‘A Diamond is Forever’ and Other Fairy Tales: The Relationship between Wedding Expenses and Marriage Duration

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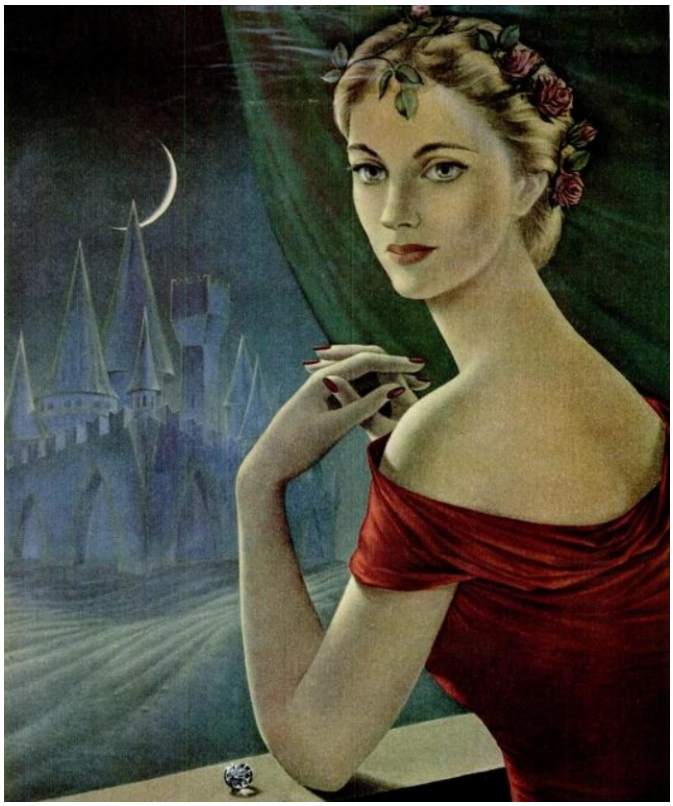
In this paper, we evaluate the association between wedding spending and marriage duration using data from a survey of over 3,000 ever-married persons in the United States. Controlling for a number of demographic and relationship characteristics, we find evidence that marriage duration is inversely associated with spending on the engagement ring and wedding ceremony.



De Beers advertisement, "Lovely Dreamer" painted by Pierre Ino, 1955

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I. Introduction

In 2014, wedding industry revenues are projected to exceed $50 billion in the United States (IBISWorld, 2014). According to a national survey conducted annually by the top wedding website TheKnot.com, the average wedding cost was $29,858 in 2013 (TheKnot, 2014). The wedding industry has grown substantially throughout the twentieth century in part due to the rise of consumerism and industry efforts to commodify love and romance. One example of this was the emergence of bridal magazines, especially *Bride's*, which played an important role in developing a platform for many service providers to reach consumers and in promoting the necessity of a lavish wedding for a fairy tale marriage (Howard, 2006; Otnes and Pleck, 2003). In 1959, *Bride's* recommended that couples set aside 2 months to prepare for their wedding and published a checklist with 22 tasks for them to complete. By the 1990s, the magazine recommended 12 months of wedding preparation and published a checklist with 44 tasks to complete (Otnes and Pleck, 2003).

Another example of industry efforts to commodify love and romance is that of marketing campaigns for diamond engagement rings. Several of the most well-known campaigns were by De Beers, the global diamond company. In the late 1930s, De Beers created the slogan "a diamond is forever," which was rated the number one slogan of the century by Advertising Age (1999). The campaign aimed to link the purchase of a diamond engagement ring to the hope of a long-lasting marriage. In the 1980s, De Beers introduced another influential campaign, which sought to increase the standard for how much should be spent on an engagement ring with slogans such as "Isn't two months' salary a small price to pay for something that lasts forever?" (Cawley, 2014; Sullivan, 2013). These marketing efforts were effective. Prior to World War II, in Western countries, only 10% of engagement rings contained a diamond. By the end of the

century, about 80% did (Cawley, 2014). In 2012, total expenditures on diamond rings were roughly $7 billion in the United States (Sullivan, 2013).

However, the industry message that associates wedding expenditures with longer-lasting marriages has never been statistically evaluated. In this paper, we estimate the relationship between wedding spending (including spending on engagement rings and wedding ceremonies) and the duration of marriages. To do so, we carried out an online survey of over 3,000 ever-married persons residing in the United States. Overall, we find little evidence that expensive weddings and the duration of marriages are positively related. On the contrary, in multivariate analysis, we find evidence that relatively high spending on the engagement ring is inversely associated with marriage duration among male respondents. Relatively high spending on the wedding is inversely associated with marriage duration among female respondents, and relatively low spending on the wedding is positively associated with duration among male and female respondents. Additionally, we find that having high wedding attendance and having a honeymoon (regardless of how much it cost) are generally positively associated with marriage duration.

A large body of literature analyzes the economic determinants of marital quality and duration (e.g., Becker, Landes, and Michael 1977; Bradbury et al. 2000; Charles and Stephens 2004; Conger et al. 1990; Dew, Britt, and Huston 2012; Easterlin 2003; Grossbard and Mukhopadhyay 2013; Hoffman and Duncan 1995; Stutzer and Frey 2004). Moreover, a handful of studies examine the economics of engagement (Brinig 1990; Farmer and Horowitz 2005) and the signaling properties of diamond rings and other premarital gifts (Bird and Smith 2005; Camerer 1988; Cronk and Dunham 2007; Sozou and Seymour 2005). To our knowledge, our study is the first to examine the potential link between wedding expenses and marriage duration.

2. Data and methods

Our study's target population is adult US residents who have ever been married to someone of the opposite sex and are not widowed. Data collection involved implementation of a survey questionnaire. The questionnaire contained approximately 40 questions and covered topics pertaining to a person's current marriage or first marriage (if divorced or married more than once). Specifically, we gathered information on marital status, marriage duration, children, length of time dated, feelings and attitudes at the time of wedding proposal, honeymoon, engagement ring expenses, wedding attendance, total wedding expenses, age, age at marriage, gender, race/ethnicity, education, employment, household income, region of residence, religious attendance, and differences in age, race, and education between respondent and partner. The questionnaire could be completed in 5 minutes.

The survey was designed using Qualtrics and administered using Mechanical Turk (mTurk), an online labor market operated by Amazon. On mTurk, requesters post short tasks that workers complete for a wage. A growing number of economists and other social scientists are making use of mTurk for experimental and survey research (Arceneaux, 2012; Gorsuch, 2014; Huber, Hill, and Lenz, 2012; Kuziemko, Norton, Saez, and Stantcheva, 2013; Oster, Shoulson, and Dorsey, 2013). An advantage of mTurk is that it provides low-cost access to a large and diverse subject pool. Samples of mTurk workers have been found to be more representative of the US population than in-person convenience samples, standard internet samples, and typical college samples (Berinsky, Huber, and Lenz, 2012; Buhrmester, Kwang, and Gosling, 2011). Moreover, the internal and external validity of experiments conducted with mTurk have been shown to be comparable to that of laboratory and field experiments (Horton, Rand, and

Zeckhauser, 2011). Of course, for our purposes, a large national probability sample would be preferable. However, to our knowledge, no existing national probability sample contains questions regarding wedding expenses.

Data collection was conducted in July and August 2014. We offered mTurk workers $0.50 to $0.75 to complete the survey. Altogether, 3,370 people completed the survey. We excluded respondents who had a non-US IP address, reported having a same-sex marriage, reported an age at marriage of less than 13 years old, or were above age 60. We also excluded respondents who finished the survey in less than 2 minutes and provided inconsistent responses about age of partner, which was asked at the beginning and end of the questionnaire. After these filters, the final sample consisted of 3,151 respondents.

Table 1 displays means of all variables in our Amazon mTurk sample and of available corresponding variables for ever-married persons in the 2012 American Community Survey (ACS). The summary statistics are also broken down by gender. Note that engagement ring expenses and total wedding expenses are expressed in real 2014 dollars. As the table illustrates, our sample is relatively diverse along a number of dimensions. In particular, the distributions of marital status, gender, employment, and region of residence are nearly identical in our survey and the ACS. However, some notable differences in age, race/ethnicity, education, and household income exist between the two samples. Relative to the ACS, our sample is younger, whiter, more educated, and less wealthy. This raises the issue that the sample may not be fully representative of the US population of ever-married persons. For this reason, we will run regressions with population weighting.[1] Regressions run without population weighting are reported in Appendix Tables 1 and 2.

[1] To obtain sample weights, we join our sample with a 1% random sample of ever-married persons from the 2012 ACS. A logistic regression is run predicting whether or not a respondent is from our sample based on marital status,

We employ a Cox proportional hazard model to predict marital dissolution as a function of wedding expenses and other characteristics. A diagnostic test using Schoenfeld residuals was run to confirm the validity of the proportional-hazards assumption. We run regressions on the full sample of ever-married persons (reported in Table 2). A concern that may arise is that wedding expenses may be subject to measurement error due to the retrospective nature of the survey. Respondents may not recall wedding expenses precisely, and if they do not, they may report inaccurate values or even values colored by marital experience. For this reason, our survey gave respondents the option to indicate that they were unable to remember wedding expenses. Moreover, in practice, we do not use the precise numbers reported on the survey but instead aggregate them into broad categories so that actual and reported values are likely to be in the same category. Importantly, we also run regressions on a sub-sample of recently-married persons, specifically, persons married in 2008 or more recently (Table 3). Presumably, recently-married persons recall their wedding expenses more accurately.

Additionally, we investigate a potential mechanism underlying the relationship between wedding expenses and marital dissolution. A large literature suggests that financial stress is a factor that increases divorce (e.g., Becker, Landes, and Michael 1977; Conger et al. 1990; Dew, Britt, and Huston 2012). For this reason, in our survey we also asked respondents whether debt resulting from wedding expenses caused stress in their marriage. We run a logistic regression examining whether higher engagement ring and wedding expenses are associated with greater wedding-related debt stress (Table 4).

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age, marriage age, gender, race/ethnicity, education, employment, household income, and region of residence. Weights are calculated as the inverse of the estimated probability of being in our sample.

3. Results

Table 2 displays population-weighted results of the Cox proportional hazard model predicting marital dissolution. We present hazard ratios from bivariate models (with no controls) and multivariate models stratified by gender of respondent. An estimated hazard ratio higher (lower) than one indicates that a predictor is associated with a greater (lesser) hazard of divorce. In bivariate regressions, having no engagement ring and having wedding expenses below $1,000 are each associated with increases in the hazard of divorce, while spending $8,000 or more on an engagement ring is associated with a decrease in the hazard of divorce. This appears to be consistent with the relationship between wedding expenses and marriage duration posited by wedding industry advertising. However, the picture changes in multivariate regressions. Spending between $2,000 and $4,000 on an engagement ring is significantly associated with an increase in the hazard of divorce in the sample of men. Specifically, in the sample of men, spending between $2,000 and $4,000 on an engagement ring is associated with a 1.3 times greater hazard of divorce as compared to spending between $500 and $2,000. Furthermore, spending $1,000 or less on the wedding is significantly associated with a decrease in the hazard of divorce in the sample of all persons and in the sample of men, and spending $20,000 or more on the wedding is associated with an increase in the hazard of divorce in the sample of women. In particular, as compared with spending between $5,000 and $10,000 on the wedding, spending less than $1,000 is associated with half the hazard of divorce in the sample of men, and spending $20,000 or more is associated with 1.6 times the hazard of divorce in the sample of women.

Table 3 displays population-weighted results of the Cox proportional hazard model predicting marital dissolution for the recently-married sub-sample. The table indicates that spending between $2,000 and $4,000 on an engagement ring is significantly associated with an

increase in the hazard of divorce in the sample of all persons, while spending less than $500 is associated with an increase in the hazard of divorce in the sample of women. Moreover, spending $1,000 or less on the wedding is significantly associated with a decrease in the hazard of divorce in the sample of all persons, sample of men, and sample of women, while spending $20,000 or more is significantly associated with an increase in the hazard of divorce in the sample of women. In particular, in the sample of women, the hazard of divorce associated with spending more than $20,000 on the wedding is 3.5 times higher than the hazard of divorce associated with spending between $5,000 and $10,000.

Other interesting results emerge in Tables 2 and 3. In the sample of all persons, greater differences in age and education between husband and wife and reporting that one's partner's looks were important in the decision to marry are both significantly associated with a higher hazard of divorce. On the other hand, relatively high household income, regularly attending religious services, having a child with one's partner, relatively high wedding attendance, and going on a honeymoon are all significantly associated with a lower hazard of divorce.[2] Thus, the evidence suggests that the types of weddings associated with lower likelihood of divorce are those that are relatively inexpensive but are high in attendance.

Table 4 explores wedding-related debt stress as one possible mechanism underlying the positive associations that we find between marital dissolution and spending on the engagement ring and wedding. In the sample of women, spending between $2,000 and $4,000 on the engagement ring is associated with 2 to 3 times the odds of reporting being stressed about wedding-related debt relative to spending between $500 and $2,000. Furthermore, in the sample of all persons, sample of men, and sample of women, spending less than $1,000 on the wedding

[2] We also ran regressions showing that, conditional on having a honeymoon, the amount spent on the honeymoon was not associated with the hazard of divorce. Having a honeymoon was associated with a lower hazard of divorce, regardless of how much the honeymoon cost.

is associated with an 82% to 93% decrease in the odds of reporting being stressed about wedding-related debt relative to spending between $5,000 and $10,000. If wedding expenditures are indeed associated with debt stress, then it is possible that wedding expenses raise the likelihood of marital dissolution given that prior literature suggests a link between economic stress and marital dissolution.

4. Conclusion

The wedding industry has consistently sought to link wedding spending with long-lasting marriages. This paper is the first to examine this relationship statistically. We find that marriage duration is either not associated or inversely associated with spending on the engagement ring and wedding ceremony. Overall, our findings provide little evidence to support the validity of the wedding industry's general message that connects expensive weddings with positive marital outcomes. In future research, it may be useful to construct a population-representative longitudinal sample of dating couples, following them through the multiple stages of their relationship and gathering prospective information on wedding expenses and marital quality.

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Table 1. Means for sample of ever-married persons

		Amazon mTurk sample			American Community Survey 2012		
		All persons	Men only	Women only	All persons	Men only	Women only
Marital status	Married, never divorced	0.68	0.70	0.67	0.65	0.66	0.63
	Ever divorced	0.32	0.30	0.33	0.35	0.34	0.37
Age (in years)		34.1	32.9	35.2	44.0	44.3	43.6
Marriage age (in years)		24.5	25.2	23.9	27.7	28.6	26.9
Female		0.54	0.00	1.00	0.52	0.00	1.00
Race/ethnicity	White	0.78	0.77	0.79	0.67	0.67	0.67
	Black	0.08	0.07	0.09	0.09	0.09	0.09
	Hispanic	0.05	0.07	0.04	0.16	0.16	0.16
	Other	0.08	0.09	0.07	0.08	0.08	0.08
Education	High school or less	0.11	0.10	0.12	0.37	0.40	0.34
	Some college	0.28	0.27	0.29	0.22	0.22	0.23
	2-year college degree	0.11	0.10	0.12	0.09	0.08	0.10
	4-year college degree	0.37	0.39	0.35	0.20	0.19	0.21
	Graduate-level degree	0.13	0.13	0.12	0.11	0.11	0.12
Employment	Employed full-time	0.59	0.73	0.47	0.59	0.74	0.46
	Employed part-time	0.17	0.13	0.20	0.16	0.09	0.22
	Other	0.24	0.14	0.32	0.25	0.17	0.32
Household income	$0 to $24,999	0.13	0.11	0.14	0.14	0.13	0.16
	$25,000 to $49,999	0.32	0.30	0.34	0.19	0.19	0.20
	$50,000 to $74,999	0.26	0.27	0.25	0.19	0.19	0.18
	$75,000 to $99,999	0.13	0.15	0.11	0.15	0.15	0.14
	$100,000 to $124,999	0.08	0.08	0.07	0.11	0.11	0.11
	$125,000 or more	0.05	0.06	0.05	0.21	0.22	0.20
	Don't know	0.03	0.03	0.03	0.01	0.02	0.00
Region of residence	West	0.22	0.22	0.22	0.23	0.23	0.23
	South	0.40	0.39	0.41	0.38	0.38	0.38
	Midwest	0.22	0.21	0.22	0.22	0.22	0.22
	Northeast	0.17	0.18	0.15	0.17	0.17	0.17
Religious attendance	Never	0.49	0.52	0.46			
	Sometimes	0.35	0.34	0.36			
	Regularly	0.16	0.14	0.18			
Respondent-spouse differences	Age difference (in years)	-0.87	1.14	-2.59			
	Race difference	0.18	0.19	0.17			
	Education difference	0.59	0.55	0.63			
Children with spouse	No children	0.50	0.57	0.44			
	First child in wedlock	0.40	0.35	0.45			
	First out of wedlock	0.09	0.08	0.10			
Marriage duration (yrs)		6.2	5.3	6.9			
Knew spouse very well		0.54	0.58	0.51			
Length of time dated before proposal	Less than 1 year	0.30	0.27	0.33			
	1-2 years	0.37	0.38	0.37			
	3 or more years	0.33	0.36	0.30			
Feelings and attitudes at time of proposal	Partner wealth important	0.05	0.05	0.05			
	Partner looks important	0.25	0.35	0.17			
Had a honeymoon		0.66	0.72	0.60			
Proposer's engagement ring expenses (in real dollars)	No ring	0.23	0.18	0.28			
	$0 to $500	0.12	0.11	0.13			
	$500 to $2,000	0.25	0.29	0.22			
	$2,000 to $4,000	0.15	0.19	0.12			
	$4,000 to $8,000	0.10	0.13	0.08			
	$8,000 or more	0.04	0.05	0.03			
	Don't know	0.10	0.05	0.13			
Wedding attendance	Only couple	0.11	0.09	0.12			
	1-10	0.18	0.13	0.21			
	11-50	0.27	0.29	0.25			
	51-100	0.23	0.27	0.20			
	101-200	0.16	0.16	0.15			
	200 or more	0.05	0.05	0.05			
Total wedding expenses (in real dollars)	$0 to $1,000	0.25	0.18	0.31			
	$1,000 to $5,000	0.25	0.26	0.25			
	$5,000 to $10,000	0.17	0.19	0.15			
	$10,000 to $20,000	0.16	0.18	0.14			
	$20,000 or more	0.11	0.13	0.10			
	Don't know	0.06	0.07	0.06			
N		3,151	1,455	1,696	1,130,004	534,202	595,802

Table 2. Hazard model predicting marital dissolution as a function of wedding expenses, population-weighted regressions

		Bivariate Model		Multivariate Models					
		All persons		All persons		Men only		Women only	
Age (in years)		0.976***	(0.004)	1.001	(0.004)	0.992	(0.006)	1.006	(0.005)
Marriage age (in years)		0.920***	(0.009)	0.912***	(0.009)	0.892***	(0.013)	0.921***	(0.013)
Female		0.865**	(0.058)	0.822**	(0.069)				
Race/ethnicity	White	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Black	1.278**	(0.146)	1.011	(0.119)	0.908	(0.166)	1.019	(0.164)
	Hispanic	1.324*	(0.197)	0.789	(0.119)	0.834	(0.163)	0.786	(0.204)
	Other	0.913	(0.122)	0.825	(0.118)	0.914	(0.189)	0.728	(0.150)
Education	High school or less	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Some college	1.061	(0.115)	1.202*	(0.129)	1.010	(0.154)	1.325*	(0.202)
	2-year college degree	0.894	(0.114)	1.019	(0.133)	0.727*	(0.141)	1.224	(0.219)
	4-year college degree	0.688***	(0.075)	0.907	(0.101)	0.694**	(0.111)	1.069	(0.163)
	Graduate-level degree	0.520***	(0.076)	0.938	(0.136)	0.572***	(0.124)	1.242	(0.243)
Employment	Employed full-time	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Employed part-time	1.360***	(0.124)	1.020	(0.101)	1.465***	(0.211)	0.763**	(0.098)
	Other	1.101	(0.086)	0.867*	(0.074)	1.181	(0.162)	0.718***	(0.077)
Household income	$0 to $24,999	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$25,000 to $49,999	0.627***	(0.054)	0.644***	(0.059)	0.698**	(0.101)	0.614***	(0.073)
	$50,000 to $74,999	0.432***	(0.044)	0.587***	(0.069)	0.710**	(0.118)	0.534***	(0.087)
	$75,000 to $99,999	0.301***	(0.042)	0.455***	(0.068)	0.546***	(0.122)	0.407***	(0.079)
	$100,000 to $124,999	0.352***	(0.058)	0.547***	(0.090)	0.656*	(0.162)	0.505***	(0.106)
	$125,000 or more	0.238***	(0.045)	0.390***	(0.080)	0.497**	(0.138)	0.339***	(0.100)
	Don't know	0.415***	(0.105)	0.495**	(0.142)	0.337**	(0.179)	0.728	(0.239)
Region of residence	West	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	South	1.062	(0.093)	1.132	(0.101)	1.014	(0.134)	1.406***	(0.179)
	Midwest	0.916	(0.092)	1.035	(0.106)	1.049	(0.167)	1.130	(0.162)
	Northeast	0.912	(0.105)	1.056	(0.126)	0.938	(0.158)	1.347*	(0.223)
Religious attendance	Never	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Sometimes	0.847**	(0.061)	1.006	(0.079)	0.954	(0.110)	1.049	(0.119)
	Regularly	0.428***	(0.045)	0.625***	(0.071)	0.587***	(0.110)	0.652***	(0.096)
Respondent-spouse differences	Age difference (in years)	0.994	(0.007)	1.022***	(0.009)	1.041**	(0.017)	1.014	(0.010)
	Race difference	1.343***	(0.114)	1.180*	(0.110)	1.262*	(0.169)	1.124	(0.158)
	Education difference	1.227***	(0.086)	1.248***	(0.091)	1.130	(0.114)	1.331***	(0.140)
Children with spouse	No children	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	First child in wedlock	0.284***	(0.021)	0.261***	(0.023)	0.228***	(0.033)	0.290***	(0.034)
	First out of wedlock	0.554***	(0.074)	0.446***	(0.061)	0.294***	(0.066)	0.592***	(0.110)
Knew spouse very well		0.505***	(0.035)	0.564***	(0.044)	0.609***	(0.069)	0.517***	(0.057)
Length of time dated before proposal	Less than 1 year	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-2 years	0.788***	(0.059)	0.915	(0.074)	0.784*	(0.099)	0.997	(0.107)
	3 or more years	0.518***	(0.046)	0.764***	(0.077)	0.576***	(0.087)	0.980	(0.135)
Feelings and attitudes at time of proposal	Partner wealth important	1.557***	(0.218)	1.338*	(0.208)	1.122	(0.234)	1.570*	(0.364)
	Partner looks important	1.232***	(0.092)	1.294***	(0.102)	1.485***	(0.158)	0.993	(0.124)
Had a honeymoon		0.642***	(0.043)	0.870*	(0.069)	0.780**	(0.096)	0.900	(0.095)
Proposer's engagement ring expenses (in real dollars)	No ring	1.266***	(0.111)	1.113	(0.107)	1.172	(0.185)	1.092	(0.139)
	$0 to $500	1.074	(0.137)	1.059	(0.136)	0.968	(0.192)	1.151	(0.204)
	$500 to $2,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$2,000 to $4,000	0.935	(0.103)	1.099	(0.119)	1.334**	(0.194)	0.880	(0.144)
	$4,000 to $8,000	0.791*	(0.105)	0.976	(0.126)	1.193	(0.195)	0.892	(0.184)
	$8,000 or more	0.655**	(0.132)	0.718	(0.169)	0.884	(0.296)	0.690	(0.230)
	Don't know	0.982	(0.132)	1.206	(0.180)	1.941***	(0.466)	1.104	(0.214)
Wedding attendance	Only couple	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-10	0.847	(0.096)	0.824	(0.101)	0.728	(0.145)	0.884	(0.140)
	11-50	0.678***	(0.078)	0.646***	(0.089)	0.535***	(0.112)	0.690*	(0.131)
	51-100	0.532***	(0.062)	0.520***	(0.079)	0.454***	(0.105)	0.534***	(0.112)
	101-200	0.327***	(0.044)	0.422***	(0.072)	0.411***	(0.104)	0.414***	(0.099)
	200 or more	0.372***	(0.068)	0.480***	(0.104)	0.428**	(0.151)	0.478**	(0.147)
Total wedding expenses (in real dollars)	$0 to $1,000	1.367***	(0.148)	0.642***	(0.088)	0.492***	(0.107)	0.697*	(0.131)
	$1,000 to $5,000	1.212*	(0.127)	0.853	(0.094)	0.782	(0.127)	0.913	(0.143)
	$5,000 to $10,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$10,000 to $20,000	0.896	(0.116)	1.049	(0.136)	1.067	(0.188)	0.970	(0.189)
	$20,000 or more	0.811	(0.115)	1.323*	(0.200)	1.122	(0.235)	1.595**	(0.358)
	Don't know	0.952	(0.170)	0.663**	(0.126)	0.640*	(0.164)	0.570*	(0.186)
N		3,151		3,151		1,455		1,696	

NOTE. Hazard ratios are reported with standard errors in parentheses. ***, **, * significant at the 1%, 5%, and 10% level, respectively.

Table 3. Hazard model predicting marital dissolution, recently-married sub-sample, population-weighted regressions

		All persons		Men only		Women only	
Age (in years)		1.190***	(0.048)	1.173***	(0.063)	1.312***	(0.085)
Marriage age (in years)		0.751***	(0.032)	0.735***	(0.042)	0.699***	(0.048)
Female		0.485***	(0.079)				
Race/ethnicity	White	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Black	1.101	(0.211)	1.021	(0.236)	0.911	(0.368)
	Hispanic	0.789	(0.191)	0.751	(0.228)	0.535	(0.273)
	Other	0.859	(0.233)	0.957	(0.299)	0.464	(0.263)
Education	High school or less	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Some college	1.575**	(0.304)	1.178	(0.269)	2.984***	(1.155)
	2-year college degree	1.146	(0.310)	0.650	(0.227)	2.915**	(1.343)
	4-year college degree	0.934	(0.199)	0.648*	(0.163)	1.985*	(0.790)
	Graduate-level degree	0.668	(0.218)	0.362**	(0.154)	1.694	(0.841)
Employment	Employed full-time	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Employed part-time	1.216	(0.206)	1.398*	(0.264)	0.789	(0.258)
	Other	1.152	(0.210)	1.404	(0.323)	0.815	(0.224)
Household income	$0 to $24,999	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$25,000 to $49,999	0.685**	(0.117)	0.653**	(0.138)	0.879	(0.275)
	$50,000 to $74,999	0.616**	(0.142)	0.604**	(0.149)	0.739	(0.321)
	$75,000 to $99,999	0.609	(0.186)	0.789	(0.259)	0.274**	(0.162)
	$100,000 to $124,999	0.577	(0.207)	0.632	(0.290)	0.496	(0.237)
	$125,000 or more	0.489	(0.252)	0.523	(0.272)	0.448	(0.501)
	Don't know	0.886	(0.352)	0.921	(0.513)	0.904	(0.565)
Region of residence	West	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	South	1.105	(0.188)	1.034	(0.211)	1.646	(0.581)
	Midwest	1.244	(0.240)	1.341	(0.333)	1.406	(0.514)
	Northeast	1.587**	(0.326)	1.375	(0.324)	3.038***	(1.234)
Religious attendance	Never	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Sometimes	1.105	(0.161)	0.846	(0.150)	1.473	(0.379)
	Regularly	0.539**	(0.148)	0.431**	(0.155)	0.662	(0.355)
Respondent-spouse differences	Age difference (in years)	1.034**	(0.015)	1.012	(0.029)	1.080***	(0.026)
	Race difference	1.111	(0.181)	1.005	(0.204)	1.311	(0.447)
	Education difference	1.437***	(0.189)	1.317*	(0.208)	1.499*	(0.357)
Children with spouse	No children	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	First child in wedlock	0.231***	(0.059)	0.209***	(0.071)	0.188***	(0.084)
	First out of wedlock	0.409***	(0.114)	0.316***	(0.116)	0.427*	(0.191)
Knew spouse very well		0.449***	(0.061)	0.446***	(0.077)	0.377***	(0.091)
Length of time dated before proposal	Less than 1 year	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-2 years	0.791	(0.119)	0.876	(0.168)	0.553**	(0.149)
	3 or more years	0.602***	(0.109)	0.634**	(0.141)	0.543*	(0.177)
Feelings and attitudes at time of proposal	Partner wealth important	1.190	(0.244)	1.017	(0.255)	1.860	(0.740)
	Partner looks important	1.410**	(0.190)	1.643***	(0.278)	1.216	(0.364)
Had a honeymoon		0.588***	(0.083)	0.612***	(0.112)	0.458***	(0.131)
Proposer's engagement ring expenses (in real dollars)	No ring	1.243	(0.258)	1.127	(0.312)	1.653	(0.622)
	$0 to $500	1.359	(0.303)	1.053	(0.290)	2.159**	(0.833)
	$500 to $2,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$2,000 to $4,000	1.550**	(0.294)	1.544*	(0.361)	1.488	(0.630)
	$4,000 to $8,000	1.241	(0.302)	1.588*	(0.431)	1.095	(0.636)
	$8,000 or more	0.897	(0.540)	1.182	(0.750)	2.082	(2.502)
	Don't know	1.690**	(0.438)	2.206*	(0.980)	2.172**	(0.822)
Wedding attendance	Only couple	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-10	0.647**	(0.140)	0.825	(0.251)	0.467**	(0.165)
	11-50	0.436***	(0.105)	0.535**	(0.165)	0.256***	(0.112)
	51-100	0.306***	(0.081)	0.378***	(0.132)	0.142***	(0.066)
	101-200	0.153***	(0.055)	0.195***	(0.091)	0.058***	(0.042)
	200 or more	0.080***	(0.041)	0.096***	(0.058)	0.039**	(0.054)
Total wedding expenses (in real dollars)	$0 to $1,000	0.462***	(0.126)	0.479**	(0.176)	0.294***	(0.138)
	$1,000 to $5,000	0.810	(0.180)	0.784	(0.228)	0.757	(0.302)
	$5,000 to $10,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$10,000 to $20,000	1.290	(0.292)	1.088	(0.285)	1.660	(0.940)
	$20,000 or more	1.467	(0.379)	1.011	(0.306)	3.523**	(2.074)
	Don't know	0.512*	(0.182)	0.448*	(0.218)	0.518	(0.349)
N		1,627		870		757	

NOTE. Hazard ratios are reported with standard errors in parentheses. ***, **, * significant at the 1%, 5%, and 10% level, respectively.

Table 4. Predicting wedding debt stress, population-weighted regressions

		Full sample						Recently-married sub-sample					
		All persons		Men only		Women only		All persons		Men only		Women only	
Age (in years)		0.950***	(0.008)	0.951***	(0.012)	0.950***	(0.012)	0.917*	(0.042)	0.916	(0.057)	0.935	(0.063)
Marriage age (in years)		1.031**	(0.015)	1.028	(0.021)	1.027	(0.021)	1.072	(0.050)	1.086	(0.068)	1.045	(0.073)
Female		0.608***	(0.083)					0.640***	(0.110)				
Race/ethnicity	White	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Black	0.802	(0.186)	0.732	(0.217)	0.840	(0.301)	0.853	(0.231)	0.739	(0.256)	1.049	(0.456)
	Hispanic	1.462	(0.387)	1.402	(0.428)	1.582	(0.653)	1.549	(0.472)	1.562	(0.537)	1.502	(0.734)
	Other	1.332	(0.256)	1.621*	(0.410)	1.177	(0.397)	1.366	(0.315)	1.606	(0.482)	1.262	(0.553)
Education	High school or less	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Some college	1.786**	(0.449)	1.778*	(0.537)	1.628	(0.611)	2.248***	(0.680)	2.122**	(0.766)	2.382*	(1.063)
	2-year college degree	1.475	(0.418)	2.219**	(0.789)	0.747	(0.325)	1.476	(0.513)	2.448**	(1.039)	0.530	(0.289)
	4-year college degree	1.868**	(0.456)	2.313***	(0.694)	1.257	(0.453)	2.337***	(0.688)	2.643***	(0.957)	1.607	(0.706)
	Graduate-level degree	1.397	(0.412)	1.675	(0.605)	0.840	(0.369)	1.298	(0.470)	1.364	(0.603)	0.653	(0.363)
Employment	Employed full-time	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Employed part-time	0.879	(0.148)	1.027	(0.224)	0.761	(0.190)	0.835	(0.177)	1.088	(0.283)	0.545*	(0.191)
	Other	0.644***	(0.107)	0.976	(0.235)	0.497***	(0.113)	0.630**	(0.137)	1.114	(0.356)	0.407***	(0.121)
Household income	$0 to $24,999	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$25,000 to $49,999	0.862	(0.191)	0.977	(0.251)	0.812	(0.280)	0.744	(0.213)	1.073	(0.338)	0.495	(0.215)
	$50,000 to $74,999	0.587**	(0.143)	0.549**	(0.165)	0.737	(0.270)	0.433***	(0.138)	0.547*	(0.200)	0.358**	(0.176)
	$75,000 to $99,999	0.438***	(0.123)	0.459**	(0.158)	0.427**	(0.179)	0.335***	(0.123)	0.519	(0.221)	0.163***	(0.094)
	$100,000 to $124,999	0.493**	(0.149)	0.482**	(0.179)	0.531	(0.247)	0.355**	(0.144)	0.399**	(0.187)	0.246**	(0.155)
	$125,000 or more	0.421**	(0.153)	0.403**	(0.183)	0.502	(0.247)	0.322**	(0.146)	0.342*	(0.190)	0.274**	(0.160)
	Don't know	0.649	(0.258)	0.836	(0.440)	0.591	(0.337)	0.410*	(0.199)	0.470	(0.288)	0.461	(0.323)
Region of residence	West	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	South	0.998	(0.159)	0.887	(0.178)	1.300	(0.342)	1.142	(0.229)	1.105	(0.274)	1.611	(0.563)
	Midwest	1.224	(0.220)	1.130	(0.259)	1.461	(0.435)	1.152	(0.262)	1.162	(0.338)	1.551	(0.614)
	Northeast	1.165	(0.219)	1.200	(0.283)	1.166	(0.374)	1.319	(0.312)	1.691*	(0.488)	1.072	(0.456)
Religious attendance	Never	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Sometimes	1.493***	(0.192)	1.369**	(0.217)	1.499**	(0.293)	1.507**	(0.241)	1.501**	(0.291)	1.224	(0.310)
	Regularly	0.580***	(0.115)	0.499***	(0.128)	0.653	(0.205)	0.376***	(0.110)	0.336***	(0.121)	0.361**	(0.183)
Respondent-spouse differences	Age difference (in years)	0.984	(0.015)	0.985	(0.022)	0.995	(0.020)	0.972	(0.018)	0.955	(0.030)	0.997	(0.026)
	Race difference	1.264	(0.204)	1.442*	(0.292)	0.975	(0.284)	1.354	(0.261)	1.703**	(0.408)	0.926	(0.347)
	Education difference	1.116	(0.140)	0.822	(0.129)	1.934***	(0.406)	1.198	(0.188)	0.760	(0.149)	2.698***	(0.735)
Children with spouse	No children	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	First child in wedlock	0.775*	(0.113)	1.074	(0.204)	0.486***	(0.108)	0.921	(0.198)	1.152	(0.323)	0.571	(0.196)
	First out of wedlock	0.792	(0.183)	1.026	(0.313)	0.543*	(0.194)	0.668	(0.207)	0.847	(0.336)	0.498	(0.234)
Knew spouse very well		0.668***	(0.094)	0.547***	(0.095)	0.920	(0.195)	0.594***	(0.105)	0.474***	(0.104)	0.948	(0.263)
Length of time dated before proposal	Less than 1 year	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-2 years	0.952	(0.159)	0.952	(0.193)	0.930	(0.243)	0.910	(0.208)	0.847	(0.228)	0.919	(0.344)
	3 or more years	1.038	(0.190)	1.258	(0.282)	0.784	(0.227)	1.037	(0.253)	1.237	(0.361)	0.748	(0.298)
Feelings and attitudes at time of proposal	Partner wealth important	2.047***	(0.488)	2.218**	(0.691)	1.929*	(0.709)	2.018**	(0.562)	2.436***	(0.834)	1.476	(0.679)
	Partner looks important	1.352**	(0.172)	1.305*	(0.199)	1.487*	(0.335)	1.305*	(0.207)	1.177	(0.216)	1.722*	(0.559)
Had a honeymoon		0.555***	(0.078)	0.575***	(0.104)	0.469***	(0.098)	0.486***	(0.087)	0.510***	(0.116)	0.315***	(0.091)
Proposer's engagement ring expenses (in real dollars)	No ring	0.691*	(0.132)	0.506***	(0.133)	1.060	(0.340)	0.542**	(0.145)	0.520*	(0.182)	0.674	(0.344)
	$0 to $500	1.232	(0.259)	1.134	(0.298)	1.454	(0.512)	1.360	(0.346)	1.317	(0.388)	1.843	(0.895)
	$500 to $2,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$2,000 to $4,000	1.366*	(0.238)	1.249	(0.269)	1.849**	(0.558)	1.404	(0.308)	1.279	(0.342)	2.878**	(1.190)
	$4,000 to $8,000	0.824	(0.177)	0.813	(0.216)	0.965	(0.355)	0.866	(0.231)	0.876	(0.291)	1.426	(0.666)
	$8,000 or more	0.786	(0.265)	0.785	(0.333)	0.901	(0.472)	0.676	(0.302)	0.731	(0.442)	1.311	(0.857)
	Don't know	1.596**	(0.355)	0.984	(0.347)	2.021**	(0.613)	1.601*	(0.423)	0.914	(0.380)	2.506**	(0.978)
Wedding attendance	Only couple	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-10	0.944	(0.297)	0.970	(0.381)	0.958	(0.532)	1.092	(0.427)	1.018	(0.482)	1.247	(0.964)
	11-50	1.587	(0.497)	1.642	(0.608)	1.569	(0.915)	1.733	(0.679)	1.769	(0.799)	1.915	(1.567)
	51-100	1.723*	(0.554)	1.585	(0.614)	2.168	(1.259)	1.857	(0.744)	1.649	(0.772)	3.097	(2.471)
	101-200	1.570	(0.546)	1.417	(0.584)	1.796	(1.106)	1.908	(0.831)	1.730	(0.869)	2.638	(2.217)
	200 or more	1.180	(0.473)	1.043	(0.522)	1.300	(0.902)	1.114	(0.579)	0.794	(0.508)	1.626	(1.562)
Total wedding expenses (in real dollars)	$0 to $1,000	0.128***	(0.040)	0.173***	(0.062)	0.081***	(0.046)	0.120***	(0.048)	0.178***	(0.080)	0.066***	(0.054)
	$1,000 to $5,000	0.680**	(0.118)	0.570**	(0.129)	0.742	(0.197)	0.775	(0.175)	0.731	(0.210)	0.761	(0.275)
	$5,000 to $10,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$10,000 to $20,000	1.066	(0.193)	0.958	(0.218)	1.269	(0.352)	1.170	(0.261)	0.964	(0.269)	1.829*	(0.643)
	$20,000 or more	1.535**	(0.328)	1.411	(0.385)	1.815*	(0.597)	1.549	(0.415)	1.461	(0.507)	2.104*	(0.884)
	Don't know	0.619*	(0.152)	0.541*	(0.171)	0.797	(0.293)	0.681	(0.198)	0.657	(0.257)	0.847	(0.387)
N		3,151		1,455		1,696		1,627		870		757	

NOTE. Odds ratios are reported with standard errors in parentheses. ***, **, * significant at the 1%, 5%, and 10% level, respectively.

Appendix Table 1. Hazard model predicting marital dissolution as a function of wedding expenses, no population weights

		Bivariate Model		Multivariate Models					
		All persons		All persons		Men only		Women only	
Age (in years)		0.977***	(0.004)	0.998	(0.004)	0.988*	(0.006)	1.005	(0.005)
Marriage age (in years)		0.922***	(0.008)	0.912***	(0.008)	0.902***	(0.012)	0.914***	(0.011)
Female		0.884**	(0.055)	0.847**	(0.067)				
Race/ethnicity	White	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Black	1.263**	(0.134)	1.023	(0.119)	0.871	(0.160)	1.101	(0.174)
	Hispanic	1.387**	(0.182)	0.827	(0.119)	0.849	(0.149)	0.871	(0.234)
	Other	1.002	(0.129)	0.898	(0.123)	0.914	(0.183)	0.858	(0.170)
Education	High school or less	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Some college	1.098	(0.107)	1.144	(0.115)	0.945	(0.135)	1.280*	(0.175)
	2-year college degree	0.898	(0.104)	0.971	(0.118)	0.732*	(0.137)	1.128	(0.184)
	4-year college degree	0.721***	(0.071)	0.880	(0.094)	0.682**	(0.104)	1.027	(0.148)
	Graduate-level degree	0.537***	(0.071)	0.897	(0.126)	0.511***	(0.111)	1.266	(0.234)
Employment	Employed full-time	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Employed part-time	1.360***	(0.111)	1.004	(0.093)	1.454***	(0.210)	0.750**	(0.088)
	Other	1.051	(0.077)	0.843**	(0.070)	1.126	(0.150)	0.716***	(0.074)
Household income	$0 to $24,999	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$25,000 to $49,999	0.633***	(0.051)	0.651***	(0.058)	0.709**	(0.101)	0.630***	(0.073)
	$50,000 to $74,999	0.423***	(0.039)	0.566***	(0.060)	0.673**	(0.108)	0.520***	(0.074)
	$75,000 to $99,999	0.282***	(0.035)	0.430***	(0.059)	0.475***	(0.096)	0.416***	(0.079)
	$100,000 to $124,999	0.302***	(0.046)	0.478***	(0.074)	0.608**	(0.145)	0.424***	(0.089)
	$125,000 or more	0.293***	(0.052)	0.452***	(0.087)	0.540**	(0.146)	0.446***	(0.120)
	Don't know	0.428***	(0.102)	0.473***	(0.133)	0.277**	(0.141)	0.724	(0.237)
Region of residence	West	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	South	1.043	(0.084)	1.122	(0.095)	1.024	(0.125)	1.345**	(0.164)
	Midwest	0.919	(0.087)	1.063	(0.105)	1.084	(0.164)	1.158	(0.158)
	Northeast	0.849	(0.089)	1.009	(0.112)	0.905	(0.145)	1.260	(0.194)
Religious attendance	Never	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Sometimes	0.830***	(0.055)	1.001	(0.073)	0.985	(0.108)	1.012	(0.102)
	Regularly	0.414***	(0.042)	0.630***	(0.069)	0.636**	(0.113)	0.639***	(0.090)
Respondent-spouse differences	Age difference (in years)	0.998	(0.007)	1.026***	(0.009)	1.051***	(0.018)	1.011	(0.010)
	Race difference	1.352***	(0.105)	1.163*	(0.103)	1.297**	(0.165)	1.107	(0.141)
	Education difference	1.263***	(0.081)	1.293***	(0.090)	1.129	(0.111)	1.433***	(0.145)
Children with spouse	No children	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	First child in wedlock	0.263***	(0.018)	0.252***	(0.020)	0.223***	(0.029)	0.282***	(0.030)
	First out of wedlock	0.521***	(0.059)	0.417***	(0.051)	0.304***	(0.066)	0.520***	(0.083)
Knew spouse very well		0.577***	(0.037)	0.621***	(0.048)	0.665***	(0.072)	0.581***	(0.062)
Length of time dated before proposal	Less than 1 year	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-2 years	0.835***	(0.058)	0.956	(0.074)	0.793*	(0.095)	1.074	(0.108)
	3 or more years	0.586***	(0.048)	0.813**	(0.080)	0.623***	(0.090)	1.028	(0.138)
Feelings and attitudes at time of proposal	Partner wealth important	1.427**	(0.197)	1.215	(0.172)	1.075	(0.203)	1.361	(0.306)
	Partner looks important	1.204***	(0.085)	1.327***	(0.101)	1.510***	(0.152)	1.055	(0.130)
Had a honeymoon		0.653***	(0.041)	0.915	(0.070)	0.828	(0.099)	0.943	(0.096)
Proposer's engagement ring expenses (in real dollars)	No ring	1.227**	(0.102)	1.115	(0.102)	1.187	(0.172)	1.094	(0.134)
	$0 to $500	1.084	(0.122)	0.999	(0.121)	0.972	(0.191)	1.046	(0.169)
	$500 to $2,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$2,000 to $4,000	0.928	(0.097)	1.078	(0.112)	1.301*	(0.181)	0.881	(0.140)
	$4,000 to $8,000	0.781**	(0.094)	0.964	(0.118)	1.198	(0.192)	0.876	(0.170)
	$8,000 or more	0.695*	(0.136)	0.730	(0.166)	0.850	(0.268)	0.744	(0.239)
	Don't know	1.011	(0.130)	1.252	(0.183)	1.996***	(0.451)	1.156	(0.220)
Wedding attendance	Only couple	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-10	0.877	(0.093)	0.894	(0.104)	0.761	(0.151)	0.962	(0.139)
	11-50	0.651***	(0.068)	0.647***	(0.086)	0.522***	(0.107)	0.693**	(0.124)
	51-100	0.544***	(0.060)	0.570***	(0.084)	0.481***	(0.109)	0.578***	(0.116)
	101-200	0.358***	(0.046)	0.487***	(0.081)	0.469***	(0.115)	0.463***	(0.107)
	200 or more	0.390***	(0.070)	0.549***	(0.116)	0.471**	(0.166)	0.539**	(0.157)
Total wedding expenses (in real dollars)	$0 to $1,000	1.472***	(0.144)	0.722**	(0.095)	0.591**	(0.123)	0.744	(0.137)
	$1,000 to $5,000	1.277**	(0.124)	0.951	(0.099)	0.905	(0.138)	0.975	(0.148)
	$5,000 to $10,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$10,000 to $20,000	0.959	(0.114)	1.095	(0.134)	1.190	(0.201)	0.942	(0.172)
	$20,000 or more	0.891	(0.117)	1.372**	(0.192)	1.300	(0.250)	1.500*	(0.323)
	Don't know	1.067	(0.180)	0.735*	(0.135)	0.732	(0.173)	0.606	(0.199)
N		3,151		3,151		1,455		1,696	

NOTE. Hazard ratios are reported with standard errors in parentheses. ***, **, * significant at the 1%, 5%, and 10% level, respectively.

Appendix Table 2. Hazard model predicting marital dissolution as a function of wedding expenses, recently-married sub-sample, no population weights

		All persons		Men only		Women only	
Age (in years)		1.127***	(0.042)	1.122**	(0.055)	1.244***	(0.084)
Marriage age (in years)		0.792***	(0.032)	0.775***	(0.041)	0.739***	(0.054)
Female		0.501***	(0.077)				
Race/ethnicity	White	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Black	1.113	(0.198)	0.951	(0.204)	1.144	(0.410)
	Hispanic	0.837	(0.175)	0.780	(0.212)	0.773	(0.351)
	Other	0.990	(0.247)	1.030	(0.296)	0.623	(0.324)
Education	High school or less	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Some college	1.451**	(0.259)	1.024	(0.221)	3.338***	(1.429)
	2-year college degree	0.956	(0.232)	0.640	(0.205)	2.240	(1.109)
	4-year college degree	0.877	(0.178)	0.599**	(0.142)	1.955	(0.839)
	Graduate-level degree	0.524*	(0.179)	0.232***	(0.124)	1.674	(0.855)
Employment	Employed full-time	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Employed part-time	1.106	(0.163)	1.262	(0.234)	0.782	(0.231)
	Other	1.015	(0.168)	1.311	(0.277)	0.662	(0.174)
Household income	$0 to $24,999	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$25,000 to $49,999	0.703**	(0.111)	0.647**	(0.127)	0.834	(0.265)
	$50,000 to $74,999	0.525***	(0.103)	0.531***	(0.127)	0.587	(0.253)
	$75,000 to $99,999	0.512***	(0.130)	0.614*	(0.181)	0.259**	(0.150)
	$100,000 to $124,999	0.486**	(0.156)	0.540	(0.225)	0.365**	(0.185)
	$125,000 or more	0.614	(0.293)	0.622	(0.315)	0.680	(0.625)
	Don't know	0.821	(0.303)	0.747	(0.382)	0.905	(0.554)
Region of residence	West	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	South	1.174	(0.182)	1.115	(0.205)	1.605	(0.578)
	Midwest	1.384*	(0.256)	1.523*	(0.363)	1.575	(0.562)
	Northeast	1.499**	(0.276)	1.405	(0.314)	2.428**	(0.956)
Religious attendance	Never	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	Sometimes	1.049	(0.136)	0.868	(0.143)	1.370	(0.331)
	Regularly	0.530**	(0.133)	0.459**	(0.150)	0.609	(0.306)
Respondent-spouse differences	Age difference (in years)	1.043***	(0.016)	1.026	(0.030)	1.081***	(0.026)
	Race difference	1.089	(0.160)	0.995	(0.187)	1.345	(0.371)
	Education difference	1.529***	(0.189)	1.292*	(0.193)	1.908**	(0.488)
Children with spouse	No children	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	First child in wedlock	0.198***	(0.043)	0.186***	(0.056)	0.127***	(0.051)
	First out of wedlock	0.344***	(0.086)	0.362***	(0.120)	0.265***	(0.133)
Knew spouse very well		0.512***	(0.065)	0.464***	(0.074)	0.469***	(0.110)
Length of time dated before proposal	Less than 1 year	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-2 years	0.863	(0.122)	0.923	(0.169)	0.660*	(0.163)
	3 or more years	0.684**	(0.119)	0.739	(0.153)	0.597	(0.199)
Feelings and attitudes at time of proposal	Partner wealth important	1.040	(0.193)	0.887	(0.194)	1.717	(0.662)
	Partner looks important	1.568***	(0.192)	1.699***	(0.255)	1.374	(0.407)
Had a honeymoon		0.599***	(0.080)	0.657**	(0.116)	0.423***	(0.111)
Proposer's engagement ring expenses (in real dollars)	No ring	1.077	(0.190)	0.989	(0.228)	1.283	(0.441)
	$0 to $500	1.132	(0.225)	1.038	(0.265)	1.434	(0.536)
	$500 to $2,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$2,000 to $4,000	1.432**	(0.255)	1.464*	(0.315)	1.477	(0.603)
	$4,000 to $8,000	1.210	(0.273)	1.500	(0.384)	0.979	(0.519)
	$8,000 or more	1.003	(0.591)	1.259	(0.804)	2.238	(2.584)
	Don't know	1.788**	(0.426)	2.200**	(0.885)	2.027**	(0.671)
Wedding attendance	Only couple	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	1-10	0.700*	(0.142)	0.888	(0.255)	0.483**	(0.155)
	11-50	0.397***	(0.090)	0.505**	(0.141)	0.181***	(0.077)
	51-100	0.341***	(0.088)	0.427***	(0.139)	0.142***	(0.062)
	101-200	0.197***	(0.067)	0.238***	(0.105)	0.079***	(0.051)
	200 or more	0.113***	(0.054)	0.133***	(0.072)	0.052**	(0.069)
Total wedding expenses (in real dollars)	$0 to $1,000	0.582**	(0.156)	0.686	(0.238)	0.260***	(0.114)
	$1,000 to $5,000	1.059	(0.222)	1.052	(0.293)	0.805	(0.287)
	$5,000 to $10,000	1.000	(ref.)	1.000	(ref.)	1.000	(ref.)
	$10,000 to $20,000	1.473*	(0.303)	1.345	(0.339)	1.474	(0.686)
	$20,000 or more	1.651**	(0.384)	1.231	(0.341)	2.773*	(1.568)
	Don't know	0.559*	(0.194)	0.510	(0.233)	0.442	(0.277)
N		1,627		870		757	

NOTE. Hazard ratios are reported with standard errors in parentheses. ***, **, * significant at the 1%, 5%, and 10% level, respectively.