrink over time for those married in the 1980s and 1990s.

Most of the discussion has compared the divorce rates of those with the least education with those with the most education. However, the group with the highest divorce rate is men and women with “some college”. This is equally true among blacks and whites and in some cohorts the differences are substantial. Table 1 shows that among white women married in the 1970s, those with some college were 9 and 7 percentage points more likely to have divorced after 20 years compared with those with a college degree and those with high school or less, respectively. For white men, the comparable differences were 9 and 6 percentage points. Even larger differences are seen among blacks, with those with some college 11 and 15 percentage points more likely to have divorced after 20 years compared with male and female college graduates and 16 and 6 percentage points more likely to do so when compared to men and women with a high school degree or less. These differences are just as stark examining those marrying in the 1980s and 1990s. The fact that it is those with “some college” that are the most at risk of divorce illustrates the potential role of selection in explaining why marital and divorce outcomes differ by educational attainment. Those with “some college” have either attended a 2 year program or

have failed to complete a 4-year program.<sup>7</sup> As such, among those with some college there is clearly negative selection among those with some college as they disproportionately represent those without the stamina or resources to complete their education. It is perhaps not surprising that this group would have similar difficulties maintaining their marriage.

In sum, both men and women with a college degree have been consistently less likely to divorce and have also experienced a larger decline in divorce probabilities in the last couple decades.

A different picture emerges, however, when we consider remarriage. College-educated white women have historically been less likely than other women to remarry once divorced. Figure 8 shows remarriage hazards among divorced white women by educational attainment calculated from marital histories collected in 1971, 1980, 1995, and 2004. In each sample, college-educated women who divorce are both less likely and slower to remarry compared with less educated women. Remarriage rates are falling over time for all groups of women, although the declines in remarriage rates have been greatest for those with less education.

Table 2 explores the probability of remarriage using probit regressions. Across all years, college graduates are less likely to remarry. However, adding controls for years since divorce and length of marriage reduces the coefficient on college. Adding a further control for the age at marriage reduces the coefficient further. Thus, much of the difference in remarriage rates for the most recent cohort can be explained by the differential patterns of first marriage. The final columns in Table 2 show that remarriage has become relatively more likely for college graduates with the negative coefficient on college attenuating over time.

Turning to black women and men of both races, we see that remarriage rates for these groups have fallen over time as well; however the patterns by education differ from that seen for white women. Figure 9 shows the remarriage hazards among divorced black women by educational attainment in 1971, 1980, 1995, and 2004. Among black women there was little difference in remarriage rates by education in 1971. By 1980, a gap had emerged in which black women with a high school degree or less had become less likely to remarry. A similar drop in remarriage had occurred among those with any college and in the 1995 CPS data we can see little difference in remarriage rates by education for black women. However, the remarriage rates for all groups have fallen. The remarriage hazards for men by race and education are

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<sup>7</sup> Among adults in the 2000 census, around 78% of those with some college had received no degree.

shown for 1971 and 2004 in Figure 11. As with women, for both white and black men, remarriage rates have fallen between 1971 and 2004. However, there is little difference by education for men in the probability of remarriage.

Having examined the trends in the marital formation, dissolution, and reformation, we now briefly turn to the probability of being married at specific ages. The growing difference in the patterns of marriage entry for women of different educational backgrounds combined with different patterns in divorce and remarriage rates has led to stark differences in the probability of being married at specific ages. In Figure 11, we show the percent of white women who are currently married by education. In earlier decades, college graduates of all ages were less likely to be married. By 1990, college graduates became about equally likely to be married at older ages, and since then, they have become more likely to be currently married at certain ages, a difference which has been increasing in magnitude and expanding to younger ages. Looking more closely at the 2006 panel, we see that college graduates are less likely to be married in their 20s, but by the time they are in their 30s they are more likely to be currently married and that gap holds for people throughout the 30s and early 40s and erodes thereafter.

#### **IV. Fertility**

An even starker pattern of differences by education emerges when we examine patterns in fertility. Examining the number of children in the household for white women from 1950-2006 by age and level of education, Figure 12 shows the increase in children in the 1960s, 1970s, and the subsequent decline in fertility for women of all education categories. A rise in mean age of mothers has been noted for some time, however this figure clearly illustrates that most of that rise comes from a shift in the fertility patterns of more educated women. In 1950, college graduates had the fewest number of children in the household at every point in the life cycle. However, in subsequent decades, by the time women were older—in their early 40s or older—the number of young children in the homes of college graduates was similar to that of women with less education. The change that has occurred over the past several decades is a steady decrease in the probability that college-educated women will have children in the home in their 20s and 30s. Indeed, the age distribution of women with young children in the home among

those with a high school degree or less has been little changed. Much of the delay in fertility has been occurring among women with more education.

Examining the last panel of Figure 12 more closely shows that in 2006, college-educated women are having fewer children overall. These women are significantly delaying childbirth and have more young children in the household in their 40s, compared with women with less education. Examining when mothers have an infant in the household, the median age for college graduates is 32 years while 29 years for those with some college and 26 years for those who have never attended college.

Because it is difficult to differentiate between a delay versus a permanent drop in fertility over time, we explore the differences in the amount of delay by looking at changes in the median age at which mothers have an infant in the household since 1950. The median age rose only 1 year for women with no college, versus 2 years for women with some college and 4 years for college graduates. A similar pattern holds for black women. The stark difference by education is consistent with the story that the returns to delaying fertility have increased for those at the top of the educational ladder.

Turning now to changes in total fertility, we can only view the graphs on children in the household as suggestive, due to changes in divorce and remarriage, out-of-birth wedlock, and when children move out of the household. To address trends in total fertility by education, Table 3 examines terminal fertility (the number of children ever born to 45-50 year old women) across the decades (the Census stopped asking this question in 1990 and so we supplement it with the 2004 SIPP).<sup>8</sup> For white women, the differential in the number of children ever born is consistent across time. College graduates have the fewest children, followed by those with some college, high school graduates, and finally high school dropouts. Fertility rose for all groups of 45-50 year olds from 1950-1980, and has decreased thereafter to almost its exact levels in 1950 in the most recent period. However, while the within group fertility has not changed since 1950, total fertility has in fact dropped due to the increased numbers of women in the higher educational attainment groups.

Among black women, the same pattern holds by education, although there is some evidence that fertility has dropped slightly for college graduates. The rise in out-of-wedlock

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<sup>8</sup> While it is possible for some women to have children after age 45, it is quite uncommon, indeed, early data did not capture fertility after age 45.

births among black women is clearly being driven changes in marriage, not fertility: the number of children ever born by education is similar for 45-50 year old black women today as in 1950 while the same groups has experienced an almost 30 percentage point drop in ever marrying.

The direct effect of greater control over fertility decisions and the rise in the return to education and higher potential wages women can command from the workforce have altered the incentives women face. They have increased both the opportunity cost of having children overall and the costs of career disruption at earlier stages in the life cycle, and as a result, women are having children at later stages in their life. Although only suggestive evidence has been provided that the costs to fertility have risen over time (Loughran and Zissimopoulos 2007), Miller (2007) shows in a cross section of women that delaying fertility increases lifetime earnings, and the gains are highest for college graduates.

## **V. Marital Happiness**

Subjective well-being data can help us better understand the differences in the family experience between these groups. Data from the General Social Survey (GSS) asks individuals how satisfied they are with their family life and how happy they are with their marriage as well as other attitudinal questions. Moreover, for a few years people are asked more generally about whether married people are happier than unmarried people.

The GSS is a nationally representative sample of about 1,500 respondents each year from 1972-1993 (except 1992), and continues with around 3,000 respondents every second year from 1994 through to 2004, rising to 4,500 respondents in 2006. Analyzing these data, we quickly see that the perceived benefits of marriage differs by education. Four times as many non-college graduates as college graduates agree that “financial security is the main benefit of marriage”, and are slightly more likely to agree that “children are the main purpose of marriage”. Not surprisingly, those with a college degree are less likely to see “production complementarities” as the main benefit of marriage.

Turning to marital happiness, we see in Table 4 that when people are asked generally whether married people are happier than unmarried people (1988, 1994, and 2002) there is a clear trend (Table 4). College-educated women are becoming relatively more likely to believe



that married people are happier. Consistent with the changing marital behavior patterns, we find some evidence that expectations over the value of marriage are changing by education. The marital happiness data reveal that men are typically happier in their marriages than are women. Similarly, Table 4 shows that men are more likely to believe that married people are happier than unmarried people.

Turning to actual happiness in their marriage, Tables 5 and 6 show that people with more education are happier in their marriages and with their family life, just they are more likely to think that married people are happier than unmarried people. The college non-college differential is particularly stark for women.

In Table 5 we run ordered probits by gender on how happy respondents are with their marriage. College-educated white women have been consistently happier in their marriages with no apparent time trend in these differences. However, the coefficient is reduced by forty percent when we add controls, a reduction which is being driven by differences in the number of children, income, and parents' education. College-educated white men are also more likely to be happier in their marriage compared with non-college educated white men, and this difference increases over time. On the other hand, college-educated black men and women appear to be no more happy in their marriages than those without college degrees.

Table 6 explores how much satisfaction respondents get from their family life by education again using ordered probits. We find that, as with marital satisfaction, college-educated white women consistently get more satisfaction from their family life, although the relationship is being driven solely by college-educated white women who were married at the time of their interview. No difference is found for black women or for men of any group.

## **VI. Discussion**

As this paper has documented, the difference in family experience for women at the bottom and top of the educational distribution has changed significantly. However, while we have provided a narrative for why the changing incentives faced by women of different educational levels (and the men who are matching with them) might have produced the trends in the data, it is unclear how much the shift reflects the changing causal effect of, or selection into, higher education. Due to the substantial increase in educational attainment since 1950 (see Table

7), a less dramatic subset of the selection effect might explain the trends in the percent that marry and the number of children ever born. That is, it might be that the family behavior of the average women in each educational group in 1950 has not changed differentially, but only that the college graduate group in 2006 has expanded to include a certain segment of the population that were previously average non-college graduates. We investigate whether this “compositional effect” can be ruled out in explaining the changes by education in both the percent ever-married and the number of children ever born.

Among 45-50 year old white women, college graduates constituted 6 percent of the population in 1950, and the percent has risen to 29 percent in 2006. To undertake the exercise, we assume then that college graduates in 2006 are comprised of all college graduates in 1950 and that the remaining 79 percent are average non-college graduates from 1950. College graduates were 77 percent likely to marry in 1950 and 88 percent likely in 2006, while non-college graduates were 93 percent likely in 1950 and 92 percent likely in 2006, with a drop of 1 percentage point overall in the percent that ever marry. We then assume that all individuals are equally likely to marry in 2006 as the average women in the 1950 group to which they belong except for an across the board 1 point drop. This exercise replicates almost perfectly the actually percent that ever marry in 2006 (within .3 and .1 percentage points for college graduates and non-college graduates, respectively), and therefore, we cannot rule out that a pure compositional effect drives the trends in the percent that ever marry.

On the other hand, by observing in Table 3 that there were no changes in the number of children ever born by level of education while the percent of college graduates increased by a factor of 5, we can rule out that a pure composition effect explains the trends in the average number of children ever born. Instead, women must have changed their fertility behavior in a non-random manner vis-à-vis selection into college, whether it be causal or not.

## VII. References

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**Table 1: Proportion of Marriages Ending in Divorce Within 10 & 20 Years of Marriage**

		Divorced by 10 years following marriage				Divorced by 20 years following marriage			
Year:	Education:	White		Black		White		Black	
		Women (1)	Men (2)	Women (3)	Men (4)	Women (5)	Men (6)	Women (7)	Men (8)
<b>1950</b>	College	4 (1.2)	5 (1.1)	12 (4.7)	8 (7.6)	13 (1.9)	17 (1.9)	29 (7.6)	22 (11)
	Some College	11 (1.1)	9 (1.2)	13 (4.0)	9 (5.4)	24 (1.6)	21 (1.8)	33 (5.7)	28 (7.8)
	High School or less	9 (.7)	9 (.9)	4 (1.2)	6 (2.5)	19 (1.1)	20 (1.3)	23 (3.2)	25 (4.3)
<b>1960</b>	College	15 (1.4)	14 (1.2)	13 (4.4)	15 (6.5)	30 (1.8)	26 (1.6)	33 (6.6)	34 (9.5)
	Some College	25 (1.3)	20 (1.3)	28 (4.3)	32 (5.5)	42 (1.5)	37 (1.6)	51 (4.7)	47 (5.7)
	High School or less	18 (1.0)	20 (1.2)	12 (2.1)	16 (2.9)	31 (1.2)	34 (1.5)	29 (3.3)	38 (4.1)
<b>1970</b>	College	23 (1.4)	18 (1.2)	25 (5.2)	19 (5.4)	38 (1.6)	34 (1.5)	46 (6.1)	36 (6.9)
	Some College	30 (1.2)	29 (1.3)	39 (3.4)	29 (4.1)	47 (1.3)	45 (1.4)	57 (3.5)	51 (4.5)
	High School or less	27 (1.2)	25 (1.2)	23 (3.0)	26 (3.5)	40 (1.3)	39 (1.4)	41 (3.7)	45 (4.0)
<b>1980</b>	College	20 (1.2)	15 (1.1)	29 (5.7)	17 (4.9)	32 (2.0)	26 (1.9)	40 (8.7)	33 (8.5)
	Some College	31 (1.1)	27 (1.2)	35 (3.3)	30 (3.7)	47 (1.8)	44 (2.0)	47 (5.0)	67 (5.3)
	High School or less	25 (1.1)	28 (1.2)	31 (3.7)	23 (3.1)	39 (1.8)	44 (1.9)	53 (5.9)	45 (5.4)
<b>1990</b>	College	16 (1.5)	13 (1.4)	19 (5.0)	15 (5.6)				
	Some College	31 (1.7)	25 (1.7)	28 (3.9)	17 (4.0)				
	High School or less	19 (1.5)	23 (1.6)	25 (4.6)	21 (5.2)				

**Notes:** 2004 Survey of Income Participation. (standard errors in parentheses)

**Table 2: Remarriage among White Women**

Probit Regression	2004 SIPP			1995 CPS	1980 CPS	1971 CPS
Regression Coefficients:	(1)	(2)	(3)	(4)	(5)	(6)
College dummy	-.078*** (0.015)	-.032** (.015)	0.023 (0.015)	0.005 (.016)	-0.037* (.023)	-.076*** (.029)
Yrs since divorce		.016*** (.001)	.014*** (0.001)	.023*** (.001)	0.016*** (.001)	.013*** (.001)
Length of marriage		-.015*** (.001)	-.016*** (.001)	-.014*** (.001)	-.009*** (.002)	-.009*** (.001)
Age at marriage			-.025*** (.002)	-.028*** (0.002)	-.027*** (.002)	-0.029*** (.002)
Sample size	8319	8319	8319	8851	7303	5252

Notes: \*\*\*, \*\* and \* denote statistically significant at 1%, 5% and 10%, respectively. (Robust standard errors in parentheses)

**Table 3: Children Ever Born (Ages 45-50)**

	College Graduates	Some College	HS Graduates	HS Dropouts	All
<b>White Women</b>					
1950	1.58	1.95	1.92	2.84	2.52
1960	1.82	1.95	1.97	2.63	2.33
1970	2.22	2.49	2.46	2.92	2.63
1980	2.40	2.90	2.92	3.39	2.99
1990	1.85	2.33	2.49	2.99	2.40
2004	1.56	1.90	1.97	2.86	1.91
<b>Black Women</b>					
1950	1.82	2.10	2.25	2.84	2.78
1960	1.39	1.80	2.05	2.95	2.78
1970	1.80	2.32	2.64	3.49	3.19
1980	2.10	3.23	3.45	4.37	3.80
1990	1.89	2.54	2.85	3.63	2.92
2004	1.50	2.22	2.22	2.78	2.13

Notes: Census of Population (1950-1990) and Survey of Income and Program Participation (2004)

**Table 4: Whether Married People are Happier than Unmarried People**

	Women			Men		
	Agree	Disagree	Neither	Agree	Disagree	Neither
<b>1988:</b>						
College Graduate	48.0	11.2	40.8	64.6	5.83	29.6
Non-College Graduate	55.4	15.1	29.6	59.2	12.8	28.1
<b>1994:</b>						
College Graduate	46.9	17.9	35.2	59.3	8.2	32.5
Non-College Graduate	46.5	19.5	34.0	49.3	22.6	28.1
<b>2002:</b>						
College Graduate	51.5	19.8	28.6	49.3	19.3	31.4
Non-College Graduate	34.4	26.2	34.4	50.1	17.8	32.1

Notes: GSS data . Question: “Do you agree or disagree: Married People are Generally Happier than Unmarried People?”

**Table 5: Marital Subjective Wellbeing**

Ordered Probit Regression	Dependent Variable: “Taking things all together how would you describe your marriage?”			
	[3] Very Happy	[2] Pretty Happy	[1] Not Too Happy	
Regression Coefficients:	(1)	(2)	(3)	(4)
College*white	.222 *** (.032)	.132*** (.037)	.106*** (.032)	.094*** (.035)
College*black	.004 (.114)	-.105 (.117)	-.015 (.121)	-.034 (.121)
College*Time Trend	-0.004 (.005)	-.001 (.005)	.014*** (.004)	.014*** (.004)
Time Trend	-.005** (.002)	-.009*** (.003)	-.009*** (.002)	-.010*** (.003)
Black	-.379*** (.046)	-.329*** (.048)	-.364*** (.049)	-.388*** (.051)
<b>Sample</b>	Women		Men	
<b>Controls:</b>		✓		✓
	White Women	Black Women	White Men	Black Men
<b>Percent Very Happy:</b>				
<b>College</b>				
1970's	74	59	70	49
2000's	67	55	74	51
<b>Non-College</b>				
1970's	66	46	70	55
2000's	59	55	63	54

Notes: \*\*\*, \*\* and \* denote statistically significant at 1%, 5% and 10%, respectively. Sample size for women is 11228 and for men is 10111. GSS data from 1973-2006. (Robust standard errors in parentheses)

(a) Employment status includes indicators for full-time, part-time, temporary illness/vacation/strike, unemployed, retired, in school, keeping house, and other; Income is based on imputations of real family income, collapsed this variable into indicator variables, one for each decile; Children includes indicator variables for the number of children ever born, up to eight; Education variables are code the highest degree earned by the respondent,

respondent's father, and respondent's mother, including separate variables for <high school, high school, associates/junior college, bachelor's, or graduate degrees; Religion includes separate indicators for Protestant, Catholic, Jewish, None and Other; Region includes indicator variables for each of 9 regions. Separate dummy variables are also included for missing values of each control variable.

**Table 6: Family Subjective Wellbeing**

Ordered Probit Regression	Dependent Variable: "How much satisfaction do you get from your family life?" [3] A very great deal [2] A great deal or quite a bit [1] A fair amount or less			
Regression Coefficients:	(1)	(2)	(3)	(4)
College*white	.162*** (.035)	-.020 (.060)	.048 (.032)	-.072 (.067)
College*black	.115 (.109)	-.116 (.119)	.182 (.134)	-.034 (.150)
College*Time Trend	-.004 (.007)	-.002 (.007)	.005 (.006)	-.000 (.007)
Black	-.346*** (.038)	-.218*** (.041)	-.251*** (.047)	-.094* (.052)
Time Trend	.002 (.003)	-.002 (.004)	-.001 (.003)	.002 (.004)
College*Married		.201*** (.070)		.055 (.075)
Married		.396*** (.031)		.877*** (.039)
<b>Sample</b>	Women		Men	
<b>Controls:</b>		✓		✓
	White Women	Black Women	White Men	Black Men
<b>Percent Very Great Deal:</b>				
<b>College</b>				
1970's	53	33	44	44
1990's	53	24	47	38
<b>Non-College</b>				
1970's	44	32	41	32
1900's	46	28	40	31

Notes: \*\*\*, \*\* and \* denote statistically significant at 1%, 5% and 10%, respectively. Sample size for women is 11321 and for men is 8699. GSS data from 1973-1994. (Robust standard errors in parentheses)

(a) Employment status includes indicators for full-time, part-time, temporary illness/vacation/strike, unemployed, retired, in school, keeping house, and other; Income is based on imputations of real family income, collapsed this variable into indicator variables, one for each decile; Children includes indicator variables for the number of children ever born, up to eight; Education variables are code the highest degree earned by the respondent, respondent's father, and respondent's mother, including separate variables for <high school, high school, associates/junior college, bachelor's, or graduate degrees; Religion includes separate indicators for Protestant, Catholic, Jewish, None and Other; Region includes indicator variables for each of 9 regions. Separate dummy variables are also included for missing values of each control variable.

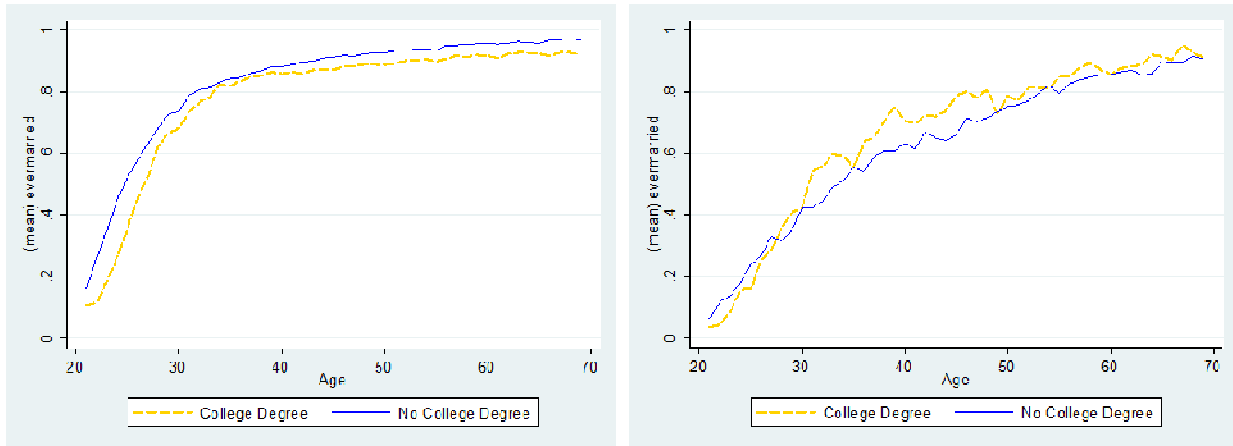
**Table 7: Educational Attainment (Ages 45-50)**

	College Graduates	Some College	HS Graduates	HS Dropouts
<b>White Women</b>				
1950	6	10	20	65
1960	7	11	27	56
1970	8	13	41	39
1980	11	16	44	29
1990	20	27	36	20
2000	30	33	29	9
2006	29	32	30	9
<b>Black Women</b>				
1950	2	2	4	92
1960	3	4	9	84
1970	4	6	19	71
1980	8	13	29	51
1990	12	23	31	34
2000	18	33	29	19
2006	19	33	34	15

Notes: 1950-2000 numbers are from the Censuses of Population. 2006 numbers are from the American Community Survey. Each cell represents the percent of white or black 45-50 year old women with that educational attainment.



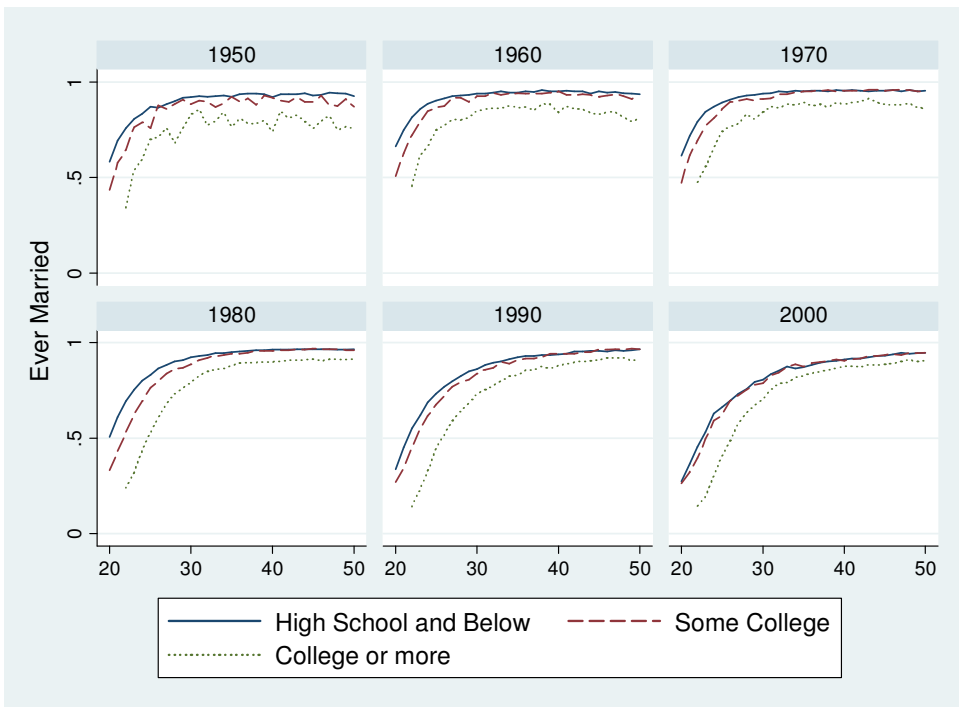
**Figure 1: Ever-married Rates by White and Black Women**



Source: 2006 American Community Survey

Notes: The percent who have ever married at each age are shown for those with and without a college degree for blacks and whites.

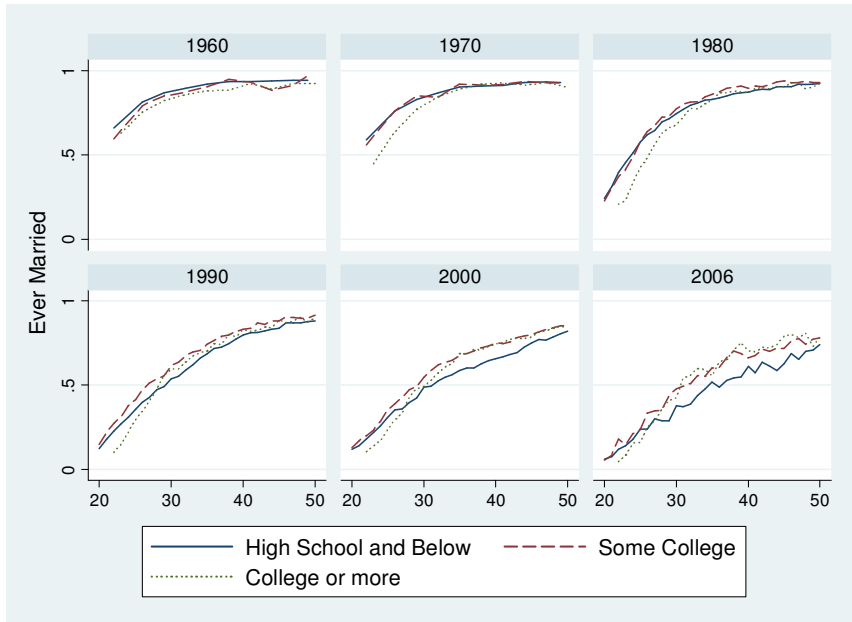
**Figure 2: Ever-married for White Women**



Source: Census of Population

Notes: THE PERCENT WHO HAVE EVER MARRIED AT EACH AGE ARE SHOWN FOR THOSE WITH HIGH SCHOOL OR BELOW, SOME COLLEGE, OR A COLLEGE DEGREE FOR WHITE WOMEN.

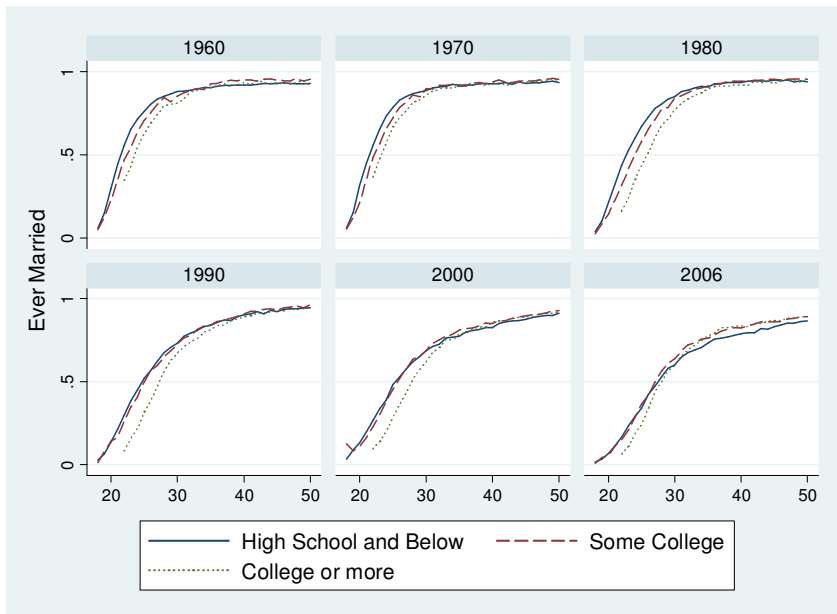
**Figure 3: Ever-married for Black Women**



Source: 1960-2000 Censuses of Population and the 2006 American Community Survey

Notes: **THE PERCENT WHO HAVE EVER MARRIED AT EACH AGE ARE SHOWN FOR THOSE WITH HIGH SCHOOL OR BELOW, SOME COLLEGE, OR A COLLEGE DEGREE FOR BLACK WOMEN. BECAUSE OF SMALL SAMPLE SIZES WE USE A THREE-YEAR MOVING AVERAGE CENTERED AT EACH AGE IN 1960 AND 1970.**

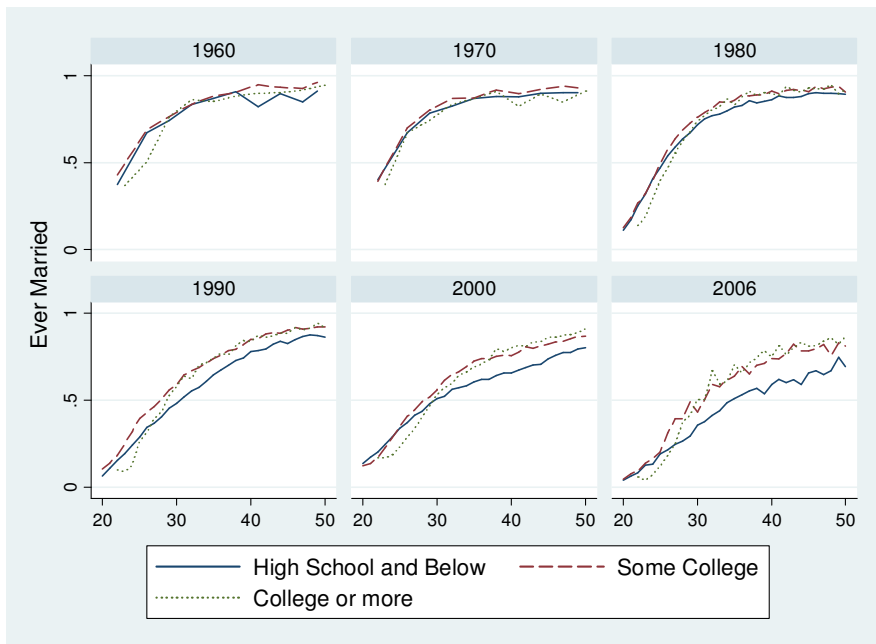
**Figure 4: Ever-married for White Men**



Source: **1960-2000 CENSUSES OF POPULATION AND THE 2006 AMERICAN COMMUNITY SURVEY**

Notes: **THE PERCENT WHO HAVE EVER MARRIED AT EACH AGE ARE SHOWN FOR THOSE WITH HIGH SCHOOL OR BELOW, SOME COLLEGE, OR A COLLEGE DEGREE FOR BLACK WOMEN.**

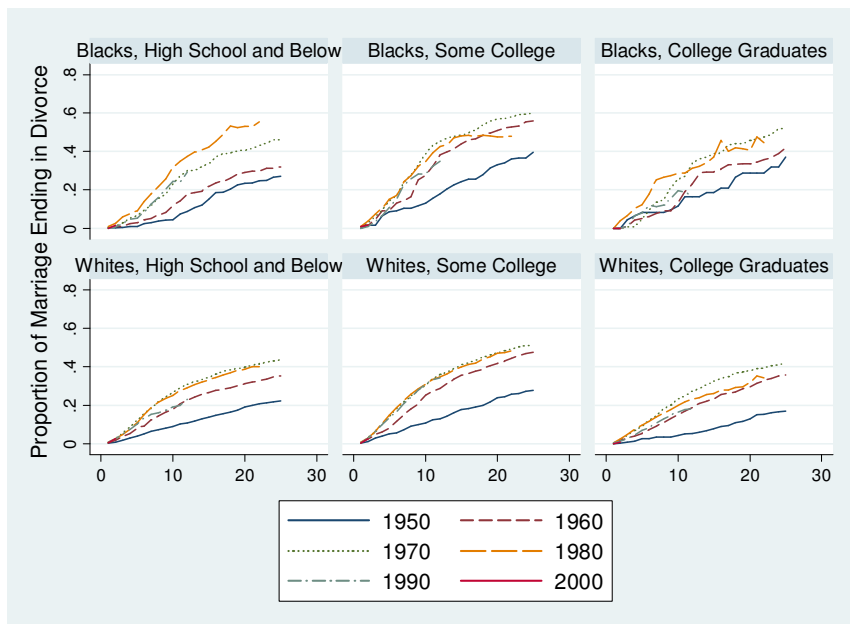
**Figure 5: Ever-married for Black Men**



Source: 1960-2000 CENSUSES OF POPULATION AND THE 2006 AMERICAN COMMUNITY SURVEY

Notes: THE PERCENT WHO HAVE EVER MARRIED AT EACH AGE ARE SHOWN FOR THOSE WITH HIGH SCHOOL OR BELOW, SOME COLLEGE, OR A COLLEGE DEGREE FOR BLACK MEN. BECAUSE OF SMALL SAMPLE SIZES WE USE A THREE-YEAR MOVING AVERAGE CENTERED AT EACH AGE IN 1960 AND 1970.

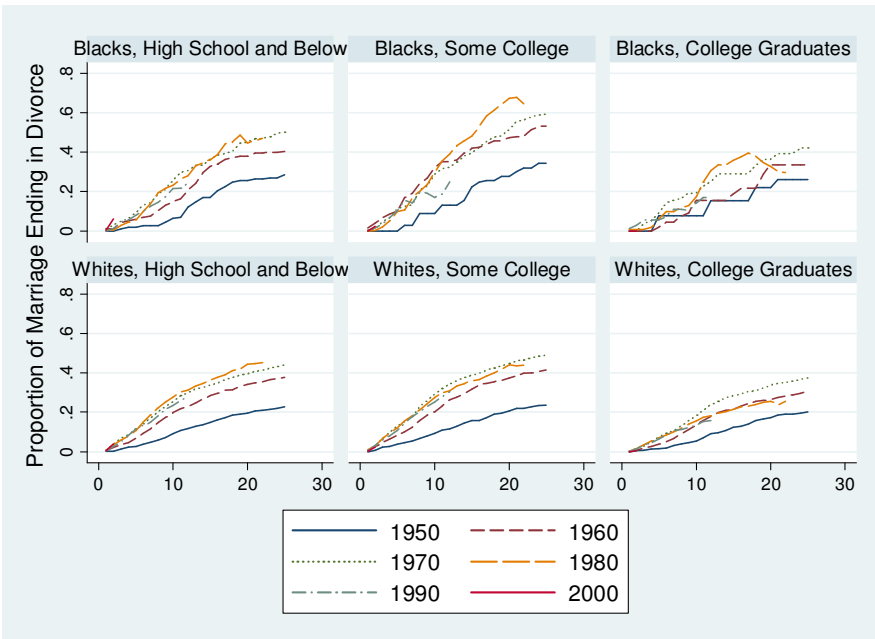
**Figure 6: Percent Divorced for Women by Year of Anniversary**



Source: 2004 Survey of Income and Program Participation

Notes: Cohorts are in decade in which they married

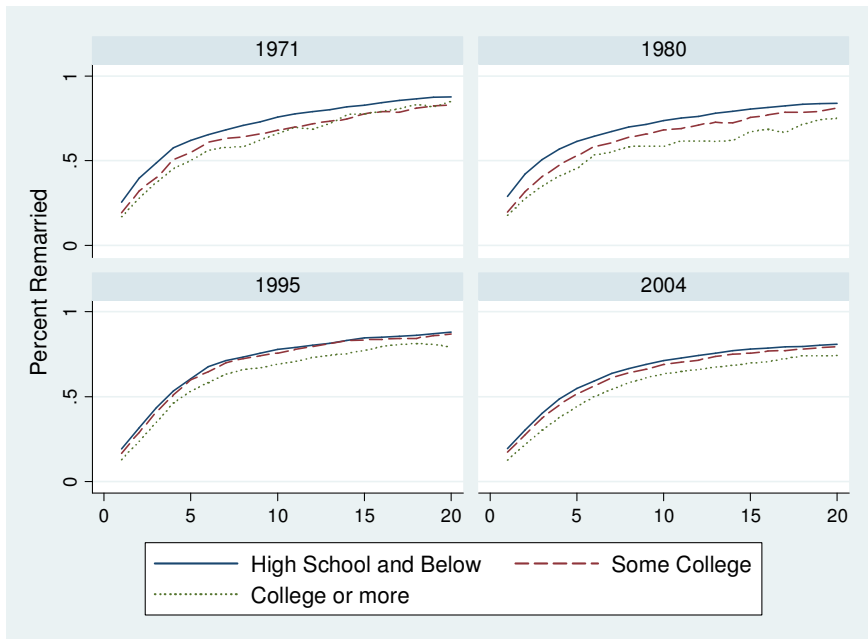
**Figure 7: Percent Divorced for Men by Year of Anniversary**



Source: 2004 Survey of Income and Program Participation

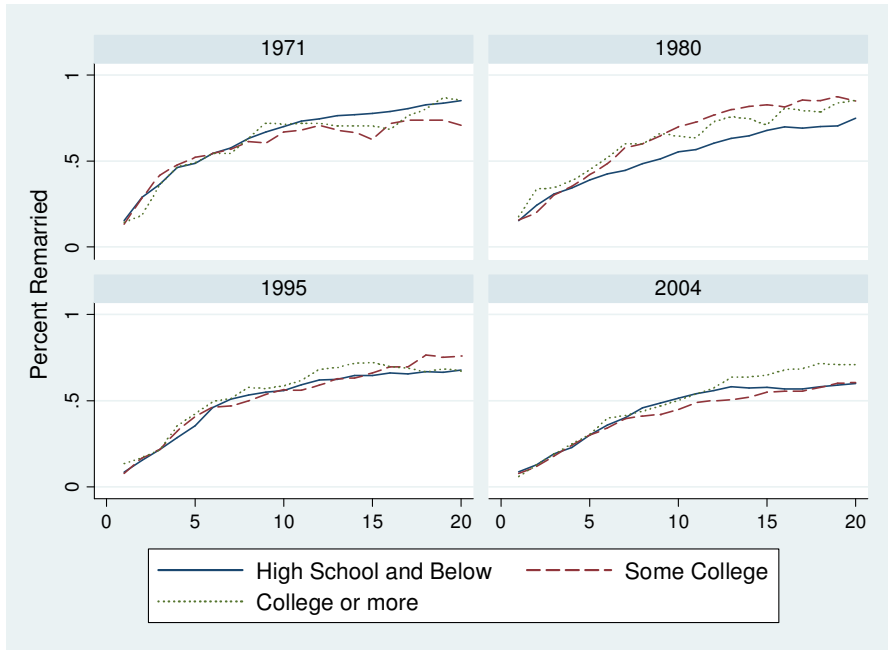
Notes: COHORTS ARE IN DECADE IN WHICH THEY MARRIED.

**Figure 8: Percent Remarried by Years since Divorce for White Women**



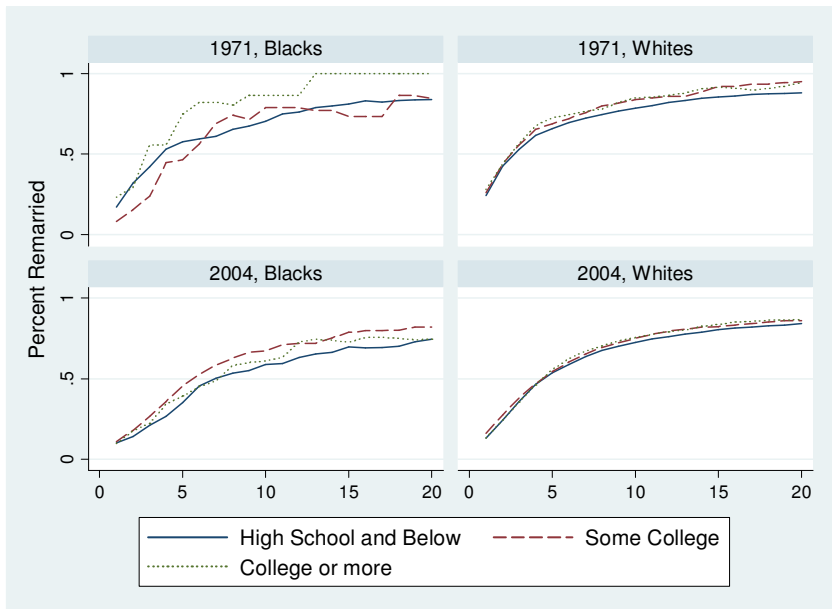
Source: Current Population Survey and Survey of Income and Program Participation

**Figure 9: Percent Remarried by Years since Divorce for Black Women**



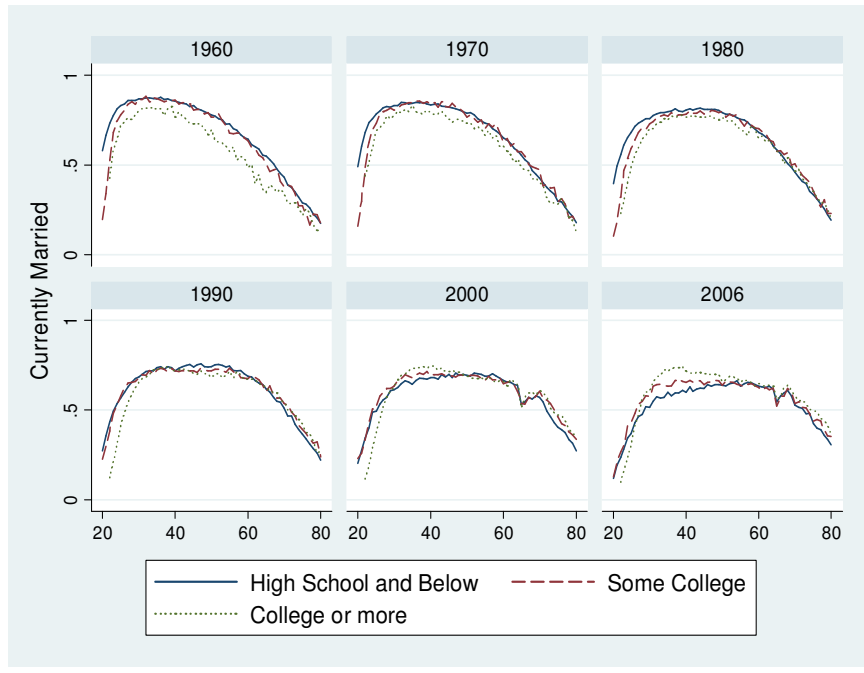
Source: Current Population Survey (June 1971, 1980, and 1995) and Survey of Income and Program Participation (2004)

**Figure 10: Percent Remarried by Years since Divorce for Men**



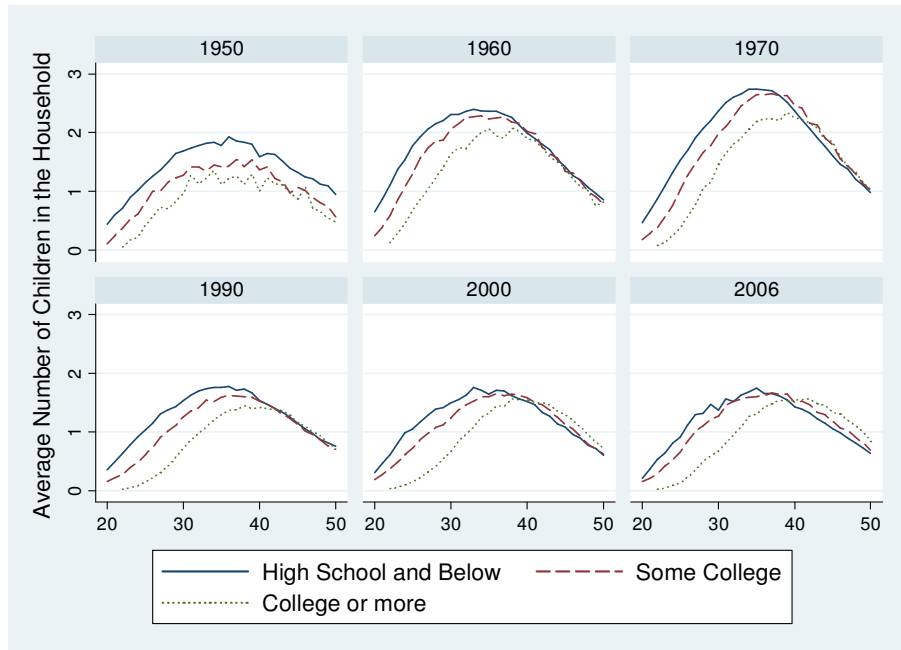
Source: Current Population Survey (June 1971) and Survey of Income and Program Participation (2004)

**Figure 11: Currently Married for White Women**



Source: Census of Population and American Community Survey

**Figure 12: Average Number of Children in the Household**



Source: Census of Population and 2006 American Community Survey