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Money, Marriage & Divorce: The Narratives Created About Fi- nances Surrounding Marriage and Divorce

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Let's Talk Marriage, Divorce and Money

"I'm in love with this girl. This is how I want to spend the rest of my life. I don't know. So I asked her to marry me right there in the middle of a field, laying in the snow unprepared and, you know, spontaneous as it was. I just had an epiphany. So I don't I don't want anyone else, you know, this makes me happy."- Ryan

We all grow up with ideas about marriage. The quintessential children's novel starts with "once upon a time" and ends with a "happily ever after"—typically, a wedding. Many of us fantasize about our wedding day and what our spouse will be like, and, statistically, most of us will walk down the aisle at some point in our lives. As of 2021, only 34% of individuals ages 15 and up have never been married.ⁱ Nearly two thirds of American adults ages 15 and up have been married at some point in their lives.ⁱⁱ By the age of 30, around three quarters of women in the U.S. have been married.ⁱⁱⁱ But unlike the fairytales, life doesn't always end with the "happily ever after"; in fact, "happily ever after" has become less and less likely since the early 1900's.^{iv} Though most people will marry, many of these marriages will end in divorce. Around half of all first marriages will end in divorce, and the likelihood of divorcing grows with every subsequent marriage.^v

Most want a life they can be proud of but most aren't proud of every aspect of their life. How do we talk about the points in life that society may not deem a success? In every romance, the happy ending is some variation of falling in love and finding your person. We have heard the story of boy meets girl but how is the story of boy loses girl told? What are the narratives created around divorce and how do divorced individuals explain the progression of their marriage and divorce? How does one tell their own story of losing love and the decisions they had to make in the process?

In my study I interviewed 10 divorced individuals, all of whom spoke with me about their first marriage, which ended in divorce. The only exception was a woman named Sasha, whose first husband had passed away; she married for a second time shortly after. It was her second marriage that ended in

divorce. Following the divorces of my participants, 4 out of the 10 went through a second marriage with 3 of those couples remaining together as of 2022. Though specific sexuality was not a criteria, all my participants happened to be in heterosexual marriages. This may be in part to how I obtained participants which was through online divorce groups and divorce forums. Currently there are similar rates of divorce within the LGBTQ and the heterosexual community, but since there are significantly more heterosexual marriages a year, there are more overall heterosexual divorces a year. The larger population of straight divorced individuals may also be in part to why my small sample set only contained straight individuals. The racial makeup of my participants was relatively reflective of the US population, with one of my participants being African American, one being Hispanic, two being of mixed descent, and the rest being white. Though there was much variation in my participants, the one thing they all had in common is that they all told me that they got married thinking it would be forever, but somewhere along the way the relationships deteriorated and each divorced.

The conversations with my participants started with how they viewed their parents relationship and went all the way to how they understood their own relationships. The rational choice perspective believes that people are rational beings who make decisions based on the information they have to create the best outcome in life. When talking to my participants I have no way of knowing whether or not my participants did in fact make rational choices at the time they made them but the narratives they created around their marriage and divorce seemed to be trying to convince me that they in fact were making choices to maximize their life for the situations they were in.

A Nash equilibrium is a point in which it does not benefit the individual to change their position. If someone is in the ideal point in life for their circumstances, they will not want to change their current life circumstance. The framework of game theory and social economics can help to understand how and why my participants understood and conveyed their stories in a particular manner.

Trying to Find the Nash Equilibrium of Life

“if game theory teaches us anything, it’s that relationships aren’t about having it all, they’re about having all you can under the circumstances”^{vi} -Jenny Anderson

Why would you marry if you didn’t think it would ultimately benefit you? Marriage can be examined as a decision based on net gain and expected value. Though most don’t vocalize their calculations, during my interviews, many of my participants framed either their own or their spouses decisions by talking about optimizing life’s outcomes through calculations. One of my participants described a conversation with his wife where he claimed she was explicit about the value she saw in marriage. Dylan recalled a conversation to me where his wife said “I was in a bad life situation at the time, and you were a lifeline.” Even if Dylan’s wife didn’t say this exactly, Dylan’s narrative of his marriage was that his wife saw him as a lifeline. Dylan’s story is that his wife chose to marry him in order to gain stability but when her life circumstances changed, Dylan was no longer needed in the same way. For some, marriage can be a source of financial security or social wellbeing adding to the expected value of marriage.

Gary Becker lays out an economic theory of marriage, saying the choice to marry is based on a person’s determination to “maximizes his or her well-being, measured by the consumption of household produced commodities.”^{vii} A person calculates “the gain from marriage compared to remaining single”^{viii} based on “their income, relative difference in their age rate and level of non-market productive augmenting variables such as education or beauty.”^{ix} When Dylan relayed that specific conversation where his wife told him about the value she saw in marrying him, Beckers description on why people marry and divorce fit well into Dylan’s narrative. When talking about marriage and divorce as decisions based on net gain or net loss, it’s important to discuss how gender affects what can be gained or lost. In most fairy

tales, the princess goes from some sort of squalor to an idealistic world only obtained through marriage.

Both the prince and princess gain from the marriage, but in different ways.

Gender and Gains from Marriage and Divorce:

“I told him I was going to marry him. And. He said, I'm supposed to ask you, you're not supposed to tell me. And he asked me to marry him after that.” -Judy

For centuries, marriage was one of the most important things a woman could do, as it was the primary way for women to obtain social standing and self-definition.^x Many societies granted women few freedoms, which forced women to rely on men for necessities. In particular, there were many limitations for women in the financial world. The romantic world and financial world were interwoven for women, as most of their financial security was reliant on their marital status.^{xi} This meant that women had little agency themselves, which pushed women into marriages for survival. The dynamic started to change with the expansion of women's rights as financial opportunities opened, giving women greater agency. Viewing marriage and divorce as a calculation helps explain why there may be differences in narratives. Changes in women's rights have changed the value of marriage for women, so we must look at gender from a historical perspective to understand the changes in marriage and divorce trends.

The women's movement^{xii} massively influenced rates of marriage and divorce.^{xiii} This is because "divorce is only an abstract possibility for the wife, if she does not have the means to earn her own living."^{xiv} If a partner is unable to financially support themselves, there isn't necessarily the option to divorce. This means that finances and divorce are intrinsically tied as money is a necessary precursor to divorce. When The Food and Drug Administration approved oral contraceptives in 1960, women experienced both a sexual and a divorce revolution.^{xv} Birth control gave women more autonomy, allowing them more choice in the romantic market. The pill gave women the ability to plan their family, which opened financial opportunities for them. Since women could delay childbirth, many were able to invest

more heavily in their education and career.^{xvi} The pill is credited, in part, with the increased number of women in the workforce and the number of hours women were able to work.^{xvii} Women currently make up 47% of the workforce, while in 1950 they only made up 29.6%.^{xviii} By 1974, the Equal Credit Opportunity Act granted women the ability to obtain credit cards and open checking accounts on their own.^{xix} This act gave women financial freedom, which made women less dependent upon marriage to a man for financial security. Financial security leads to more agency in the romantic market.

When sharing their perceptions of their marriage and divorce, I saw many moments where people explained themselves or their spouse gaining from the marriage which differed based on gender. For one individual, Stephanie, her narrative of why she got married is that marriage was both a way to “start a future and family” and also a way to fulfill societal expectations. “Appearances were very important. And I mean that not just in terms of like looking the part, but also fitting in. And um, you know, going into certain schools and having a, you know, a job that you can write about and having stuff doing, you know, just a lot of signaling of that.” Marriage to her was part of her social signaling and a way to have a picture perfect world on paper. This was very different from how another individual Ryan saw himself gaining from his marriage. In many ways Ryan didn’t trust his partner and by having her legally tied to him, it assured him that she did in fact love him. The conversation to get married occurred during a fight where Ryan claims he uttered the phrase “why should I trust you” many times. This was the conversation that ultimately let to the two agreeing to marry as a way to prove her commitment to him. According to Ryan, he told his now ex wife, “ I don't fucking believe you. So, marry me.” Ryans insecurities about the relationship settled when his partner became legally tethered to him. Ryan described the decision to marry as an act of trust that proved his partner loved him so much that she was willing to be vulnerable by legally combining their lives.

Once married, an individual may continue to calculate, determining the value of remaining in the marriage. Some economists believe the gain from marriage has to be balanced against the cost, including legal fees and the cost of searching for a mate, to determine whether marriage is worthwhile.^{xx} One may not leave a marriage until they have some assurance that their life post divorce is worth the cost of divorcing. This is how Stephanie explained the progression of her divorce. There was a point where Stephanie and her husband were no longer together but remained physically in the same place and remained legally married. “I was still living at our place and there wasn't really any animosity about that, but we slept in different places, so we were kind of separated” and “ I was working at the time, so I was making some money and ended up meeting my current husband shortly after that...I mean, it made things happen faster.” Stephanie believed she was more quickly able to leave her marriage once she was financially stable and had met her future husband. Stephanie’s explanation of what led up to her going through with the divorce is in line with economic views of decisions to marry and divorce since her narrative is that she more swiftly left the marriage because of her financial status and the fact that she had met an eligible romantic partner. A person may stay married if they see a higher expected value from remaining in the marriage, but if they believe marriage will have a net negative value, they may mediate the negative effects of their spouse by divorcing.

Economist Gary Becker goes as far to connect divorce and finances, saying that the “probability of separation and divorce is negatively related to income.”^{xxi} Many subsequent studies try to use finances as a predictor of marriage and divorce, but use different frameworks to determine the connection which causes mixed results. While quantitative studies are supposed to have clear drawn results, humans are complex and numbers don’t always reflect the complicated relationship people have with money. While money may be seen as a taboo subject for many Americans, it’s sometimes easier to explain fights in terms of money because money is quantifiable unlike feelings. Numbers and statistics can show

trends that researchers interpret, but without the stories behind the numbers, we have no way of truly understanding what finances symbolized for the couple and how they explain the decisions they have made.

What is the value of a dollar to the individuals? As you will see throughout this article, what money represents for an individual can vary from person to person. While money may mean security for one, it can mean social standing or power to another. When my participants explained why they married and divorced, money was a central concept in how they determined the calculation of expected value of a marriage. How an individual thinks about finances changes the value of a dollar from one person to the next so the story around the calculations are critical when understanding the narratives being put out into the world. Quantitative work can not tell us how an individual evaluates the value of a dollar and what that dollar symbolizes to them. We have all heard the saying, “Everything in life is about sex... except for sex, which is about power.”^{xxii} When it comes to marriage and divorce, it seems that everything is about finances... except finances, which are about everything else.

Prenuptial Agreements

“This is us planning the rest of our lives together...why would I need a prenup?” -Tara

“There will be a prenup or we should just end it now” -Dylan

While couples may talk theoretically about financial futures, a prenuptial agreement (prenup) sets their agreements into a legal contract in case the marriage dissolves. For some, signing a prenup is the beginning of the marriage, as it is the beginning of the two individuals being legally and financially tethered. While prenups can have immense importance, it can just as easily mean nothing to a couple. Currently, only 5% of marriages have prenups.^{xxiii} This low rate was reflected in my interviewing, as well, as only one of my participants had a prenup. When I asked Ryan if the couple had even thought about getting a prenup, he quickly answered “No.” Ryan had come into the marriage with some material goods

but little wealth and claimed he didn't feel the need for a prenup. Ryan was a white man from the mid-west and like nine out of ten of my other interviewees, he identified as middle class.

Even though all the marriages ended, everyone stood by their choice to either get or forgo a prenup. When the question of a prenup came up, the answers were typically brief explanations that it hadn't even been a conversation or thought. Many interviewees had the same mentality as Ryan and another participant, Tara, who stated, "No, we really didn't. Mostly because both of us or neither of us had any serious assets. We had a little bit in the bank, but it's not really anything like, I think either of us kind of felt defensive or like we needed to protect against and, you know, going into a marriage like this is forever like, why would I need a prenup? Yeah, this is us planning the rest of our lives together. So yah we hadn't talked about it." Henry echoed the sentiment: "[I]t would never occur to you [when you're young] to get a prenup, and neither one of us came for money. So I don't think either one of us was really scared. And we both weren't making like crazy money where we were going to even jump to millionaire status. I don't think it really made a big difference." For the most part, my participants claimed they believed that prenups make a difference if you have money to protect, but if you currently don't have money and don't think you will accumulate wealth, then it's not worth the time and money to get a prenup drawn up. When the couples didn't see a prenup making a difference, they claimed it wasn't even a topic of conversation. If they didn't see themselves getting divorced, they also didn't claim seeing the need to invest in a document that they would never use as they weren't "scared" of each other or felt that they needed to "protect" their assets.

Henry's comment, alluding to the idea that prenups are needed when one "jumps to millionaire status," was in fact the case for one of my interviewees. While most identified as middle class, Dylan grew up with wealth. Dylan was a self-defined "frugal guy" who bought the majority of his clothes from thrift stores and spent little on himself. Part of his frugality may be reflected in his decision to get a prenup.

Other contributing factors include both his parents being lawyers and a previous impactful experience. Dylan reported that, when he was six, a family friend of his parents got married soon after his first wife had died. This second marriage didn't last long, only a total of three days, and as a result of this marriage his family friend lost millions in the divorce. Prompted by this experience, at the age of 17, Dylan “asked my parents to write into every legal document concerning me and the rest of my family members that a prenuptial agreement is required for any form of inheritance and that is saving my bacon.” For Dylan, a prenup was a requirement and the debate around it even ended some of his relationships. Whenever a relationship got serious, Dylan claimed that he was extremely upfront talking about everything from future kids, household tasks, and how, for him, a prenup was “100 percent non-negotiable.” In conversations with significant others before his marriage, Dylan believed this requirement led to the relationship ending “right then and there.” By the time he met his ex-wife, Dylan still felt that a prenup was a necessity, though like my other participants he went into the marriage thinking it was forever and he never “thought I'd never have to dust [it] off.”

Creating a prenup can be a similar process to divorce mediation as the two processes accomplish similar things. The divorce mediation is separating lives and finances for the life currently being lived, while a prenup is laying out the theoretics of how a divorce would play out. Dylan's prenup process was extremely laborious. Dylan and his partner went into the lawyers office regularly and what should have been created in a few meetings, took twice as long. Dylan saw the process as a sort of chess game where the lawyers were trying to put their clients into the best position in case a divorce occurred. “Her lawyer was literally just dragging it out, trying to get her in a better position so that we were already married and I'd sort of have to agree to whatever her terms were in the postnup.” The discussion for the prenup dragged on for so long that his wife's lawyer suggested a postnup if the couple's lawyers couldn't come to a resolution before the wedding. Her lawyer argued that “every time somebody bought something, we

would have to sign and notarize a letter acknowledging whether or not it was marital or separate property” which Dylan found ridiculous. He wanted something simple and straightforward, claiming all marital property would be split 50/50 and that all assets obtained prior to the marriage would stay with the original owner. Three days before the wedding, Dylan set out an ultimatum, claiming he wouldn't forgo a prenup for a postnup, and that if they couldn't come to an agreement in the next day, the wedding should be called off. This push ultimately encouraged the lawyers to work out their differences and create a prenup that both parties thought was fair. To Dylan the prenup was just a legal document, and since he was entering another legal proceeding, getting married, it was only rational to lay out the terms of worst-case scenario. Dylan's mentality towards a prenup is similar to how we may think about using a seatbelt. We do not go on a drive thinking we will crash, but we still put on our seatbelts just in case. This framing of a prenup is explored in the work of Heather Mahar, who has spent years trying to understand why there are so few of them.

Mahar's study results echo many of the thoughts of my participants. While her participants accurately guessed the divorce rate at around 50%, the average participant only thought they had a 11.65% chance of their marriage ending in divorce.^{xxiv} She concludes that people are overly optimistic about their own marriages, and when people “underestimate the likelihood of divorce,”^{xxv} they also underestimate the “expected value of a prenuptial agreement.”^{xxvi} This holds true with how my participants explained the reasons for not getting a prenup. Most claimed they didn't expect to use the prenup because they didn't see themselves getting divorced. When discussing why Tara didn't get a prenup, she mentioned twice in close proximity that she didn't believe she would get divorced by saying that she thought it was “for the rest of our lives” and “forever.” This may have also been a way for her to justify her reasons after the fact but while she mentioned other moments in her marriage that she would have done differently, getting a prenup was not one of them. The factors Mahar points to as reason for the underesti-

mate is that both people have an optimism bias, which makes them underestimate the likelihood of divorce. Alongside this optimism, the general public for the most part do not typically think of a marriage as a legal contract. The more exposure someone has to the legal world, the more one may see both marriage and divorce as legal proceedings that may benefit from a prenup.^{xxvii} Mahar's study notes this distinction when looking at the difference between law students and the general public. When Mahar asked "Will you or did you ask your fiancée to sign a prenuptial agreement?"^{xxviii} 16% of the general public answered yes, while 27% of law students acknowledged wanting a prenup.^{xxix} There are many reasons why this may be the case, and a quantitative study like Mahar's can make assumptions and speculate, but the conversation I had with participants substantiated Mahar's hypothesis.

Mahar also claims that prenups can be seen as signaling of something more. 62% of her participants saw asking for a prenup as an indicator that their significant other was uncertain about the marriage.^{xxx} "Specifically, 56.04% of law students and 63.70% of the general population responded that they would believe divorce was more likely than otherwise if their fiancé(e) asked them to sign a prenuptial agreement."^{xxxi} This was seen with my respondents who quickly answered the question with a strong dismissive "no." Sasha responded to my question about if they had even discussed the possibility of a prenup with a firm "no" followed by another "No, not at all" to reiterate that a prenup was not even a thought. While Sasha was dismissive of my question, for Stephanie she was both dismissive and amused or insulted as she responded with a firm "no" that was followed by a slight chuckle and upturn at the corner of her mouth. Though all the individuals had gotten divorced, for me to ask about a prenup, I believe some interpreted as me asking if they planned to get divorce. I came to this conclusion from the way people answered with a curt "no" or going into long winded explanations that they thought their marriage would be forever. Tara was one of my participants that went into detail and not only used the term forever but went on to say their marriage was them planning "the rest of our lives together." In

short Tara told me she didn't get a prenup because a prenup was a plan for divorce and she didn't expect that she would get divorced.

As we might expect from Mahar's other results, law students seemed to have less suspicion of a prenup signaling marital uncertainty. Though Dylan himself wasn't a lawyer, both of his parents are, and he works on a daily basis with lawyers for his work. When discussing why a prenup was important to him, Dylan said "it was important not to leave that in the hands of whatever the state government wanted. I came from a very business family. My parents were both lawyers. My mom was a corporate law professor. Contracts were hammered into us at a very early age. And so for me, it really felt like a formality because I'd never in a million years expect that I'd have to use it." Like the other participants, Dylan claimed optimism in his marriage, but for him a prenup was nothing more than an essential part of the marriage process. Dylan's story was that he wore his seatbelt even though he thought of himself as a good driver who wouldn't crash but the expected value of a crash was so high that the nuisance of wearing the seatbelt was worth it. If my study were quantitative and asked similar questions to Mahar's study, I would have had no idea the proximity Dylan had to the field of law. He would have been noted as "not a lawyer," but there is much gray area with him, as his parents are both lawyers and he works in politics, so is constantly thinking about the law in his work. His life experience is more similar to a lawyer's than most other participants', but quantitative studies lump groups based on rough sorting criteria, so this connection would have been missed.

From the narratives put out by my interviews, there doesn't seem to be the singular idea of there being uncertainty in the relationship as Mahar suggests, in fact the exact opposite is how Dylan discussed a prenup. Dylan was jaded by his family friend's experience and if his significant other had an issue with signing a prenup, it signaled to him that they were interested in him for his money and therefore the relationship had issues. While some may see a prenup as preparing for an inevitable end,^{xxxii} Dy-

lan had the mentality that if you were in the marriage forever, it wouldn't matter if you got a prenup, because it would never be used. A prenup demonstrated to him that his future wife planned on being married to him for more than three days. A partner's unwillingness to get a prenup was a relationship ender. Not only did Dylan insist of his own accord that his significant other sign a prenup, but he also encouraged his parents to write it into their wills that if their child didn't get a prenup, they wouldn't obtain inheritance. This encouragement by 17-year-old Dylan shows his determination for not only himself, but all of his siblings, to get a prenup. By making it part of a will, the expected value for obtaining a prenup increased dramatically: without it, Dylan and his siblings would lose their potential inheritance automatically. Dylan had been impacted by his friend's story and he talked about it at length at the beginning of our conversation in great detail and continued to refer back to it throughout. When talking to girl friends, Dylan told me that "I explained that this (a prenup) is not an individual person or mistrust of her. And I started giving a speech a few times before. This isn't about the particular individual. This is just I've seen a marriage go horribly wrong." (referring to his family friends divorce) Dylan had seen someone close to him be used for their money so it wasn't out of the realm of possibility that the same may happen to him. His fear of potentially being used for money also increased the expected value for the prenup, because it was a way for his significant other to signal that they were in fact in love with him and not just in love with his money.

A prenup itself can, despite its benefits, be a time-consuming and expensive document to obtain. It's reported that the average prenup can cost anywhere from \$1,200 to \$2,400.^{xxxiii} The price depends on how simple your finances are to tease out. This is a high price for a document that most never expect to use. In the case of Dylan, his finances were straightforward, but the price of the prenup was significantly higher than the average because the lawyers representing the couple couldn't come to a quick compromise. This process only seems to be worthwhile if the expected value of the document is higher than its

cost, which most of my participants didn't claim they saw as the case. The outlier is Dylan who now believes his prenup is "saving [his] bacon", a phrase he used 4 times during the interview when talking about his prenup. When talking with me, all the participants defended their decision to or to not get a prenup using the logic that by making the choice they did, they were making what they thought was the choice that would give their life the highest expected value.

The Wedding:

"It took us about 10 months to get married, and we made the decision early on that it was more important that it was about the marriage and not the wedding, and that we wanted to have everyone we cared about in the same room and it didn't have to be glitzy." -Judy

The ritual of the wedding can be traced back to 2350 B.C. in Mesopotamia.^{xxxiv} In modern American society, we have everything from multi-day religious ceremonies to signing a piece of paper at your local courthouse. Estimations on the average price of an American wedding vary from \$27,000 to \$44,000.^{xxxv} The wedding planning process can act as a test, highlighting how a couple deals with financial conversations when making a large investment. For many, the wedding planning process is the first time large amounts of money are going into a joint venture. In many ways, I see the wedding as a showcase of the couple's relationship, a reflection of their inner workings. Many feel pressure to put on a wedding to satisfy the societal and familial expectations of a wedding, which affects the final wedding cost.^{xxxvi} For Henry he claimed the entire wedding and marriage was to satisfy familial expectations. After Henry's partner's grandfather died, the grandmother "said, Before I die, I want you (Henry) to get married. That's my dying wish. ...and that's kind of why we got married." Henry's narrative is that the entire wedding was to satisfy his wife's familial expectations. Henry didn't see any value in marriage at all as he believed marriage was "allowing the government into your relationship" so he tried to keep the cost of the wedding to a minimum. The couple "ended up just going down to Jersey Shore and inviting friends like one brought his guitar and he played some songs that you walked down to the ceremony, it

was like two minutes long.” The familial expectation was that a wedding would occur so Henry and his partner satisfied that expectation but didn’t exceed those expectations because they themselves didn’t see a wedding as needed.

There were many more wedding expectations for Stephanie which complicated the wedding planning process. Stephanie’s husband’s sister had just had an expensive wedding so the expectation was that theirs would be similar. “His parents had thrown his sister a wedding by that time, and it was a very, very nice wedding. So I think he kind of had an expectation that it would be the same kind of event, which it was. But my parents had different ideas, you know, there were some arguments along the way of the different things that my parents wanted versus what we wanted. So we had to navigate a few of those things. But for the most part, I think it was really up to me and my parents.” A wedding is the combining of two families and tension can arise when the two families have different expectations for what a wedding is, which was the case for Stephanie. Stephanie’s marriage and wedding had much riding on it as she felt much cultural pressure to signal that she was living a “fancy lifestyle or you don’t fit in with all those other people.” Her wedding was a way of showing that she fit into the world she grew up in. If her wedding was lackluster then she felt she would be viewed as not “fitting in.” Stephanie claimed her wedding was heavily impacted by societal pressures and expectations which determined how extravagant the event was. My participants had a wide variety of wedding circumstances, ranging from lavish events to simply signing a piece of paper all of which signaled to the people around them.

Like 85% of Americans, Ryan lived with his wife before they decided to get married.^{xxxvii} They already had experience with some joint spending as they paid rent together, but kept their finances separate and split expenses 50/50. When walking me through the story of what led up to their marriage, Ryan explained that they had been living together for a year at that point. Ryan said that he and his significant other “went to my mom’s house and she’s got these old like wooden sleds, and I was like all around the

snow and I just realized like, I'm in love with this girl. This is how I want to spend the rest of my life.” Ryan decided at that exact moment to propose. At this point he didn't have a ring, but he knew that he wanted to be with her forever and wanted forever to begin immediately. The couple lived together for another year and Ryan did eventually buy a ring. Buying the ring was the first major financial investment Ryan made for his spouse. The ring wasn't a joint investment, as only Ryan paid for the ring which is a common expectation for the male. Though the couple was engaged, they didn't plan to inevitably get married, the engagement represented a sufficient commitment.

To Skip the Wedding Planning Process or Not to Skip

“It was more so planning a vacation slash getting married. You know, we were going up there to spend a few days on vacation and it's like, well let's just go to one of those chapels and get married, and that's what we did.” -Sasha

Ryan and his partner lived together for another year as fiancés before things took a turn. As Ryan believes, “I guess she got cold feet or she was scared or something” and she started “talking to someone else, while we were living together.” Though Ryan claimed he hadn't thought she physically cheated, he reported seeing messages on her phone showing she was uncertain about him and sought emotional comfort from another. This upset Ryan, and he asked her to leave the shared apartment. According to Ryan this choice pushed his significant other directly into the arms of the man she was already talking with. Ryan claimed, she lived with the other man for some time before realizing that she did indeed want to be with Ryan. When she returned to the shared apartment, Ryan told me “she essentially had rejected the dude and sent him packing.” Ryan had a hard time believing her at this point and asked her, “Why should I take you back?” to which she responded that she loved him and had made a mistake. Again, Ryan didn't feel that he had a reason to believe her. However, the couple had never officially broken up, so Ryan still considered her his fiancée. As he explains “I don't know why I did it, but I was like, all right, I dare you [to marry me].” She accepted the dare and the next day they went to the courthouse and

signed a piece of paper, making them legally married. In many ways, Ryan got married to ease the insecurities he felt in the relationship. Ryans story of why the two got married was that marriage was a test or way to show him that she did in fact love him and wouldn't leave him again so easily as now they were legally tethered.

Unlike a traditional wedding, Ryan's skipped the planning process and the significant financial investment. Becker says that "The larger the gain is relative to costs, the larger the net gain from marriage; presumably, therefore, the larger too is the fraction of persons who marry." When a person creates a spectacle of a wedding, in some ways it signals the value of the marriage.^{xxxviii} For someone to marry, Becker believe's the cost of the wedding will not be as significant as the net gain from the marriage,^{xxxix} how someone invests in a marriage can signify the significance of the marriage.^{xl} When Ryan chose to skip the wedding investment, it may have signaled to those around him that the cost of a wedding didn't outweigh the net gain from the marriage. In addition, the spectacle of a wedding marks a pivot in the couple's world, and when Ryan skipped this spectacle, there was a non-event that didn't include others, so it didn't signal to those around them that the couple's relationship had changed. Ryan noted this in a conversation with me where he claimed the twos relationship "changed very little" after the marriage, real change did occur until "after we had children."

The trials of the wedding-planning process can bring up underlying issues that the couple must resolve before the wedding. Since Ryan skipped this process, they never had to comb through how a large financial investment could affect the security of the relationship. The wedding can be seen as a large financial investment for the couple and Becker claims that "divorce and the duration of marriage are related to specific investments made during marriage in the form of children, attachments and other ways."^{xli} Ryan started his marriage without an initial large financial investment. Ryan's story is that the couple continued to live in a similar manner with his partner until they decided to have children, which

is when the relationship truly shifted. Children became their “wedding,” because having them represented a large financial and time-consuming venture that tested the couple's ability to communicate, come to compromises and a signal to the world around them of a change in their relationship.^{xliii} Other couples who omitted the wedding planning process claimed similar experiences to Ryan.

Shortly after Sasha's first husband had died, she met her second husband. Sasha was a middle age black woman who identified as middle class. She had already had the traditional wedding with her first husband and didn't feel like it was needed for her second. The two decided to get married when they moved in together and Sasha told her partner that she “didn't want to continue to be [his] girlfriend” since she had already been married and wanted to provide a stable example of a relationship to her kids from her previous marriage; “I wanted to set an example for my children.” The marriage symbolized a commitment in the relationship and Sasha wanted stability for her children after the death of their father. Like Ryan, Sasha did very little wedding planning, she invested little time or finances. The only planning that occurred for the wedding was Sasha booking their flights and hotels in Vegas. The speed of her wedding may have caused some issues as well, because the couple was never forced to talk logistically about money. Sashas husband was not being forthcoming with his financial status but he still paid for all their dates which Sasha took as him having some form of spending money. A wedding is a significantly larger cost than a date and if they had discussed the idea of having a large wedding, her husband would be less able to hide his financial issues. From the moment the couple decided to get married to when they actually signed the papers, it was a total of six weeks. “We made arrangements with Vegas and got married...It was more so planning a vacation slash getting married. You know, we were going up there to spend a few days on vacation and it's like, well let's just go to one of those chapels and get married, and that's what we did.” It wasn't until further down the road that Sasha realized her now-husband's financial status. Sasha's husband had nothing—which we will examine in detail later on.

For the couples who did put more investment into the wedding, the process may highlight and foreshadow many of the financial issues that arise later. Gordon had a large, typical American wedding consisting of a reception^{xliii} and party in their hometown of New Jersey. The process wasn't too stressful outside of the typical stress of planning any party. The financial difference that would cause later problems was seen in how they paid for the wedding and how they worked together. Gordon's father had put up a sum of money that the couple could either keep or spend on the wedding. Gordon wanted a smaller wedding in order to save the money, but leaned into his partner's desire to have a lavish event. The tasks were divided up, Gordon claims he told his wife, "you're good at design, you handle the wedding, I'll handle the food and the music." Gordon saw the process as "very smooth outside of the stress of the typical planning for a wedding. There was no I want this or I want that and I don't want this, I want that. We were very agreeable." In fact the couple didn't have to make any compromises because they didn't really work together, one was solely in charge of certain elements of the wedding and the other covered the rest.

The couple quickly spent the money put up by Gordon's dad and his partner made the decision to dip into her own savings. Though Gordon didn't particularly love the idea of his partner spending so much on the wedding, it was her money, and he claimed that he didn't feel like it was his place to argue. The wedding ended up being a 50/50 split between Gordon's dad's investment and the wife's investment from her savings. This system of "your money, my money" and the lack of communication about financial fears was how Gordon claimed the couple spent their marriage, as well. They never fully combined financial savings and every time his wife wanted something expensive, she dipped into her savings. Since Gordon hadn't made the money in her savings account, he didn't feel like it was his place to comment on her spending habits. Gordon verbalized this sentiment numerous times through our conversation when he was talking about both wedding spending and his wife's spending throughout the mar-

riage. As she had for the wedding, Gordon's narrative was that his wife spent well beyond her means and ultimately drained her entire savings account on luxury items. The wedding was a small window into how Gordon viewed the way the couple dealt with finances: during the wedding planning process and their entire marriage, Gordon and his wife kept much separate which made Gordon feel as if he didn't have a say when he saw what he considered frivolous spending. While wedding planning can be a time to test communication and ability to compromise, Gordon and his wife avoided this by splitting tasks and staying away from commenting on what wasn't their task or wasn't their money.

The wedding planning process can be seen as a microcosm of the financial relationship of the couple, and, when a couple skips this process, they can miss important information about their relationship that can lead to issues in the future. Sasha, for example, didn't have any idea how her partner handled finances. While he did pay for dates, a wedding is a huge expense, and if they had talked through the idea of a traditional wedding, it would have become clear that Sasha's partner had absolutely no money. Sasha's husband put up the facade of financial stability but relied on the help of his family to pay for many of his expenses. At some point in the relationship, there will be a large financial investment the couple has to navigate: anything from living arrangements, child cost, or further education. The wedding is many couples' first look into how they will navigate large expenses, and when a couple skips this process, they won't be put into a similar situation until after the legal contract of marriage has already been signed. A wedding is a spectacle of spending that shows those around the couple a sneak peek into their expected life.

A wedding can be seen as the housewarming party of marriage. People are invited to celebrate and take a first look into the couple's new life, including their financial life. As Stephanie put it, "I was definitely spending a lot on wedding related things. So we had discussed money. We talked a little bit here and there when I was like, I'm like, out of money, you need money to pay for stuff. Which it all

seems like that's just kind of what you did at the time, like it all seemed very important.” Welcome to our wedding party, this is our life, it’s “what you did”, “it all seemed very important.”

Marital Finances and Divorce:

“My career is going great. I got my absolute dream job. I did my first TV interview ever. Like last week, they're sending me to have some media tour around the country. Everything's kind of fallen into place. Except the marriage aspect and once upon a time, I would have traded it all to make the marriage work.”-Dylan

A couple’s financial relationship changes significantly once marriage papers are signed. Even if the couple opts to keep finances separate, they are still bound in a legal agreement with the other, which makes them vulnerable to financial issues if their spouse spends frivolously. Only one of my participants combined finances 100% after their marriage; all the rest had some sort of shared bank account that was used for household expenses. Even if a couple opts to keep separate accounts, when married nothing is entirely separate. This was highlighted during Tara’s divorce, “even though everything has been separate like our bank accounts and everything, in the eyes of Colorado law, like everything after you've gotten after marriage, everything you've earned is marital property. So you still have to kind of look at those like combined accounts.” Even though Tara kept a separate banking and savings account, the assets and money they acquired during the marriage was still divided during their divorce like they had combined accounts.

There is a growing trend in American culture of couples not fully combining finances, with 42% of individuals holding both shared and individual accounts.^{xliv} It is speculated that this may be due in part to the changes in financial security at the time of marriage. Since Americans are getting married on average later in life, they are also further into their careers, which may make them less willing to fully combine, since they have more when entering the marriage.^{xlv} My participants on average got married the first time at the age of 28.8 which is extremely close to the U.S. average of 28.6 for women and 30.4 for men.^{xlvi} Money is a necessity for both marriage and divorce, the process of marrying and divorcing

can be some of the largest expenses for an individual alongside having kids, buying a house and obtaining an education.^{xlvi}

One study that attempts to understand the relationship between finances, marriage, and divorce was conducted by Jessamyn Schaller, prompted by the fall of marriage rates following the Great Recession of 2008. In 2008, five of my ten couples were married, three were dating and two hadn't met yet. When the housing bubble burst due to subprime loans, the U.S. saw a dip in marriage rates. Though marriage rates had been declining for decades, 2009 was the first time in history that the number of Americans aged 25 to 34 who have never been married was greater than the number of individuals in that age group who were currently married.^{xlvi} At the same time, the divorce rate had reached an all-time low since 1969.^{xlix} By analyzing statistical data of divorce, marriage, and unemployment, Schaller was able to demonstrate a pro-cyclical relationship; when there are higher rates of unemployment, the rates of marriage and divorce fall.¹ The quantitative data collected by Schaller showed or seemed to show a straight forward relationship between marriage and divorce rates being influenced by the economic state of America. The story of Stephanie's marriage was ideal when understanding why Schaller's study needed qualitative elements to obtain the full story.

Stephanie met her husband online dating when she was in graduate school. She was immediately attracted to the fact that he seemed to have his life more "together," which may have been a byproduct of him being seven years older. While Stephanie was still figuring out her life, her partner had a full career and idea of what his life would look like in 10 years. After the couple had married, Stephanie continued with her education as her husband worked in his thriving family business building custom houses. Their financial worlds were rocked a couple of years into their marriage when the housing market crashed. The Great Recession of 2008 brought Stephanie's husband's business to a screeching halt. At this point the couple was dependent on Stephanie's family, which caused a bit of conflict. Stephanie didn't want to

ask her parents for money, but her husband was adamant that it might be their only option at the moment. While Stephanie's husband's unemployment affected their relationship, the couple didn't separate or think about divorce at that time. In fact, the couple didn't legally divorce until 2015. Stephanie's story is in line with the results of Schaller's study as the couple didn't divorce during the economic crash despite the fact that the couple did ultimately divorce. This complicates when discussing the other studies around money, marriage and divorce which seem to conflict with Schaller.

Schaller claims that his results differ from those of other studies, and specifically mentions the results from a study by Denise Doiron and Silvia Mendolia as an example.^{li} Doiron looked at the effects job loss had on relationships and concluded that job loss made it more likely that a divorce would occur. While at first glance Doiron and Schaller's results seem to be in opposition, they may be pieces of a larger story that can't be obtained by quantitative data alone. Doiron's study suggests that job loss conveys information about the suitability of a spouse and can signal "the likelihood of undesirable traits and lower future earnings."^{lii} In particular, Doiron suggests that being fired could signify other undesirable qualities that contributed to the job layoff and change perspectives of future earning capacity.^{liii} While it makes sense that job loss might signal other traits, it doesn't explain why not all job loss correlates with divorce and why Schaller sees this as a conflicting conclusion.

Schaller looks at overall probability of divorce based on unemployment rates due to the economy. Meanwhile, Doiron looks at the probability of getting divorced based on an individual's job loss. These studies look at different time frames and while Schaller's study groups people, Doiron looks at individual probability. Doiron's study looks at job loss that is not specifically an outcome of a weak economy, so the loss reflects more on the individual's ability to hold a job. Schaller's study, in which the economy has declined, does not imply that the people who are unemployed and those who are divorced are the same population. Stephanie's story bridges these two studies well as she proves how both conclusions

can be correct. Stephanie's husband had job loss that could have been seen as a predictor of divorce in Dorion study if the relationship was analyzed from 2008 to 2015, but if the study looked specifically at the time of economic crisis it would prove Schaller's results, as they didn't divorce until the economy was more stable. Ryans story also worked as a bridge between these two studies.

For a while, Ryan and his wife were in the same field of work, making the same amount of money. The two worked as aircraft maintenance at the same hangar. This made it easy for them to determine how much each one of them would contribute to the joint account. Everything was split equally. This is until the hangar closed at the start of the pandemic and they both lost their jobs. Ryan explained to me that the couple had many serious discussions on how to proceed and what they would do for work. They both wanted to advance their education to get higher-paying jobs, but it wasn't feasible for them to do so at the same time. One had to work to support their family of four, giving the other the ability to further their education. They believed that this investment in education would ultimately bring in more money for the family. Ryan told me that he agreed to have his wife return to school while he worked multiple jobs to support them. This was a moment of economic crisis which resulted in job loss, yet the couple remained together at this time, like the trends seen in Schaller's study. As we know, they did ultimately divorce, but not until Ryan's wife finished her degree and obtained a higher-paying job. It was at this point that the relationship started to fall apart.

Like Stephanie's story, Ryan's story supports both Schaller and Doiron's conclusions, as the couple didn't divorce during the start of the economic hardships. However, their financial issues could have been seen as a predictor for future divorce in the way that Doiron's study suggests. Though Ryan wasn't unemployed during the start of the pandemic, he was underemployed, which could have led to a thought process similar to what Doiron lays out. Though Schaller claims his result conflicts with the results of Doiron's study, both remain true when looking at different time frames of Ryan's relationship. Divorce

is only a theoretical possibility unless there is enough financial security for the two people to go through the divorce proceeding and live separately. In times of economic trouble, a couple may want to divorce but could be unable to do so because of limited funds. The couple may stay together until the economy picks back up or the individual is more financially stable. When my couples explained the timing around their divorces, they tried to relay to me that either them or their spouse was trying to create a Nash Equilibrium. Ryan's narrative is that once his wife was financially secure, she did exactly that: she filed for divorce. One aspect of financial hard times that neither study looks at is the idea that times of economic struggle may provoke arguments but those arguments may not be solely about finances.

What Are They Actually Fighting About?

"It cost forty two thousand a year. She had gotten a six thousand dollar scholarship that were all one time. So I was paying 42 grand a year for her college, an apartment that was fifteen hundred a month, on top of my apartment in a major metropolitan area, and essentially I was only seeing her three or four nights a week" -Dylan

Financial hard times may give a reason for people to argue, but these arguments may not actually be about finances but other issues beneath the surface. Stephanie had "financial conflict" with her husband but, ultimately, that wasn't what Stephanie claimed caused their divorce. Since finances may be easier to fight about than feelings, the framework of money may be used to fight through other issues. This was the case for Stephanie, who valued mental health and the process of maturing. Stephanie's narrative was that the couple had discussions about this topic, but it was verbalized in debates around finances. Throughout the years, Stephanie matured, and her values shifted; "I've changed a lot over the years and what's important to me has changed." She explained that it had become "clear to me as I kind of was maturing and working on figuring out what I really wanted" while my husband remained stagnant. Stephanie verbalized her changing values by saying that she's "rather have that be happy and content, then play the game of competing and being on that track" and she felt that her marriage was just

that: an example of her trying to play this game to look perfect on paper. In reality, she was not content with her marriage. Stephanie had no real problems with her husband but claimed she wanted more for herself. Most of these conversations in which Stephanie explained her issues within the marriage, she framed around material goods. Stephanie said she was no longer trying to “play the game” by not involving herself in superficial wants. Though their disagreements were typically framed around finances, Stephanie didn’t tell me about fights where they fought about actual dollar values, but their own theoretical relationship to money, which represented a larger change in her identity. Stephanie's interpretation of her fights were that they were about how she “valued mental health” and was changing what was important to her but she conveyed this message to her spouse by talking about her views on material goods because those are tangible. Time and time again a trend popped up within my interviews of people using their differing opinion in finances to discuss other issues within the relationship. When the economy is bad or individuals are laid off, it allows conversations about finances to increase, which allows more fights to occur that use finances as a sort of avatar for other issues. This was also how Dylan explained the fights with his wife and how he legitimized his side of the argument to me.

At the time of marriage, Dylan was more financially well-off than his wife. Dylan had both a stable job working at a nonprofit that could support the two and an inheritance that he could hypothetically live off of comfortably for the rest of his life. Dylan worked long hours but loved his job. Financially speaking, Dylan “didn’t need to work” but “work[ed] because [he] wanted to.” During this time, he was paying for his wife to finish up her undergraduate degree. Something that initially attracted Dylan to his wife was her ability to gain success in the professional world without a formal education. Dylan's wife grew up in an ultra-religious family that home-schooled their kids to keep them away from the secular world. By the time his wife was an adult, she had rejected her religion and sought out the formal education that she was denied growing up. Dylan was the sole breadwinner when his wife was attending

college an hour away from their home. Not having enough money was never an issue for Dylan but that didn't mean that money wasn't fought about.

Shortly after the couple got married, Dylan claimed his wife discussed wanting to go on a trip backpacking around Europe for three months. Dylan would be unable to travel, as he was currently in the middle of an important work project. Regardless, Dylan claimed his wife wanted to go alone and that his work commitment made no difference to her. Dylan interpreted this as “she wanted to get married and literally disappear to another continent, to travel alone.” Dylan had a problem with this idea, as he thought it would harm the relationship if she traveled away from him during their so-called “honeymoon period.” Dylan mentioned this issue, but the conversation around the travels mainly surrounded the finances of the trip. Dylan could easily pay for her to go backpacking but he wanted her around at this time. Dylan claimed his wife ultimately decided to go on the trip, stating that she had saved up \$12,000 on her own and she would be living off of that for the three-month trip. Dylan felt that he could give his opinion but had no real say because it was ultimately her money. They fought about the cost of the trip but as Dylan conveyed to me the real issue was being apart.

A similar fight occurred in his wife's last year of school that started the series of events that would end their marriage. Dylan's wife wanted to attend her friend's wedding in Hawaii. The issue was the wedding was smack dab in the middle of her exams. If she went on the trip, she would have to repeat a full year of school, which would have cost Dylan tens of thousands. It was clear from my interview that he was trying to tell me how absurd this plan was by viewing everything through the financial lens. Dylan had the money, and, to be blunt, this trip wouldn't have made a dent in his finances, but his real problem was that she would be going without him again. Dylan had no way of taking that week off of work, which meant he would be alone again. Dylan didn't fight about the finances of the trip because money was the issue; he used money to fight over a more complicated issue. His issue was that he felt

his wife was constantly leaving him behind and again felt disposable. When talking with me, he showed the legitimacy of his side of the argument by talking through the numerical values. Dylan put his “foot down and said, I'm not spending another \$29000 so that you can go have a week in Hawaii again without me.” The key words: “without me.” Each fight Dylan discussed with me was about times where he was left behind but he always framed and legitimized his side of the argument by discussing financial numbers.

This dynamic arose previously when his wife was in her second year of school, when she proposed getting her own apartment closer to the school. The couple's home was a little over an hour drive from the college, and his wife became tired of driving back and forth. Dylan explained that this was a “kind of a knock down drag out fight because I had said under no circumstances was I ok with living apart or in the early years of our marriage. And he claims she told him, ‘Well, I'm just going to quit school.’” Dylan went through with me how he would be paying for two homes and school tuition. “It cost forty two thousand a year. She had gotten a six thousand dollar scholarship that were all one time. So I was paying 42 grand a year for her college, an apartment that was fifteen hundred a month, on top of my apartment in a major metropolitan area, and essentially I was only seeing her three or four nights a week.” Dylans description of this fight mimics the other two. They were fights where he claimed his wife was spending money that would take her away from him and he showed the validity of his side of the argument by telling me about how much everything would cost.

Dylan’s main concern always seemed to be the time the pair were spending apart, he mentioned that amount of time he got to see her often throughout the conversation as a point of distress. When talking to me, Dylan sandwiched his feelings within conversations about money, but while he didn't particularly like spending that money, the issue Dylan harped on was that he was “only seeing her three or four nights a week.” The threat of quitting school worked, and Dylan agreed to rent his wife an apartment

closer to her school. Though he talked in terms of money and gave an amount to quantify the legitimacy of his side of the argument, the apartment could have cost two pennies and this fight would have likely still occurred, because it wasn't solely about money. Though Dylan and his wife may have reported financial fights, the fights may have used money as the framework, but the fights were in fact about feelings of abandonment and feeling undervalued. People may fight about finances when they don't know how to fight about feelings and don't know how to legitimize their feelings to the other.

Though people may create the narrative that fights are about finances, there can be issues besides the finances that they are less keen to talk about. Dylan was secure financially so he could fight about that but he wasn't secure in himself so he would be more vulnerable when fighting about his feelings of abandonment. With Dylan's story, we can see how couples may use money as a reason to fight when the real issues are harder to talk about. Stephanie fought about material goods when it was really about a change in her values. Later on I will discuss Judys fights about money which she analyses as truly having to do with control and power.

Noting Financial Disagreements

*“I don't think it [money] honestly, it was never really didn't effect our marriage” -Gordon
“there is really no argument because it was our own personal money that we'd be spending on whatever we needed to pay for. For her clothes and me for whatever it was. But in actual I always told her I was like, you're spending too much. It was a very, it was a sticking point in our marriage with her overspending, even though it wasn't my money. I'm like, I was still trying to say, This is ridiculous. You shouldn't be spending this. And it was a it was a conversation every day for years.” -Gordon*

Noting financial disagreements was a significant component of a study conducted by Jeffery Dew. Dew looks specifically at the role of finances on divorce in his 2012 study, focusing on three elements of finances: financial well-being, financial disagreements, and perceived financial unfairness.^{liv} Dew found that financial disagreements positively correlated with risk of divorce and predicted divorce

even more strongly than disagreements about housework or spending time together.^{lv} Financial disagreements were the only husband-reported disagreement type that correlated with divorce. They were also among the strongest wife-reported types that correlated with divorce, along with disagreements about sex.^{lvi} Basically, this tells us that out of all the topics a couple may fight about, financial arguments are the strongest or only predictor of divorce.

While this study quantified feelings and disagreements so argument topics can be used as predictors of divorce, the lack of qualitative information behind the results missed what it is about financial disagreements that actually caused the divorce. Dew proves a relationship between feelings of financial unfairness and financial disagreements but was unable to determine which of the two may have initiated the other.^{lvii} Longterm qualitative work would allow us to create a timeline of how finances were viewed at different points and answer which came first: the disputes or the feelings of unfairness.

An issue with Dews study can be seen in my interview with Gordon. Gordon and his wife kept saving accounts separate but Gordon still had opinions on how his wife spent and saved money. When I asked Gordon directly about how finances affected his marriage, Gordon answered that he didn't think money affected the marriage; "I don't think it [money] honestly, it was never really didn't effect our marriage." If Gordon was a participant in Dews study, he would have reported no financial disagreements or feelings of unfairness as Gordon was adamant at the beginning of the interview that the couples financial world didn't affect their relationship. It wasn't until much further into our interview that Gordon started contradicting this previous claim by talking about how his wife's spending habits where a daily conversation, "it was a sticking point in our marriage with her overspending, even though it wasn't my money." It took the process of a qualitative study to get a fuller story of how Gordon believe money had actually played a role in his marriage. The narratives people create surrounding their world can affect both quan-

titative and qualitative studies but when qualitative studies obtain stories, it is more possible to parse out what is a cover story narrative and what is the story within the pages.

Financial well-being, financial disagreements, and perceived financial unfairness are three distinct categories which a couple can have in any combination. Ryan and his wife had few disagreements about finances, yet they had financial hardships and separately Ryan felt there was financial unfairness. The story Ryan conveyed to me was that he had sacrificed for his wife's education but when it was his turn to better himself, she didn't do the same for him; "she's financially independent now. You know, she got she went back to school and that new employment. And I supported her through that time. But now she does not need, you know, she doesn't need me anymore. So that sucks." Despite this statement, Ryan "didn't think that [their] finances affected [the marriage]." His feelings of financial unfairness stemmed from the fact that the unfairness made him feel undervalued. He invested in his wife and he thought it was fair for her to do the same. When she didn't, he felt used. Towards the end of the interview I asked Ryan what he would do differently if he could redo his marriage and divorce. To this Ryan responded "I wish I had invested more in myself" referring to the investment he made for his wife's education instead of his own. Financial unfairness is one of the categories that can easily be used as a framework to discuss other issues within the marriage.

Power and Finances

"I did not take it as seriously as I should have, I didn't understand because I wasn't familiar with concepts like financial control and what the implications can be. You know, this is a trusted partner. I knew we had disagreements and tension that I also knew that you can have disagreements and tension without it being a deal breaker. But I did not in any way understand the risks that I myself was taking in these areas when it occurred." -Judy

The narrative Judy created was another case where finances weren't the main trouble but were a lightning rod for other issues. Judy was my only participant who combined finances 100%. At the time of her marriage, Judy and her husband weren't in the best financial shape. They were working multiple

jobs and trying to save up for a house and to possibly have a kid. The two were always on the lookout for opportunities to make more money, so Judy would pick up waitressing shifts and her husband would work at a gas station when the jobs were available. The story Judy told me had all three of the financial issues laid out by Dew. They struggled to make ends meet, which meant that they had poor financial wellbeing. However, the couple's lack of financial wellbeing did not directly lead to feelings of unfairness or disagreements. Instead, Judy claimed It was feelings of financial unfairness that led to disagreements. which typically occurred when they were more financially well off. Judy claims that right after they “got married, he started to exhibit significant financial control” over her.

While she had to persuade him to allow her to replace her 20-year-old dishes for the kitchen, he would “spend two thousand dollars buying a new stereo system.” Judy stated that her husband “would micromanage small, everyday decisions and then sort of throw caution to the wind as on, well, big ones.” Later on, Judy labeled this behavior as “financial control and abuse.” Judy explained the financial abuse and control to me by talking about how her husband managed her credit cards. “I did not know that he closed down an old credit card account that I had had, and I frankly didn't find out that I didn't have my own separate credit card until we got divorced. Everything was in his name. So he closed down my credit card without my knowledge. Easiest way to explain it is I had a discover credit card when we got married. I used a discover card throughout our entire marriage. And it wasn't until we split up that I found that that credit card was only in his name. And I was just a card holder because he had closed down my account and opened his own.” It was through stories like this that Judy illustrated her narrative of her husband using money and accounts as a way to administer control over her.

Further into the marriage, Judy started getting jobs with a higher salary while her husband remained in the same earning bracket. When this happened, Judy claimed to noticed her husband exhibiting more control over their finances. Even this did not end their marriage, though. Judy’s marriage lasted 15 years

before she decided to file for divorce. After Judy went to night school to finish her degree, she got a job that had her traveling frequently. Judy claimed that she soon learned that her husband was unfaithful to her at this time which prompted the couple to start up therapy. Judy's narrative is that the problem was exacerbated when she had success in the professional world. Judy verbalized this pattern saying whenever she "achieved success in some way, he acted out sexually." She believed that he was able to be unfaithful in part because she "did quite a lot of travel in [her] role." Judy was very upset about her husband's sexual escapades, which typically paired with frivolous spending. Judy believed there was a strong correlation between his reckless behavior and her gaining success. In one instance, "his financial and sexual acting out was literally the same week that [Judy's] promotion became active." Judy claimed her husband's behavior was "a hard pattern to deny." Judy had feelings of financial unfairness and the couple had many financial disputes. Judy believes these were acts to control her and hadn't to do with actual money but her husband's inability to emotionally regulate. They could have been in any financial position and it wouldn't have changed the feelings of unfairness, because the financial control Judy felt was exhibited in multiple economic states. If Dew looked at qualitative data alongside his quantitative, it may have shown that directionality isn't straight forward, as they may not all be interconnected even when all three exist.

Things Fall Apart

"She told me, you don't understand how this divorce is going to impact me. I'm losing access to a beach house and a mountain house and a house in Florida and millions of dollars. I just looked at her. I'm like, I'm losing the person that I thought I was going to be with for the rest of my life and have children with."
-Dylan

As I knew from the start of the interviews, all the marriages ended in divorce. Some couples went through full court proceedings, while others sat down in a room with a singular mediator. Economists see the length of a marriage as being correlated to how much individuals are investing in their

marriage, and divorce proceedings can be seen in a similar way. When talking to me about divorce proceedings, the participants explained the time in a the way of trying to maximize the value obtained from marriage. The more a person invested, the more they believe they should get out of the proceedings: sometimes the greater value may be obtained by limiting the time within the divorce mediation process, and sometimes it's the opposite.

When Ryan's wife proposed the couple separate, it wasn't exactly what Ryan wanted. Ryan didn't see himself benefiting from the divorce, he entered the divorce proceedings with the mentality of "I don't want to get divorced in the first place. But if you are going to leave me then, I'm going to take my stuff with me." Ryan didn't mind prolonging the divorce proceedings because he saw staying in the marriage as a net gain. The longer the divorce proceedings went on, the longer Ryan had contact and legal connection to his ex. Ryan wanted to get as much of "his stuff" back as possible because that would help mediate the negative value of divorce for him. Despite the fact that Ryan's narrative was that his wife was unfaithful, he told me that he would have preferred remaining together. This could be in part to the fact that they had two children together at this point.

Prolonging his divorce also prolonged the length of time Ryan still legally had primary custody of his kids with his wife. Ryan told me that custody was a huge sticking point in mediation, as both he and his wife viewed their children as their entire world. Neither one wanted to give up any custody, and the longer the couple was legally married, the longer Ryan had full custody with his wife. Ryan feared the courts might favor giving custody to the children's mother, as he believed for fathers "family law is the one place where you have to prove your innocence rather than the other way around." Ryan told me how he thought he was better off prolonging his divorce proceedings, as he believed the courts would not rule in his favor for custody and that the items he brought into the marriage would be split up, despite him not viewing it as marital property. Ryan saw the divorce proceedings as favoring the wife and

he felt that he had gotten the short end of the stick. Though he brought most of the material goods into the marriage and had financially supported the house solely while his wife went back to school, he saw the courts as having a bias towards females.

While Ryan had incentive to keep the two legally married, Dylan spoke about how he attempted to get through the divorce proceedings as quickly as possible. Dylan filed for divorce after claiming numerous people had approached him asking if he and his wife were in an open relationship. According to him, his wife has had multiple extramarital affairs throughout their marriage, including one with an ex-boyfriend who she had been seeing since Dylan and his wife went on their first date. As the relationship became tumultuous, rumors started getting back to Dylan about how his wife was talking negatively about him around town. Dylan explained to me that “she was running all over town, telling people that I had given up on a career altogether and had no ambition in life” which he thought would harm his earning potential. In order to discredit the validity of her comments, Dylan wanted to separate as quickly as possible. Dylan’s narrative fit in well with game theory and rational choice as he didn’t mind losing a bit of property to his wife if it meant the divorce would be fast; he would lose more from a long divorce where he kept more assets compared to a fast divorce where he lost more assets. In many ways Dylan was calculating what was the ideal length of a divorce would bring him to his Nash Equilibrium given his situation. To Dylan the expected value of leaving the marriage was so great that he was willing to lose actual money as it would not be as much as the cost of prolonging his marriage.

This was very different from the narratives of Tara and Stephanie who explained their divorce proceedings as going through with ease. The two shared similar amicable experiences where they divided assets in a way that both Stephanie and Tara claimed their husbands were also happy with. As Stephanie told me, “I kind of loved the process and figured out what would be fair between us and, you know, we both didn’t want to do anything that was untoward..... It took us like just a few months. It was

really simple and like, we went together to do it, like we went for coffee afterwards after we went to the court.” Tara’s divorce took the least amount of time and she described herself barely being involved with her husband figuring out the logistics. For Tara she claims she showed up and signed on the dotted line and that was all. Tara had a vested interest in staying on good terms with her ex as she felt that it was on her that the marriage had fallen apart. Tara had relapsed into alcoholism and felt that she owed her husband a divorce as this “wasn’t what he signed up for.” Tara was almost telling me that the length of her divorce was a way to maximize her husband’s net gain because she felt guilty for taking away the value he gained from the marriage.

On the other side, Gordon and his wife had one of the longest divorce proceedings. The couple had few disagreements: they agreed on shared custody and how to divide assets. Still, the couple was separated for over three years before the divorce was finalized. This is because like Tara, Gordon’s wife had fallen back into alcoholism and Gordon saw a higher expected value in remaining married until she got her addiction under control for the sake of his children. Gordon was a doting father and a large part of the narratives around his expected value calculation was about how he believed things would affect his children. Gordon thought that having his wife go through a dramatic change like divorce may push her further into her addiction which would affect his children. So Gordon remained legally married but physically separated until remaining legally married started to take away from his life. This switch occurred when he started having fights with his new girlfriend about why he wasn’t going through the divorce. When being married caused his new relationship to suffer significantly, that’s when he told me he had determined that it was the right choice for him to go through with a legal divorce. With Ryan, Dylan, Tara, Stephanie and Gordon, we can see how they had different divorce process timelines depending on how each one attempted to maximize their expected value of the divorce process.

Conclusion:

When telling me their story of love and loss, finances played a role for every person I interviewed at most every stage of the relationship. During each step of the relationship from pre-nup to divorce, each person framed their decisions as being the best one given the situation they were currently in or based off the information they had at the time. The stories of the wedding planning process can be seen as a microcosm of a couple's relationship. For the couple that skipped this process they may not obtain crucial information about how they and their significant other behave and communicate when making a large financial investment. Large financial investments not only show how a person views money but may also spark underlying issues within the relationship. At some point, most couples will make a large joint financial investment, but if they skip the wedding planning process this investment may not happen until after the couple is already legally bound to each other.

When fights occur within the relationship, though couples may label or use finances as a mechanism to instigate fights, the fights may not in fact be about money. We saw this with Ryan, Dylan, and Stephanie, who all had fights that would have been lumped together as financial disagreements but in fact were about underlying issues. Fights aren't typically only about one thing: people have histories that affect why they fight and how they feel about a fight. Ryan's narrative about his financial fights was that it had to do with feelings of unequal investment in the marriage, which made him feel used. Dylan legitimized his side of the argument to me by discussing the money involved in the argument. Finally, Stephanie fought about material goods as a signifier for her changing maturity compared to her husband, who she viewed as stagnant.

During the process of divorcing, it is the last chance for an individual to maximize their outcome from the marriage, which can play into the narratives of how long it took for the divorce to be finalized. If the expected value of leaving the marriage is high, the individual may forego assets to maximize their

own expected value of life after marriage. The exact opposite may also be the case if the individual has a negative value associated with being divorced. An individual may claim they prolonged the divorce proceeding, spending more money on lawyers because it prolongs the marriage which feels well worth it. In this way, people claim to spend money while divorcing to maximize their own expected value. Or at least this is how they want you to think of them, as rational beings making the best out of their situations.

Though my interviews collected the stories of marriage and divorce, for my participants, life didn't end there. Life continued on for better or for worse:

“I've found a partner who just is, who really loves me just for me and doesn't have any expectations of family obligations or like that. Things have to be a certain way or that I have to be a certain way. So having that person as my partner has been a very transformative experience because it's something I always wanted but didn't have and to have that kind of support. It's just it's allowed me to continue working on myself, continuing to figure out, you know, what, I really enjoy doing and I become like a much less anxious person and much more in touch with what actually makes me happy instead of doing the things or activities or being around the people who don't make me happy”- Stephanie

“Well, currently I'm enrolled in school full time now. I get paid by the military to do it. I'm currently living at mom's. That, that feels kind of... It feels pathetic, it feels like, you know. That, you know, I'm thirty five, so it's like. But right now, it's like I can't afford to buy a new house. Finances are OK with me just because I have like my mom to lean back on. But in six months I may have a new new house by them. I know it just feels bad, but I'm making do you know?” -Ryan

“I’ve really I’ve learned a lot from them. You know, even though I the say I regret, I don’t regret any of my relationships because there definitely learned experiences and they put me in, the place where I am today, the mindset that I’m in. Like I said, I’m so much better when it comes to, you know, my finances, my future because of these situations that I’ve gone through. And I just I’m grateful for these experiences, even though they’ve been hard. And, you know, I’ve suffered some heartache, but I definitely have a positive outlook for the future when it comes to that and relationships. And I never, you know, never say, I don’t want to be married again. I want to find love again, but I definitely will be more modern when it comes to a relationship in the future.” -Sasha

“At some point you’re going to either; you know, stay completely jaded and never wind up never getting involved and this wonderful institution again, or you can realize shit happens..... I’m kind of doing the best I ever had in my entire life. I finally started dating again since I got married.... It’s been a lot of first dates and not as many second dates, but I’m still figuring out how to talk to people as a single person again.” -Dylan

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