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This thesis examines the effect of varying income levels on the attachment of men and women to friends and their spouse. It is hypothesized in this thesis that family income will impact men and women differently. Additionally, it is hypothesized that the income categories will show different attachment issues among spousal attachments and friendships. Through analysis of data collected in the year 2000, contained in the *The Marital Instability Over the Life Course Study* wave 6, part one of a two-part series entitled *Work and Family Life Study*, I examine the relationship between family income and attachment in both men and women, and explore the implications of these patterns for the individuals. The results show that individuals in different income brackets are prone to different marital and friendship troubles. Further, the data shows men and women within the same income bracket can display differences in how income impacts their friendships and marriage. This thesis serves as a first step to identify the impact of income on individual relationships and highlights multiple correlates which deserve more in-depth analysis in the future.

FAMILY, FRIENDS, FINANCE. AN ANALYSIS OF INCOME AND ATTACHMENT  
IN FRIENDSHIPS AND MARRIAGE

by

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CHAPTER I  
INTRODUCTION

**Overview of Income and Attachment**

Income, traditionally provided by the workplace, is the basis for a family's socioeconomic status, the grantor of leisure time and luxuries, and often the catalyst for major stressors inside and outside the home. As income is intertwined with many life circumstances, it is imperative to understand its impact on the family unit. Men and women typically have different roles in the household; therefore, analyzing family income's impact on men and women separately may provide insight into different hardships each face.

In this thesis I explore the relationship between family income and attachment to others in both males and females. Attachment, for the purpose of this thesis, is defined as a positive emotional connection one individual has towards another, which impacts the individual's life on a productive level and promotes healthy interaction with other individuals. Higher levels of attachment can lead to an individual accruing greater social capital, which would contribute to their social position, personal relationships, and family legacy. The question then becomes, once interpersonal relationships and income have reached a peak where the two have complimented one another to the point that both are at their possible current maximum, does the relationship then demand a bell curve? That is,

at some point, does one have to take priority, and the other suffer for the latter to advance? Mary Blair-Loy examines the idea of this trade off in her book *Competing Devotions* (2003), in which she analyses how a demanding career can compete with time demands from family among female executives. Lastly, on a similar note to the balance Blair-Loy (2003) discusses in her book, I examine if the relationship of family income and attachment differs for men and women, who have historically held very different roles in the workplace and home.

Utilizing data stored in the ICPSR *Work and Family Life Study* wave 6, I will examine the relationship between varying indicators of an individual's attachment to their spouse and friends, and analyze these differences between income levels and gender. As an example, an individual's reported satisfaction with their friendships will serve as an indicator for level of attachment, based on their response to a likert question, in which they respond to the question via a predetermined agreeability scale, posed in the survey. Additionally, I will then assess whether the impact of income on attachment to friends differs for men and women within the same income bracket.

Assuming that both friendships and marriages begin due to positive emotional attachments and are maintained by these positive attachments, the opposite can be assumed if these relationships are no longer satisfactory to the individual. That is, these relationships are no longer satisfactory because the relationships are no longer fostering positive emotional connections or healthy interactions. Income can lead to these relationships no longer fostering positive connections and interactions, just as low attachment in relationships can impact income. Attachment may suffer because the

individual who is employed has to work longer to maintain their income, or must work odd hours which do not coincide with their spouse's schedule, lowering the amount of time they are able to spend together, and in turn their overall connection. This same individual may have similar issues with friends, they cannot maintain friendships due to the time and attention demand their income generates. For some individuals, their lack of attachment to friends or spouse may be the driving force behind their income level. These individuals may work harder for higher income, knowing the positive impact higher income can have on friendships and marriages. Both of these groups of workers have a higher income. However, for the former, their income is impacting their relationships, while for the latter; the low attachment in relationships is driving the desire for a higher income.

My main questions to be addressed in this thesis are: Is family income related to attachment with others? Is this relationship significant? Does the relationship between income and attachment demand a decision between the two when each has reached its maximum level? Do these relationships vary by gender? Each variable measuring attachment will be analyzed with these questions in mind.

The literature review below focuses on four main streams of literature: attachment in psychological literature, attachment in sociological literature, social capital literature, and economic literature. Through examining attachment in psychological literature, attachment in sociological literature, the concept of social capital, as well as economic



literature, a robust picture of family income's impact on the individual and the importance of attachment to the individual becomes apparent.

## CHAPTER II

### REVIEW OF THE LITERATURE

#### **Attachment Research in Psychological Literature**

The importance of attachment to others for individuals has been shown throughout psychological literature. This literature is important to this thesis because it examines attachment against a number of sociodemographic variables, allowing for possible correlates of attachment to be examined, including income. For the purpose of this thesis, avoidance attachment style as discussed in psychological literature will serve as an indicator of low attachment. Avoidance attachment style is defined as an attachment style in which the individual finds it difficult to trust others, and is uncomfortable forming close relationships with others (Mickelson, Kessler, & Shaver, 1997).

According to the 2013 Census, the median household income in the United States was \$52,250. Presenting perhaps the most applicable study for this thesis, Mickelson et al. conducted a study in which they examined attachment style in people of varying socioeconomic status. In their research, the team found that of those people making between \$35,000 and \$69,000 annually, 24.1% exhibited avoidance attachment style, while of people making \$70,000 or above annually, 27.4% exhibited avoidance attachment style. Although these attachment styles were not the majority of either group, they were the second highest attachment style exhibited by the participants. As income

increases, avoidance attachment style increases as well, indicating that as people make more money they seem to become less comfortable attaching to others, which would in turn lower their attachment and lead to differing effects of family income on attachment to friends and spouses in different income groups. Additionally, the data showed that a higher percentage of men were likely to exhibit avoidance attachment than women, suggesting men, often the primary breadwinners, are the likely the ones in a marriage to exemplify this attachment style with the effects impacting the woman. Therefore, it can be assumed that women will be the driving force behind marital issues reported in income groups in this thesis, while men may show no effect because their main concern is their job.

Beyond attachment to others, avoidance attachment has also been shown to impact assigned priorities in the individual's life, creating chaos in their personal relationships. Yolonda Ecke (2007) examined avoidance attachment style, work, and relationships. In her research, Ecke found that people with avoidance attachment style typically assign high priority to work in their life, also supporting the hypothesis that at some point, a decision is made between attachment and income, even if subconsciously. Additionally, these people exhibit high levels of conflict at home because of their work life balance. Ecke's (2007) research aligns with a hypothesis presented in this thesis, suggesting that family income would impact different income categories in different ways. Interestingly, Towler and Stuhlmacher (2013) found that among women with avoidance attachment, their relationships with their supervisors and relationships with

intimate partners seemed to imitate one another. That is, women with avoidance attachment who had negative relationships with the intimate partners also tended to have negative relationships with their supervisors, suggesting that when a female is working and confronts conflict in her life, multiple relationships may suffer.

While avoidance attachment has been shown above to impact an individual's felt attachment to others, research has shown that avoidance attachment can also impact the perception of the individual. Peluso, Peluso, Buckner, Kern, and Curlette (2009) examined multiple types of attachment styles, including avoidance attachment. In examining avoidance attachment style specifically, the team found negative correlations between avoidance attachment style and commitment to social bonds, as well as a negative relationship between avoidance attachment and being liked by peers. This data indicates that as a person exhibited higher levels of avoidance attachment, they concurrently had less commitment to social bonds and lower admiration from peers, indicating a weakening of attachment. Additionally, the analysis showed a positive relationship between avoidance attachment and harshness, implying the less attached an individual is to others, the harsher they are perceived by others (Peluso et al., 2009). This data expands on avoidance attachment, which is exhibited by a quarter of the work place in the data described above, and may explain low attachment to friends among those with avoidance attachment style, as well as the lack of a close friend. If a higher income is related to a perception of harshness, my analysis can be expected to show lower

satisfaction with friendships and the lack of a close friend in higher income brackets, particularly among men.

### **Attachment Research in Sociological Literature**

While the link between attachment and family income has yet to be made explicit in sociological literature, there is research in the field that examines attachment on other bases. The attachment research in the sociological field is applicable to the proposed thesis because it examines attachment in the workplace where the individual earns his or her income, attachment to peers, as well as romantic partners.

When examining the strain that income (or lack thereof) can put on a relationship, sociological literature accounts for outside factors that may mediate the effect of income. For example, in her book *Making Ends Meet* (1997), Kathryn Edin finds that people who have low income often rely on each other for support. Therefore, a person who has low income typically associated with multiple stressors may not be as negatively impacted as predicted because the individual has a strong support network surrounding them. When examining the other end of the income spectrum, Chen, Cohen, Kasen, Johnson, Ehrensaft, and Gordon (2006) discovered that men from families in a higher socioeconomic status tended to have lower levels of romantic relationship conflicts in their initial young adult years, but then saw an increase in romantic relationship conflict as they completed their transition into adulthood. Perhaps as young men from a higher socioeconomic status begin their careers, their family supports them, allowing lower working hours, more free time outside of their place of employment, and decreased stress

created by income. However, as they continue to age and establish their careers, longer working hours become necessary, the money contributed by their parents slows, their responsibilities multiply, and money becomes a pivotal factor for survival, increasing the prevalence of conflict in their romantic relationships.

Due to the large amount of time that a person typically spends at their workplace, coworkers can frequently become good friends, as interactions with coworkers are often some of the most common in a person's daily life, thus, their impact on the individual is substantial. Thau, Crossley, Bennett, and Sczesny (2007) examined an individual's attachment in the workplace to both the corporation and coworkers, and found that the higher the level of trust in the corporation and the higher the level of attachment to coworkers, the less likely a person was to engage in antisocial work behavior. Geller and Bamberger (2009) also examined attachment in the workplace to co-workers. Their research suggested that peer attachment in the workplace affected the level at which people were willing to help their co-workers with tasks. Additionally, they suggested that low attachment to co-workers may be indicative of high attachments to romantic partners or family members; that is, a person may choose where to concentrate their attachment, which would impact their work environment and romantic relationships and create varying levels of attachment among income brackets (Geller & Bamberger, 2009).

Expanding research on workplace attachment, Stephenson, Brotherton, Delafield, and Skinner (1983) found that the larger the corporation, the more likely workers were to feel less attached to the corporation. Additionally, in smaller industries, workers were

more likely to report that their coworkers and managers were understanding and empathetic, while in larger industries hostility was prevalent between coworkers and especially between workers and management. This lack of attachment to coworkers and management was positively correlated with job satisfaction, the more a person felt detached from coworkers and their manager, the more likely they were to be dissatisfied with their job (Stephenson et al., 1983). Ferris, Liden, Munyon, Summers, Basik, and Buckley (2009) also studied the importance of attachment to coworkers and management. In their research, the team found that the more attached a person was to co-workers, the more likely they were to be efficient, participate in constructive group work, develop confidence, autonomy, and achieve high social status within their company (Ferris et al., 2009). The work by Ferris and colleagues (2009) shows the more a person is attached to their workplace, the more social capital they gain, and the likeliness of a higher income increases. Therefore, the opposite can also be assumed; the less attached a person is to coworkers, the more likely they are to have low life satisfaction, diminished social capital, low work ethic, and lower income. In this situation where attachment to friends dictates income, the relationship points to a positive correlation between the two; thus, in this thesis it can be assumed that individuals in different income brackets will display different friendship attachments.

Sociological research often concentrates on romantic relationships and friendships as a whole when examining the effects of attachment, or lack thereof, between individuals. However, it is imperative to separate the sexes, as the impact of income may

be different for each. Chen and colleagues (2006) examined marital relationships as a whole, and then examined the sexes separately. The researchers found that as young adults make their transition into adulthood, including beginning in the workforce, women are more likely to be unhappy in their romantic relationships than their male counterparts. Further, for young women who are married, they are more likely during this time to consider divorce. As young married couples begin this journey together, while one or both of them begins in the workforce, employment and long working hours could be a contributing factor to this phenomena. As discussed below, women value attachment more in romantic relationships, and longer working hours could signify a lack in attachment to women. The scenario of the young couple, with one partner working, could be a significant area in which the effect of family income on men and women differ greatly. For example, while the husband in a particular category of income does not report having many friends compared to the average income earner, his spouse may report a higher number of friends than her counterparts because of the lifestyle her family income provides.

Additional research elaborated on the importance of attachment for men and women in romantic relationships, beyond their transition into adulthood. Kane, Jaremka, Guichard, Ford, Collins, and Feeney (2007) found that the attachment style of a romantic partner could have a profound effect on their romantic partner's well-being; however, this differed for men and women. Men were most dissatisfied in their current relationship if their female counterpart showed anxiety attachment issues. However, women were more



dissatisfied in their romantic relationships when their male counterpart exhibited avoidance attachment behaviors. If men compose the majority of the workforce and therefore typically provide the family income, and the workforce often demands time and cognitive space, family income may be contributing to brittle romantic relationships; not only for heterosexual couples with average to below average income, but also for families in higher socioeconomic statuses. Furthermore, the situation described above could lead to a snowball effect, the partner providing the income exhibits avoidance attachment leading to their female counterpart developing anxious attachment tendencies, leading to men becoming dissatisfied with their relationships and spending more time at their workplace or mentally detaching from the relationships. In this scenario, men and women would likely exhibit different patterns of attachment within the same income groups.

### **Social Capital**

Sociological attachment literature fuses with economic literature to examine an entity alluded to in the above research: *social capital*, also noted in the introduction. Social capital is a byproduct of an individual's positive attachment to others in society. Originally suggested by L.J. Hanifan in 1916, the term *social capital* has recently become a popular addition to human, cultural, economic, and financial capital (Swain, 2003; Coleman, 1988). Social capital can be understood as an abstract productive force that depends on individual interaction with others and leads to both “economic and noneconomic results,” based on trust, information, and norms (Coradini, 2010). Social capital is only gained through positive attachments to others, and is something that must

be worked on, formed, developed, and attained (Weiss, 2012). This capital is context specific, dependent upon the environment and its players. Through strong attachment to others in society, an individual can gain social capital and in turn advance in society. Some researchers argue that social capital is important to an individual's physical health as well as mental health. In fact, social scientist Robert Putnam stated that social capital could be as beneficial to a person's well-being as pharmaceutical drugs or vitamins (Reza, Smylie, & Arnold; 2007). Supporting this statement, previous research has shown social capital to ease burdens on those in the lower income brackets. For example, through the fusion of social capital and psychological measures, Ciabattari (2007) found increased social capital to reduce work-family conflict among single, low income mothers. While sociologists typically examine social capital in instances of inequality or politics, economists examine social capital on the basis of market exchange, arguing that many economies are reliant upon individuals possessing social capital (Lillbacka, 2006; Ben-Porath, 1980).

Brisson and Usher (2005) expand on the economic portion of social capital research by naming and defining two sub categories of social capital beyond the others mentioned above: bonding social capital and bridging social capital. With their research focused primarily on low income neighborhoods, both of these types of bonding relate to the income (or lack thereof) of the residents of these places. Bonding social capital can be seen when the community or individuals in the community have enough resources to help a community member if they have an issue for which there is no immediate solution.

Bridging social capital applies when a community has a cohesive need which the resources in the community cannot meet, so they must sum their capital and reach out (as a group) to a larger entity to receive the help they need (Brisson & Usher, 2005). The former can be seen as more of a micro social capital, the latter more of a macro. These social structures which display bonding social capital and bridging social capital often contain community members of the same socioeconomic status, and are therefore largely defined by individual income. As demonstrated above, social capital impacts friendships, community, family, marital choice, physical health; marital choice and friendships being of particular interest in this thesis. It is assumed that individuals in varying income levels will display different levels of social capital, evidenced by friendships and overall satisfaction.

### **Attachment Research in Economic Literature**

Economic research has studied the relationship between socioeconomic status and friendship formation. Gompers, Mukharlyamov, and Xuan (2016) show that similarities, such as social status, often influence an individual's choice of working partners even in high stake situations. When examining risky business ventures, the researchers found that similarities, including those influenced by income, impact the individual's decision about their partner for a business undertaking. Similar to selecting partners in a business situation, Rivas (2009) examines the contributing factors to friendship formations in general. One of the factors related to friendship formation that Rivas notes is the idea of reciprocity. As an example, she lists lending money. Thus, it can be assumed that a

contributing factor is friendship formation is income or monetary assets, so like business associate decisions, it can be seen that friendships generally follow the rule “birds of a feather flock together,” even in economic situations.

Beyond impacting friendship formations, income and economic markers can also contribute to friendships. For example, friendships can be strengthened around an economic undertaking such as an investment club (Ravana, 2007). More so, while income may not be the total deciding factor in friendships, income and economic resources can be linked to the luxury of “time” (Mahadea, 2013), which could in turn lead to personal resources being allocated to the formation and maintenance of friendships.

Higher family income could be seen to impact women’s social lives more so than men’s due to the fact that when income is high enough, women are often able to be homemakers or devote their time to social goals. Therefore, it is no surprise that among countries that still practice arranged marriages, fathers sometimes devote additional assets to their daughters to ensure that they marry a higher income individual (Fafchamps & Quisumbing, 2005). In the current thesis I expect to find that for women, the higher the income bracket, the more likely they are to be satisfied with their friendships, and report that they do have a close friend, simply because their family income allows time for social attainment.

## **Psychological, Sociological, and Economic Literature Addressing Income's Relationship to Marriage and Family**

To understand the importance of the relationship between income and an individual's marriage and family, it is imperative to address previous research which covers these topics. Family stress theory addresses the effects of extraneous variables on the family structure, and explores how families deal with the stressors (Patterson, 2002). Family stress theory is often paired with family resilience theory, which explores how families come back from crisis situations. Interestingly, the two main portions of this family balance both involve money. To keep a family out of crisis, and therefore maintain positive family structure, the family must have the correct balance of family demands and family capability. Income can be seen as family capability, which varies among families; financial demands can be understood as family demand. Should income capability dip, or financial demands become too much for the family, crisis can ensue and wreak havoc on relationships within the family, including between spouses (Patterson, 2002).

Similar to the conclusions drawn by the family stress model, Aytac and Rankin (2009) found that financial stress not only impacts the relationship between spouses, but also impacts the female's emotional well-being. In their research Aytac and Rankin (2009) discovered a direct correlation between economic stress and the report of marital problems. Much like this thesis, they then analyzed the effect of economic stress on males and females separately, and found that while economic stress seemed to have no significant impact on men, the female partners in these relationships were likely to

exhibit emotional distress. Paired with research covered earlier which identifies anxiety in women as a main factor of irritability in men, it becomes apparent how financial stress could lead to multiple problems in a marriage. Therefore, in this thesis, I expect to find not only that low income groups will experience different marital issues than their higher income counterparts, but also that women will be the driving force behind this difference.

Various psychological studies have examined the interaction of income, mental health, and familial relationships based on socioeconomic status. Hill, Reid, and Reczek (2013) discovered that for women who report a low income, continuing marriage leads to lower levels of psychological distress. Additionally, Hill, Reid, and Reczek (2013) note that one possible reason for the decreased psychological distress is the financial security that comes with marriage. This financial security provided by marriage could be why, as Carey (2012) notes, women who experience divorce often have an extremely severe mental reaction to the divorce, which lessens over time. This could also be a driving force behind income attainment in women who are anticipating divorce. These women may strive to gain a larger income, hoping to avoid the financial decline that many women experience after their marriage ends (Arditti, 1997). Perhaps the financial stability provided by marriage is one of its most important aspects, particularly for women.

As mentioned above, financial woes are shown to be related to marriage and family dynamics via their impact on mental health. Kawakami et al (2012) found that among individuals in upper and upper-middle class countries, chances of mental health issues increased if the individual reported a low household income. Bodenmann,

Ledermann, and Bredbury (2007) linked external stressors on a marriage not only to mental symptoms in the spouses, but also physical symptoms, as sex drives for men and women reacted to stressors. Examining evaluation of life and mental well-being separately, Kahneman and Deaton (2010) found that low income was related not only to low life evaluation, but low emotional well-being. Financial issues, whether they impact moods, drives, or chemical balances, impact the individual, and therefore those individuals they interact with on a daily basis. Financial pressures can simultaneously attack the mental health of the individual, family, and marriage.

Economic literature also studies the relationship between income, marriage, and family units, via the effect of shifting economic structures on marriage and family patterns. This economic research concentration on marriage can be explained by the fact that marriage, at its core, is an economic arrangement. Although current marriage unions (for the most part) rely on emotions and attachments, for centuries marriages relied on the exchange of goods, or the fusion of goods for economic purposes. It comes as no surprise then, that studies involving economics and marriage often link income and assets to marital patterns. Marriage is discussed in this thesis as a type of attachment which can be impacted by income, and as one which can impact income; therefore, an examination of economic literature surrounding the institution is necessary.

Men and women have traditionally held different roles in the household, and while this image may be shifting in modern economy, the social expectation of the male as the primary breadwinner is still prevalent. Bergstrom and Schoeni (1995) discovered

that a male's personal income was an important factor in determining the age at which he married. The researchers found that males tended to marry once their income was solidified. Additionally, when examining the marital patterns of men and women in France, Ekert, Jaffe, and Sloaz (2001) found that both men and women typically decided to marry after they were already participating in the labor market. In most cases, an individual's first marriage came after their first job. Further, unstable employment -and by relation unstable income- led to a decrease in the quality of future marriage for these individuals (Ekert, Jaffe, & Sloaz, 2001). Therefore, lower income respondents in this thesis should show a higher level of marital issues, assuming that low income is synonymous with unstable employment and income.

Beyond income contributing to marital factors, research has shown that marriage also contributes to both an individual's and a couple's success financially and in their romantic relationship. Gary Becker, an economist, noted that the wealthier a couple is, the more likely they are to avoid divorce. Becker states that low income couples are more likely to get a divorce than their well to do counterparts, because wealthier couples have the perception that they have more to lose if their marriage was to dissolve (Reuter, 1997). According to Vernon (2010) wealthy married couples may also have healthier lives because of the literal time that their income allows. Low income couples must spend more time at work and at home on non-leisure activities than their higher income opposites, with higher income women in particular reporting more leisure time than women in lower income brackets (Vernon, 2010). This additional leisure time is an



important aspect of higher income families to note, because more leisure time can allow for more time to be spent forming friendship bonds or strengthening one's marriage.

As evidenced above, men are often the sex studied when examining economics and marriage. In recent research, such as that noted by Maasouni, Millimet, and Sarkur (2008), a pattern emerges which shows that men who are married and in the labor market have higher incomes than their unmarried peers. Marriage, beyond being beneficial to both men and women individually, has also been shown to be beneficial to the state, as it contributes in a positive way to the overall economy (Halla & Scharler, 2012).

While the financial and economic benefits of income on marriage, and vice-versa, are highlighted above, at its worst financial stress can be linked to increased chances of intimate partner violence. Fox and colleagues (2002) found that lower income and poverty stricken families were the most likely to have male on female intimate partner violence. Additionally, they note that how spouses perceive their financial well-being is a good predictor of the possibility of intimate partner violence. Due to this pattern seen in previous research, low finances lead to issues in marital relationships, I expect to find that the individuals in the lower income brackets of my data will report a higher number of marital issues than the control group or the higher income groups.

While financial stressors can cause problems in households and between partners, there have been mediating factors identified that can increase or decrease the effect of financial stress on a family. Ellison, Henderson, Glenn, and Harkrider (2011) found that the sanctification of a marriage can mediate the effects of financial stressors on the

marital relationship. Conversely, Dean, Carroll and Yang (2007) conducted research which concluded that the more materialistic each partner in a marriage was, the higher the impact of financial stress on marital satisfaction. However, regardless of mediating factors, it is clear that income impacts the family structure and marital relationship specifically.

While the spousal relationship is discussed above as the main family unit, it is important to note that financial stress can impact the family as a whole, through impacting the spouses. Ponnet (2000) found that financial stress causes severe familial issues, particularly in low income families. Adolescents in low income families that frequently experienced financial stress were more likely to act adversely than their counterparts in middle and upper class families. The researchers also found that financial stress impacted low income mothers more so than mothers in the middle and upper class, as well as a different effect of financial between sexes (Ponnet, 2000). Perhaps the inverse of the last study mentioned, Rothwell and Han (2010) found that providing assets to a low income family positively impacted the family relations within that unit. That is, providing more assets reduced financial stress, which led to more positive family interaction.

The data and methods section that follows describes the specific quantitative methods that will be utilized in this research. Additionally, the data and methods section below outlines the basic methodological assumptions that underlie this study. Through

using the methodological approach below, the relationship between income and attachment can be analyzed.

## CHAPTER III

### DATA AND METHODS

#### **Data**

I analyze the *The Marital Instability Over the Life Course Study (MIOLC)*, Wave 6 (N=1,031), a dataset which is part one of a two-part data collection, the *Work and Life Family Study* which is housed by the Inter-University Consortium for Political and Social Research (ICPSR). While the initial data collection for the study was conducted in 1980, the data I use in my thesis is from the latest wave of collection in the year 2000. Although the data analyzed is from this wave, I did refer to the first wave of data collection to obtain the race demographic data and merged this data with wave 6. I chose to use wave 6 for three reasons. To begin, some of the earlier data included minors, beginning at age 16. These individuals would not have the insight into the working world, marriage, or the chance to complete higher education, that were all vital to this thesis. Secondly, by using the last wave of data collected, I allowed for a larger income range, as the respondents were likely well into their careers. While a follow up study examining the first few waves of data, in which the levels of income are lower, would be beneficial in the future, wave 6 provides a wide range of incomes and has a significant number of respondents in the lower and upper income brackets. Lastly, year 2000 data reflects the most recent trends in employment, marital issues, and social interactions. To use data from earlier waves, even

those collected in the 1990s, would ignore the impact of more current trends on friendships and marriages and therefore could possibly distort the real effect income has on marriage and friendships seen in this thesis.

The *Marital Instability Over the Life Course Study (MIOLC)*, was a longitudinal study funded by the Social Security Administration Office of Research and Statistics as well as the National Institute of Aging, and was a representative sample of the United States population of people between the ages of 18 and 55, who were married, and living in a house with a landline. The MIOLC contains data collected via random digit dialing “cluster technique” and mail in questionnaires from married respondents, and is the first part in a two-part data collection series which examines marital instability over its life course, with all waves of data in the series being held under the title the *Work and Family Life Study*. To account for underrepresented populations in the study, the researcher weighted the data appropriately. Wave 6 of the data used in this thesis contains only the respondents who were willing to participate from the original wave 1 group, roughly 51% of the original respondents. To minimize any change of respondent recognition, area codes and zip codes for the respondents mailing address and phone number were removed from the data set (Booth, Johnson, Amato, & Rogers, 2010).

The data contained in the MIOLC includes 6,902 variables, and was made anonymous by the researchers before being released to the public. Although the data was collected from 1980-2000, it was not housed with ICPSR until 2010, and has only recently been made available for analyses to the public. The main researchers involved in

the study were from two different universities, Pennsylvania State University and The University of Nebraska-Lincoln.

With all quantitative data, there are multiple assumptions that must be made by the researcher and audience. In this thesis, I make the assumption that this data is generalizable because the ICPSR includes data gathered from multiple populations, with high numbers of respondents, surveyed on a wide range of topics, and verified for validity. The generalizability of the data is imperative to establish a connection between income and familial and friendship attachment. I am also assuming attachment to friends and family is a measure that can be quantified, that the participants had enough self-awareness to identify the appropriate quantitative measure for their personal level of attachment, and that these measures hold the same value across respondents. Further, I am assuming that the respondents answered honestly about their attachment to friends and family, that is, I am assuming they did not report a measure higher than their attachment truly is to friends and family. This data may have been less prone to these issues; however, because mail surveys and phone surveys provide a higher perceived level of anonymity than in person interviews.

## **Methods**

In past studies, quantitative measures have proven effective in examining levels of attachment in individuals and correlation with other variables (Sampson, Laub, & Wimer, 2006; Peluso, Peluso, Buckner, Kern, & Curlette, 2009; Mickelson, Kessler, Shaver, 1997; Ozbay & Ozcan, 2008). While previous studies have examined the impact of

income on the individual, there has not been a study that attempts to link family income to differing patterns of attachment in men and women and explore these differences via income brackets. Due to the fact that previous research has shown that often times, individuals make a choice as to where to concentrate their resources and cognitive attention (Geller & Bamberger, 2009) I have included both marital and friendship measures as variables to examine in the study. For example, a high level of income could lead to more time for friendships and leisure activities with friends, therefore taking away time from the marriage and making that relationship suffer. Conversely, desire for a high income could lead to friendships and relationships suffering.

### *Dependent Variables*

#### Marriage in Trouble

The variable 'Marriage in Trouble' represents a question in which the respondent was asked if he or she had ever thought their marriage was in trouble. I recoded the 'Refused,' 'Inappropriate,' and 'Don't Know,' answers as missing. Therefore, this variable is a dummy variable (Yes=1, No=0). I chose this variable because if the marriage was in trouble at some point, it can be assumed that attachment was fractured in at least one area. For the purposes of this thesis, I assumed 'fractured attachment' to be physical, mental, or emotional to account for any type of issue that could lead the respondent to believe their marriage was in trouble.

### Marriage in Trouble, Not Talking

The variable 'Marriage in Trouble, Not Talking' corresponds with a question in which the respondent was asked if the biggest problem in their marriage was a lack of talking between themselves and their spouse. The respondent was given four possible answer choices for this question: No, Yes-Spouse, Yes-Self, Yes-Both. For the purposes of this thesis, I recoded this variable to 1=Yes, 0=No. Therefore, any positive response, despite the person specified, I recoded as 1; any response of No was coded as 0. I set the other data representing 'Don't Know' or 'Refused' to missing.

### Spouse Faithfulness

'Spouse Faithfulness' represents a question in which the respondent was asked how happy they were with the level of their spouse's faithfulness: How happy are you with your spouse's level of faithfulness to you? The respondent was given three possible answer choices: Very Happy, Pretty Happy, Not Too Happy. I recoded this variable to a dummy variable in which 1=Very Happy, and 0 included Pretty Happy and Not Too Happy. I recoded this variable in this way because I assumed that the respondents could see or were given the option of "Very Happy," so any response below this would indicate, at the very least, some skepticism and therefore separate them from the "Very Happy" group.



### Satisfaction with Friendships

The first measure for attachment in friendships is the variable ‘Satisfaction with Friendships’ and represents the question which asked the respondent how much satisfaction they get from friendships. The respondents were given answer choices that ranged from ‘A Great Deal’ to ‘None,’ with the option of five choices. I also recoded this variable with ‘A Great Deal’ equal to 1, and all other answers equal to zero. Similar to the faithfulness question, I assumed any answer lower than ‘A Great Deal’ indicated that the respondent felt that something was lacking in at least one of these relationships.

### Respondent having a Close Friend

The close friend variable represents a question in which the respondent was asked if they had a close friend. I coded a positive response of Yes as 1, and a “No” as zero. Like the other independent variables, I coded the ‘Don’t Know,’ ‘Refused,’ and ‘Inappropriate’ responses as missing. I included this variable as an indicator of avoidant attachment personality noted in the literature review above, and previously linked to income (Mickleson et al., 2010).

### *Independent Variables*

Income levels in this thesis are family income levels, the data did not provide an individual income measure for wave 6. However, as a family is a unit, income impacts each person in the family; implications of income for men and women can be seen in the results below. The income categories are as follows: 0-20,000 which is below or just over

the poverty line for a family of 4 in 2000, which was \$17,603; 20,001-39,999 is the second income category, which represents the families which were not at or below poverty level in 2000, but could be considered lower to lower-middle income; 40,000-69,999 encompasses the median income reported for a family household in the year 2000, \$59,346, and represents individuals who could be considered middle class; 70,000-99,999 represents individuals in this analysis who could be considered middle to upper-middle class; 100,000 and above represents those individuals who, for the purpose of comparison, could be considered high- upper middle class to upper class individuals (U.S. Census Bureau, 2010).

### *Control Variables*

The independent variables in my thesis are largely demographic variables. Although the respondent's age was taken only at the moment of data collection, I accounted for age over the lifetime by including for Age, Age<sup>2</sup>, and Age<sup>3</sup>. By including these three age variables as controls, I was able to see if the dependent variable's relationship to age changed over a person's life course, and was nonlinear. Age has been linked to income and happiness in the past, both of which are relevant to this thesis (Hartog, 1976; Hsieh, 2005). The respondents in wave 6 of the data reported their age based on their age at their most recent birthday. Rather than grouping ages into categories, the data reported the frequency of each age given by the respondents, with the ages ranging from 38 years to 76 years. Although the ages reported did taper off in the older years reported (69 years and older), as well as the younger years reported (41 years

and younger), the ages for the most part were scattered and did not lend themselves to grouping. Therefore, to account for possible changes over a lifespan in the dependent variables, I include Age, Age<sup>2</sup>, and Age<sup>3</sup> in the analyses.

Race is also an independent variable included in the analysis, which is often linked to income and job opportunity. Specifically, race has been linked to income inequality, educational differences, employment differences, and differences in romantic relationship patterns (Jaret & Adelman, 2003; Avellar & Smock, 2005). Analysis of the data suggested that different races were significantly more probable to engage in certain types of work than others. Being that certain jobs lend themselves to longer working hours, higher stress, and the probability of needing additional income to sustain a household, race was imperative to include in the analysis as a control.

Education is another independent variable included in the analysis, as it has been linked to both race and income (Jaret & Adelman, 2003). Due to the nature of the data, years of schooling provided the data for education. As opposed to reporting their highest degree completed, respondents were asked how many years of formal schooling they received. I grouped the years as it appeared the participants understood them based on response pattern, with the rough equivalents of assumed degrees completed noted in Table 1 below.

*Table 1. Years of Schooling Received Matched with Probable Degree Completed by Respondent*

Years of Schooling Received matched with Probable Degree Completed by Respondent		
<b>Years of Schooling in Demographic Table</b>	<b>Probable Degree Completed based on Clustering of Responses</b>	<b>Percentage of Respondent Base</b>
12 Years of Schooling or Less	High School Diploma, Equivalent, or Less	35%
13 to 16 Years of Schooling	Bachelor's Degree, Associate's Degree, or Some College	46%
17 to 20 Years of Schooling	Master's Degree, Doctoral Degree, or some Professional Schooling Completed	16%
21 or More Years of Schooling	Professional Degree, or some Professional Schooling Completed beyond 20 Years of Schooling	3%

Education was included to assure that it was not the explanation for attachment differences among income levels. Relating to education, income is also included in this thesis as an independent variable, furthermore, income is the independent variable that is most examined in this thesis. Lastly, sex is included as an independent variable in this

thesis. Beyond income level, sex is the most examined independent variable in the data. For the purposes of this thesis, sex is defined as either “Male” or “Female” and based on the respondent’s answer to the question. Additionally, married couples in this study are assumed to be heterosexual couples.

### *Analytic Techniques*

To begin, I analyze the demographic characteristics of the sample to provide context for results. I then estimate a series of logistic regression models predicting each of the dependent variables. First I run baseline models for each dependent variable, including only the income categories as the predictor variable. Next, I run complete models including all independent variables. I did conduct sensitivity tests to determine if the effect of the dependent variables was significantly different for men and women within the same income category, using models additionally controlling for interactions between gender and income (not shown, available from author). If these interaction models did show a significant difference in effect of income on a specific dependent variable between men and women, I then ran the models separately by gender to examine the impact of income on that variable for each gender group. In cases of significant difference, the additional analyses are provided.

CHAPTER IV  
RESULTS

This chapter will summarize the regression analyses performed with the data from the Work and Life Study previously discussed in the data section. To begin, I provide a brief overview of the demographic statistics. I then move to a discussion of the regression analyses highlighting each of the dependent variables linked to attachment. Lastly, I discuss the three dependent variables which displayed significantly different effects for men and women based on income category.

**Demographics**

As seen in Table 2 below, the respondents were majority female, white, married, and completed at least some college.

*Table 2. Demographic Data*

<b>Demographic Characteristics of the Sample Population by Percentage</b>	
<b>Race</b>	
White	93%
Black	3%

Hispanic	3%
Other	1%
<b>Marital Status</b>	
Married	83%
Not Married	17%
<b>Sex</b>	
Male	36%
Female	64%
<b>Years of Education</b>	
12 Years of Schooling or Less	35%
13 to 16 Years of Schooling	46%
17 to 20 Years of Schooling	16%
21 or More Years of Schooling	3%
<b>Income Level</b>	
Poverty Level or Below (<\$20,000)	5%

\$20,001-\$39,999	18%
\$40,000-\$69,999	34%
\$70,000-\$99,999	24%
\$100,000 and Above	19%

The demographics of my study highlight the fact that my respondent base is disproportionately white and female, compared to the United States population as a whole. It is possible that this trend appeared in my sample for many reasons; however, I will note two possibilities which are of particular relevance to this thesis. The data for this sample was collected based on a national probability sample, and interviews were conducted via telephone and mail questionnaire (Booth et al, 2010). It is likely that the majority of respondents were female because they were the stay at home partner who would be most likely to answer the phone and begin participation in the survey, or receive the mail each day. Secondly, it is likely that the sample is majority white because of socioeconomic differences that would make them more able to participate in the survey, for example, the luxury of only one partner having to work, the ability to afford a telephone, as well as the luxury of free time and freed mental resources to participate in the study. To address the differences in race, the data from the Work and Family Life Study was weighted to account for the underrepresented urban areas (Booth et al, 2010).



The regression results below show the results from analyses performed with each dependent variable and the controls. To account for possible differences between men and women, income, and the dependent variables, I did conduct a series sensitivity tests to examine these interactions. If the full model with the interactions was not significant, the separated data for men and women is not included below. However, if the interaction model did show significant differences, a separate table separating men and women is shown to examine the different effects.

**Logistic Regressions: Models Predicting Marital Issues**

Table 3 below displays the impact of income on the respondent reporting that their marriage has been in trouble at some point.

*Table 3. The Likelihood of the Respondent Reporting that their Marriage has been in Trouble at some time by Income Level*

	OR	$\beta$	S.E.	P
Income Level of Respondent				
Poverty Level or Below (<\$20,000)	1.216	.195	.675	.725
\$20,001-\$39,999	.685	-.378	.174	.136
\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	1.515	.415	.289	.029
\$100,000 and Above	1.491	.399	.302	.049

<p><sup>+</sup><i>Not Included in Model</i></p> <p><i>Pseudo R<sup>2</sup> = 0.014</i></p> <p><i>N = 738</i></p>
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Two income levels in this model significantly predict marital problems, \$70,000-\$99,999 (p=.029, OR=1.515) and \$100,000 and above (p=.049, OR=1.491), without the controls included in the complete model below. Income was positively correlated with the higher level respondents reporting marriage problems. These results for the two higher income groups show that they are more likely than a married couple with an average income to report experiencing marital problems in the past. In the baseline model, income does appear to have a significant positive relationship to a respondent reporting marital issues at some point.

Table 4 below examines the likelihood of a respondent reporting that their marriage has been in trouble at some point over its course by income level, while controlling for demographic variables.

*Table 4. The Likelihood of the Respondent Reporting that their Marriage has been in Trouble at some time by Income Level, Controlling for Sex, Age, Race, and Education*

	OR	$\beta$	S.E.	P
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Income Level of Respondent				
Poverty Level or Below (<\$20,000)	1.576	.455	.908	.429
\$20,001-\$39,999	.913	-.091	.248	.737
\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	1.400	.336	.275	.087
\$100,000 and Above	1.386	.327	.298	.128
Controls				
Female	1.080	.077	.173	.629
Age	7.387	2.000	7.593	.052
Age <sup>2</sup>	.965	-.035	.018	.056
Age <sup>3</sup>	1.000	.000	.000	.066
White <sup>+</sup>				
Black	1.477	.390	.838	.492
Hispanic	1.029	.029	.475	.950
Other	1.082	.079	.861	.921
12 Years or Less of Schooling	.809	-.212	.145	.238
13 to 16 Years of Schooling <sup>+</sup>				
17 to 20 Years of Schooling	.747	-.292	.167	.191
21 Years or More of Schooling	2.050	.718	1.000	.141
<sup>+</sup> Not Included in Model				

Pseudo  $R^2 = 0.044$

N = 737

As seen in the model above, when accounting for demographic variables, it does not appear that income has a significant effect on a respondent reporting that their marriage has been in trouble at some point over its span, although the income category of \$70,000-\$99,999 approaches significance. When Age, Age<sup>2</sup>, and Age<sup>3</sup> are accounted for in the overall model, these significances disappear. Age is statistically significant in the overall model (p=.052), while Age<sup>2</sup> (p=.056) and Age<sup>3</sup> (p=.066) approach statistical significance, suggesting that age can account for the difference seen between the income levels in Table 4. However, the income group \$70,000-\$99,999 displays a marginally significant, positive relationships with (p=.087), indicating this group has a marginally higher rate of marital trouble than those in the reference category of 50-70k. This finding aligns with previous research, and hypothesis in this thesis, showing that even after controlling for demographic variables, this higher income group is more prone to marital issues than lower income counterparts.

While the above analyses predict marital problems in general, Table 5 below examines the likelihood that a respondent will report the main problem in their marriage being a lack of talking to one another.

*Table 5. The Likelihood of the Respondent Reporting that the Biggest Issue within their Marriage is the Lack of Talking to One Another by Income Level, Controlling for Sex, Age, Race, and Education*

	OR	$\beta$	S.E.	P
<b>Income Level of Respondent</b>				
Poverty Level or Below (<\$20,000)	2.834	1.038	1.836	.110
\$20,001-\$39,999	1.928	.656	.593	.033
\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	1.009	.009	.255	.972
\$100,000 and Above	.642	-.443	.192	.139
<b>Controls</b>				
Female	.905	-.099	.187	.631
Age	1.461	.380	1.804	.758
Age <sup>2</sup>	.991	-.009	.022	.695
Age <sup>3</sup>	1.000	.000	.000	.649
<b>White<sup>+</sup></b>				
Black	.726	-.320	.585	.691
Hispanic	2.035	.710	.986	.143
Other	.575	-.554	.644	.621
12 Years or Less of Schooling	.849	-.164	.193	.469

13 to 16 Years of Schooling <sup>+</sup>				
17 to 20 Years of Schooling	.939	-.063	.273	.829
21 Years or More of Schooling	.533	-.629	.408	.411
<sup>+</sup> <i>Not Included in Model</i>				
<i>Pseudo R<sup>2</sup> = 0.027</i>				
<i>N = 703</i>				

Of particular interest in Table 5 above is the significant effect the income bracket \$20,001-\$39,999 has on the dependent variable (p=.033, OR=1.928), displaying a reverse U-shaped pattern and suggesting that those respondents in this income bracket are nearly twice as likely than those in the control income bracket to report this issue, while the respondents in the poverty level income bracket and two highest income brackets show no significant difference. Income also has a different effect on men and women when reporting no talking as the marital issue. While income level had a marginally significant negative effect on the male group of respondents when reporting not talking as a marital issue, as seen in Table 6 below, women displayed a reversed U shape relationship with reporting the marital issue, seen in Table 7.

*Table 6. The Likelihood of the Respondent Reporting that the Biggest Issue within their Marriage is the Lack of Talking to One Another by Income Level, Males Only*

	OR	$\beta$	S.E.	P
Income Level of Respondent				
Poverty Level or Below (<\$20,000)	3.444	1.237	3.566	.232
\$20,001-\$39,999	.889	-.118	.425	.806
\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	.833	-.740	.378	.643
\$100,000 and Above	.477	-1.237	.212	.096
<sup>+</sup> <i>Not Included in Model</i>				
<i>Pseudo R<sup>2</sup> = 0.019</i>				
<i>N = 274</i>				

*Table 7. The Likelihood of the Respondent Reporting that the Biggest Issue within their Marriage is the Lack of Talking to One Another by Income Level, Females Only*

	OR	$\beta$	S.E.	P
Income Level of Respondent				
Poverty Level or Below (<\$20,000)	1.733	.550	1.465	.515
\$20,001-\$39,999	2.34	.850	.838	.018

\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	1.156	.145	.371	.653
\$100,000 and Above	.832	-.184	.316	.628
<sup>+</sup> <i>Not Included in Model</i>				
<i>Pseudo R<sup>2</sup> = 0.018</i>				
<i>N = 429</i>				

Examining only men, the group of males in the highest income bracket were only half as likely as men in the median income bracket to report the marital issue of not talking, the overall relationship between men and this dependent variable is negative. When examining women only, the income bracket of \$20,001-\$39,999 reveals a statistically significant relationship to the odds of a woman reporting her marital issue being not talking (p=.018, OR=2.34). Thus, while these women are nearly two and a half times more likely than women with an average income to report this problem, females in the other income groups show no significant differences. This finding aligns with research noted in the literature review that reports women are more likely to feel abandoned, anxious, and cut off from communication when their spouse works long hours (Kane & colleagues, 2007). Complimenting this finding, respondents in this income bracket were significantly more likely to be unsatisfied with their sex life than the control income group (p=.047, OR=.491) when account for income alone. When examining the full model, this relationship approached statistical significance (p=.092, OR=.523),



suggesting that this income bracket may lend itself to a lack of attachment in a romantic relationship due to stressors and work demands not found in other income brackets.

As a third measure of marital attachment, I examined the respondent's level of happiness in relation to their spouse's faithfulness in the marriage. The results from the regression are seen in Table 8.

*Table 8. The Likelihood of the Respondent Reporting that they were Very Happy with their Spouse's Level of Faithfulness in the Relationship, by Income Level, Controlling for Sex, Age, Race, and Education*

	OR	$\beta$	S.E.	P
<b>Income Level of Respondent</b>				
Poverty Level or Below (<\$20,000)	1.217	.197	1.328	.857
\$20,001-\$39,999	.683	-.381	.284	.359
\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	2.760	1.015	1.164	.016
\$100,000 and Above	4.026	1.393	2.111	.008
<b>Controls</b>				
Female	1.068	.066	.339	.836
Age	.122	-2.103	.237	.279
Age <sup>2</sup>	1.041	.041	.036	.236
Age <sup>3</sup>	1.000	-.000	.000	.203

White <sup>+</sup>				
Black	.262	-1.340	.194	.071
Hispanic – <i>omitted</i>				
Other	.702	-.354	.834	.766
12 Years or Less of Schooling	1.461	.379	.505	.274
13 to 16 Years of Schooling <sup>+</sup>				
17 to 20 Years of Schooling	1.279	.246	.618	.611
21 Years or More of Schooling	.318	-1.146	.221	.099
<sup>+</sup> <i>Not Included in Model</i>				
<i>Pseudo R<sup>2</sup> = .074</i>				
<i>N = 681</i>				

Respondents in the upper income brackets were significantly more likely to report being very happy with their spouse's faithfulness than those in the control income bracket, \$70,000-\$99,999 (p=.016, OR=2.760), \$100,000 and Above (p=.008, OR=4.026).

Additionally, black respondents were marginally a quarter as likely to be very happy with spousal faithfulness as their white counterparts. Interestingly, the p value became stronger when adding the controls to the model, with base regression results of \$70,000-\$99,999 (p=.037, OR=2.342), \$100,000 and Above (p=.015, OR=3.446). The lower income brackets did not show a significant difference in the baseline model or overall

model. When examining these relationships separately for men and women, it seems that woman may be the driving force behind this significance. While the relationship between income and spouse's faithfulness show no significant impact in men, women in the highest income bracket were significantly more likely to be happy with their spouse's faithfulness than women in the control income bracket ( $p=.047$ ,  $OR=4.586$ ), with women in the second highest income bracket approaching significance with the same measure ( $p=.084$ ,  $OR=2.504$ ), and women in the bottom two income brackets showing no difference than the control income group.

### **Logistic Regressions: Models Predicting Friendship Measures**

Similar to marital issues, measures of friendship showed differences among income brackets, as well as differences among how income brackets affected men and women within each friendship measure. Table 9 examines general satisfaction with friendships.

*Table 9. The Likelihood of the Respondent Reporting that they were Satisfied with Their Friendships, by Income Level, Controlling for Sex, Age, Race, and Education*

	OR	$\beta$	S.E.	P
Income Level of Respondent				
Poverty Level or Below (<\$20,000)	.616	-.485	.226	.186
\$20,001-\$39,999	.932	-.071	.199	.739

\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	1.433	.360	.269	.055
\$100,000 and Above	1.110	.105	.225	.606
Controls				
Female	1.536	.429	.229	.004
Age	.199	-1.613	.182	.078
Age <sup>2</sup>	1.030	.030	.017	.068
Age <sup>3</sup>	1.000	-.000	.000	.063
White <sup>+</sup>				
Black	.681	-.384	.322	.417
Hispanic	.818	-.200	.337	.627
Other	.573	-.557	.408	.434
12 Years or Less of Schooling	.843	-.171	.136	.291
13 to 16 Years of Schooling <sup>+</sup>				
17 to 20 Years of Schooling	.793	-.232	.161	.254
21 Years or More of Schooling	1.147	.137	.493	.750
<sup>+</sup> <i>Not Included in Model</i>				
<i>Pseudo R<sup>2</sup> = .021</i>				
<i>N = 852</i>				

Respondents in the income bracket \$70,000-\$99,999 were marginally significantly more likely to report being satisfied with the friendships than those in the control income bracket ( $p=.055$ ,  $OR=1.433$ ), while the other income categories did not differ significantly. Additionally, sex was significantly related to being satisfied with friendships ( $p=.004$ ), with women being 1.536 times more likely to be satisfied with their friendships than men. The relationship between age and satisfaction with friendships displays marginal statistical significance (Age:  $p=.078$ ,  $OR=.199$ ; Age<sup>2</sup>:  $p=.068$ ,  $OR=1.030$ ; Age<sup>3</sup>:  $p=.063$ ,  $OR=1.000$ ), with a person reporting the most satisfaction with their friendships in the middle of their life.

The second measure of friendship attachment, the likelihood of the respondent reporting having a close friend, is shown in Table 10.

*Table 10. The Likelihood of the Respondent Reporting that they Have a Close Friend, by Income Level, Controlling for Sex, Age, Race, and Education*

	OR	$\beta$	S.E.	P
Income Level of Respondent				
Poverty Level or Below (<\$20,000)	.512	-.670	.215	.111
\$20,001-\$39,999	1.185	.169	.345	.560
\$40,000-\$69,999 <sup>+</sup>				
\$70,000-\$99,999	1.634	.491	.467	.086

\$100,000 and Above	.929	-.074	.234	.796
Controls				
Female	3.219	1.169	.651	.000
Age	.638	-.449	.785	.715
Age <sup>2</sup>	1.010	.010	.022	.651
Age <sup>3</sup>	1.000	-.000	.000	.584
White <sup>+</sup>				
Black	.523	-.648	.273	.215
Hispanic	.955	-.046	.551	.936
Other	.329	-1.112	.236	.121
12 Years or Less of Schooling	.446	-.807	.099	.000
13 to 16 Years of Schooling <sup>+</sup>				
17 to 20 Years of Schooling	.898	-.108	.273	.723
21 Years or More of Schooling	1.513	.414	1.166	.591
<sup>+</sup> <i>Not Included in Model</i>				
<i>Pseudo R<sup>2</sup> = .093</i>				
<i>N = 896</i>				

In the complete model, the income group of \$70,000-\$99,999 approaches a significant relationship with reporting a close friend, with marginal significance of  $p=.086$ , while no other income groups show a significant difference to the comparison income group.

However, when leaving out the control variables, these relationships differ. The income group Poverty Level or Below (<\$20,000) shows a significant relationship with the dependent variable (p=.016, OR=.521), while the income group \$70,000-\$99,999 displays a significant relationship as well (p=.004, OR=1.820). The respondents in the highest income level and lowest income levels, however, still show no significant difference. Thus, this pattern displays a reverse U shape similar to data noted above. Additionally, it appears that men and women are impacted differently in varying income categories, as shown in the odds ratio table below.

*Table 11. Odds Ratios showing the Likelihood of a Respondent Reporting having a Close Friend by Income Level, Analysing Men and Women Separately*

<b>Odds Ratios: Likelihood of a Respondent Reporting having a Close Friend</b>		
	Men	Women
Poverty Level or Below (<\$20,000)	.740	.346**
\$20,001-\$39,999	1.302	.728
\$40,000-\$69,999 <sup>+</sup>		
\$70,000-\$99,999	3.467**	1.178
\$100,000 and Above	1.121	3.388**

<sup>+</sup>*Not Included in Model*

**\*\*p=<.01**

Seen in the Table 11, women in the lowest income bracket are only a third as likely to have a close friend as the women in the control income bracket, while women in the highest income bracket are 3.4 times as likely to report having a close friend. The chance of a man reporting having a close friend spikes significantly in the income bracket \$70,000-\$99,999, with these men being nearly 3.5 times more likely to report having a close friend than the men in the control income bracket, however, the chance of reporting having a close friend declines once men enter the highest income group.



## CHAPTER V

### DISCUSSION AND CONCLUSION

#### **Discussion**

This thesis examines the relationship between varying income, friendships, and marital relationships. Initially, this relationship was examined by income groups only, and then each income group was separated into male and female respondents to see if income related to these variables differently based on sex. The sections below highlight the pertinent findings and discuss where my results fit with previous research.

Similar to Chen and colleagues (2006) I did find differences between men and women in income categories when examining the relationship between income and attachment measures. Looking at the marital variable examining the respondent reporting a lack of talking as a big marital issue, income displayed a reversed U shape relationship when examining women only. Women who reported a family income above poverty level, but below the median income (\$20,001-\$40,000) were more likely than their wealthier counterparts to report this issue. It may be that this income group lends itself to increased working hours which are not conducive to a strong family dynamic. For example, workers in this group may be more prone to overnight hours, overtime work, or second shift hours; all of these work schedules (unless the wife's hours mimicked her husband's or vice-versa) could contribute to the female feeling as though she and her

husband did not communicate frequently enough. When examining men separately, an overall negative effect of income on reporting this marital issue was present. That is, the more income a man makes, the less likely he is to report this issue. These findings are possibly explained by Kane and colleagues (2007) research which analyzed attachment styles in marriage. Kane and colleagues (2007) discovered that a woman's well-being and satisfaction with marriage was negatively impacted when she perceived her partner as displaying avoidance attachment characteristics. Avoidance attachment could be displayed via a lack of talking to others, or lack of communication in general. Therefore, if previous research has identified that women are sensitive to this lack of emotional connection in their marriage, it comes as no surprise that they are the sex likely to report this issue as a marker of trouble. Additionally, if men are more likely to be concerned with their partner's anxious behaviors, they may not notice or consider their partner's lack of communication in the marriage as troubling.

A further explanation for this difference may lie in the physical presence of the spouse. If high income demands longer working hours, then women would typically be the ones at home alone while their spouse was working. Therefore, the constant absence of the husband at home may lead the female to feel that communication is lacking, while the male would not experience the same feelings of loneliness or abandonment because when he is home, his wife is there as well. If males in the lower income group (where females are significantly more likely to report this issue) are attempting to work their way towards a promotion or higher pay, the female may mistake his absence as a lack of

communication or lack of interest in communication, damaging the relationship. Future research can examine gender differences in terms of hours worked as related to income, and how it may explain these results.

The results of regression analysis for marital attachment additionally showed that as family income increased, individuals were more likely to be satisfied with their spouse's faithfulness in the relationship. Interestingly, women in the two highest income brackets seemed to be the happiest with their spouse's faithfulness when examining sex differences within each income bracket. It could be that these women are not as susceptible to the negative emotional and mental issues, or negative evaluation of life, experienced by women who are not as financially well off (Bodenmann et al., 2007) and therefore report higher overall life satisfaction, including in their marriage. It is also shown that women in higher income brackets report more leisure time than their lower income counterparts, as shown by Vernon (2010). These women not only have money to devote to their marriage for special trips and gifts, they also have the luxury of devoting extra time to their relationship, leading to the perception, if not reality, of a strong marriage immune to affairs. Lastly, if income is the motivation for this optimistic response by women, it is possible that these women have the perception that they have much to lose if their husband divorces them, and therefore ignore potential infidelities to avoid any confrontation for fear of losing financial resources (Reuter, 1997).

The one marital variable that did not vary by gender was the variable which measured whether the respondent felt there had ever been problems in their marriage. The

most likely reason that a gender difference was not observed in the income categories is that the question was a “catch all.” That is, the respondent was free to report any marital problem; there were no premade definitions of problems that would lend themselves to sex specific responses. Therefore, respondents could report if their marriage had any problem, with no boundaries, time constraints, or predetermined characteristics of the problem, heightening the possibility of a positive response.

The variables which measured friendships also showed significant relationships to income brackets, as well as sex differences. Increasing income showed a positive relationship with satisfaction with friendships, with women showing a sex effect which displayed a strong, positive relationship. This finding can be linked to research noted above (Vernon, 2010), assuming that women with more leisure time can afford to spend more time developing friendships. Additionally, when considering the social capital gained by increasing income, it can be predicted that these women have access to higher social status and larger social circles, contributing to friendship satisfaction. This social privilege and friendship network could also be the driving force behind the females falling into these higher income brackets. If a female enjoys a stay at home status, and covets social capital gained by socioeconomic markers, she could push the husband to increase his income whatever the costs.

Further examination of friendship measures in the analysis shows that income is linked to the lack of a close friend in women in the lowest income bracket, and increased likelihood of a close friend for women in the highest income bracket. Women in the

lower income brackets most likely have to contribute the majority of their “free” time to house chores and motherly duties, and therefore do not have a large amount of time to devote to gaining or maintaining friendships. Women in the highest income brackets may not only have the luxury of more leisure time than their lower income counterparts (Vernon, 2010), but also access to valuable resources which could help mediate their demands. For instance, a low income mother with three children may have to devote all of her time to motherly duties, while a mother of three in a higher income bracket may be able to afford a nanny or daycare, freeing up time to spend with friends or engaging in various social activities. As shown in the analysis, women in the highest income brackets report high satisfaction with spousal faithfulness, high satisfaction with friendships, and a high probability of reporting having a close friend. While income may lead to all of these luxuries, it is also possible that these women seek out men who can provide this lifestyle, rather than a romantic relationship. That is, these women put more worth into social status than their marriage. This would explain not only the high satisfaction with friendships and the high probability of having a close friend reported by this group of women, but also the satisfaction with spousal infidelity – they may simply not care if he is faithful or not as long as their lifestyle is maintained.

While women seemed to be the most impacted by income when it came to their friendships, men in the upper middle class income bracket also showed a positive effect when examining the relationship between income and having a close friend. Men in the income bracket of \$70,000-\$99,999 may exemplify the “peak” suggested in the

introduction. That is, these men have the ideal balance of income and friendship. They have enough income to devote time to friendship and romantic relationship maintenance comfortably, but have not yet crossed into an income category so high that the job demands more resources, time, and cognitive space; while on either side of them, men must make a choice between the two. Additionally, these men may not feel the pressure to advance as men in the lower income brackets do, freeing up time to fill with leisure activities.

It is clear from the analysis that income impacts attachment to spouses and friends in both men and women. Future research should address income's impact on other members of the respondent's family. Additionally, future research should account for current social trends and their impact on income's relationship to these variables, such as Facetime and Facebook, which may be able to mediate issues related to demands.

## **Conclusion**

As income is increasingly seen in the media as a hot topic in political debates, it is a necessity to understand the relationship between various levels of income and attachment to friends and spouses. As friendships and marriages are both imperative to an individual's well-being, the relationship of income to these two entities must be studied. While the middle upper to upper classes seem to enjoy a mental comfortability and relationship security that comes with increased income, individuals in the middle, lower middle, and poverty income brackets seem to show brittle and diminishing relationships

with spouses and friends. While these implications may not seem universal on the surface, the mental, social, and physical outcomes of these individuals impact everyone.

The purpose of this thesis is to examine the relationship between income and an individual's most intimate relationships. Income not only impacts an individual, but also those who depend on him or her. This thesis employs an interdisciplinary approach, developing hypotheses and methodology to examine income's relationship to an individual's marital relationship and friendships via psychological, sociological, and economic implications. Future research should examine this relationship accounting for varied working hours, as well as current social trends. Additionally, future research should explore the possibility of implementing programs that mitigate the negative effects of low income, seen in these results as well as previous research. If income cannot be remedied for some individuals, there may be the possibility of strengthening their relationships via other means, therefore contributing to their overall health and the health of those who surround them.

This thesis has shown that income is related to individual's relationships, and this relationship can vary by gender. The interplay of income and attachment, therefore, must continue to be studied. As a current popular topic among social scientists, politicians, and economists, income seems to be gaining more attention from the public and private sectors. When reflecting on the interplay of income and attachment discussed above, it seems appropriate to draw on the words of John Garbraith (1977) to bring this thesis to a close:

Money is a singular thing. It ranks with love as man's greatest source of joy. And with death as his greatest source of anxiety.



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