

PART FIVE

Cohabitation, Divorce, and Polygamy

This part of the book addresses four aspects of marriage: cohabitation, labor supply, divorce, and polygamy. Based on the theory of labor and marriage presented in Chapter 3, Chapter 4 introduced a few hypotheses regarding cohabitation and divorce. More hypotheses are presented here-- in particular, hypotheses relating divorce and labor supply, and a theory of polygamy. All the chapters presented here also contain an empirical section testing a substantial fraction of the hypotheses regarding the topics covered in this part of the book.

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**A Theory of Cohabitation and
Marriage Formality**

As mentioned in the theory of marriage presented earlier in this book (Chapter 4), marriage formality is viewed as an indication of commitment and loyalty. The fact that a particular man and woman are bound by a formal marriage, instead of living together informally, could indicate that the woman has a higher value on the marriage market. This chapter expands the hypotheses regarding cohabitation and marriage formality that were presented in Chapter 4. Most of the hypotheses are then tested with data from Guatemala (the 1974 Rand-INCAP survey). This chapter contributes to our understanding of formality and loyalty in marriage. It could possibly also be useful for studies of moral hazard and loyalty in the labor market.¹

Introduction

During most of its history the Western world has overwhelmingly adhered to formal marriage. Recently there have been signs of a weakening of the traditional marital institutions, e.g., in Scandinavia and the United States.

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For instance, it appears from census data that the number of cohabitating couples in the U.S. in 1970 was eight times higher than that number in 1960. This trend has continued throughout the seventies and the eighties, although at a decreasing pace. For instance, between 1974 and 1980 the ratio of cohabiting to married couples in the U.S. increased from about .023 to .032. (Glick 1975, Glick and Norton 1977, Saluter 1989). It is still the case that most couples in the U.S. are formally married.

In contrast, in most other North American countries the proportion of couples who are formally married has long been relatively small. As shown in Table 9.1, the percentage living informally relative to the number of those who are formally married has been particularly high in Spanish-speaking North and Central America. Likewise, most South American countries have very high informality ratios. The phenomenon of informal unions reaches its most spectacular proportions in Honduras and Guatemala, where people tend to cohabit rather than marry formally.

There are also wide cross-cultural variations in the degree to which formal marriages differ from informal unions and in the extent to which they convey loyalty or commitment. Among the countries where cohabitation resembles formal marriage more closely one can count Sweden and Guatemala. Legally, no or very small penalties are imposed on those united informally in Guatemala.² The main apparent difference between the two types of union seems to be the ceremonial acts of celebration in front of people important to the spouses (relatives, neighbors, state employees, or church functionaries). Such public recognition reinforces a mutual commitment, thus lowering the chances of separation. The more elaborate and public the ceremony, and the more that formal marriage raises divorce costs, the more marriage formality is expected to encourage stability. In Guatemala and other Latin American countries, village fiestas follow after a formal marriage, but not when cohabitation starts, probably as a way for the community to stress the commitment formal marriage involves. Guatemala was chosen as the testing ground for the theory of marriage formality developed in this book, in part because a study of marriage formality in Guatemala

allows us to isolate the element of commitment involved in such formality from legal differences which are relatively minor in Guatemala.

Theory

This theory of cohabitation and marriage formality is based on the general theory of marriage presented in Chapters 3 and 4. Chapter 4 developed a number of hypotheses regarding marriage formality versus cohabitation. The theory and testable hypotheses are now briefly restated. Other hypotheses are expanded or added.

According to this theory people are viewed as suppliers of spousal labor. In most cultures such spousal labor includes parenthood services, food preparation and homemaking. Additional forms of spousal labor vary widely from one culture to the next. Spousal labor is supplied in return for a compensation, called quasi-wage or w^* . Quasi-wages for spousal labor are partially determined by conditions in markets for spousal labor. In turn, the market-determined component of the quasi-wage for women's spousal labor is determined at the intersection of the aggregate demand and supply in the market for women's spousal labor. Likewise, men supply spousal labor and get compensated for it. A net income transfer is expected to occur from the husband to the wife to the extent that the value of her spousal labor exceeds the value of his spousal labor.

The form in which wives are compensated for their labor also differs cross-culturally. In most cultures, it includes a material component, often taking the form of provision of shelter and basic goods by the husband for the wife's benefit.

This analysis is based on the assumption that marriage formality indicates higher expected mating stability than cohabitation. Marriage formality can be viewed as an expression of loyalty to the institution of marriage in general and to one's spouse in particular. A second assumption is that women value commitment and loyalty from a spouse more than men do. A partial explanation for such gender differences is found in Appendix 9.A. Consequently, expected stability associated with marriage formality is viewed as a

component of the compensation for women's spousal labor.

Women's Resources

Women's Income. According to this analysis, women cohabit, in part, as a result of low spousal income, which in turn varies with quasi-wage levels. Various characteristics of women associated with low value in the market for women's spousal labor will therefore be positively associated with the likelihood that a woman will cohabit and not formally marry. Given their position in the marriage market, such women can not obtain a formal marriage. The following factors may be associated with low female spousal income.

Education. Education is a characteristic which we assume raises a woman's value in the market for spousal labor. Female schooling is often a measure of very basic skills. Knowing how to read and count can clearly add to productivity at many household tasks. Thus we obtain Hypothesis 16: *To the extent that education is an indicator of productivity in spousal labor, more educated women are more likely to be married formally and less likely to cohabit.* This hypothesis is clearly applicable within the context of a Less Developed Country (LDC) such as Guatemala where a year of schooling may add much to the productivity of spousal labor.³

Hypothesis 16 may not be as applicable in a more developed country, where it is not as clear that an additional year of schooling contributes to spousal productivity. For instance, if post-graduate years of schooling don't contribute to productivity in spousal labor, it is not predicted that women with post-graduate education are less likely to cohabit than college graduates.

Family Background. Likewise, one can derive hypotheses associating the likelihood of cohabitation with other characteristics of women which relate to the market value of their spousal labor, such as family background or fecundity (the ability to procreate). It is expected that women will be more likely to formally marry and less likely to cohabit when they come from a family with above average income rather than from a lower-income family. Likewise, women at an age considered optimal for marriage in the society in which they

live can use that resource to obtain a formal marriage. In contrast, if having children from a previous union is a liability in the marriage market, women who have children are less likely to formally marry and more likely to cohabit.

Men's Resources

The theoretical basis for a prediction regarding the effect of men's resources on the likelihood of cohabitation is more complex. We start with the effect of men's income. There are two ways men's income can influence marriage formality. First, there can be a trade-off between marriage formality and the material benefits a woman receives in return for providing spousal labor to a man, in a manner similar to the trade-off between monetary returns and job stability found in the labor market. Second, men with higher income may demand more spousal labor. We start with the first point: a trade-off between material benefits and expected stability.

In the job market, the risk of dissolution implies the risk of unemployment. It appears that workers are risk averse, for they require a monetary compensation to engage in occupations with a high risk of unemployment. Different combinations of risk and wages can coexist, reflecting preferences of workers and employers, as well as job characteristics.⁴ A similar trade-off between low risk and material compensation is expected in the case of male/female relationships.

As mentioned in earlier chapters, there may be some divisibility problems creating rigidity in the determination of a quasi-wage. For instance, the wife's income in marriage may be a constant proportion of the total income of both spouses⁵, implying that she is getting a constant proportion of her husband's earnings. It follows that the wife's compensation for spousal labor depends not only on her productivity in marriage and on marriage market conditions, but also on her husband's income. Alternatively, the proportion of the husband's income which the wife gets in return for her spousal labor may vary, but it may not vary enough to reflect actual variations in compensation for spousal labor applying to men and women with

different characteristics. This rigidity in the determination of the wife's income from spousal labor can cause variations in marriage formality.

A woman's preferences for higher material benefits and lower risk of dissolution imply indifference curves as drawn in Figure 9.1. She is better-off as she moves toward the southeast. As a result of her preference for risk aversion, a woman will value deterrents to dissolution, be they socially sanctioned ceremonies or legal stipulations, and will be willing to give up some material benefits from her union in order to obtain such deterrents. Also, she would require higher material benefits if she were to provide spousal labor without any formal marriage. A woman's actual choice depends not only on her preferences but also on her opportunities.

Her opportunities are determined by her own productivity as a wife and by her potential husband's preferences. Figure 9.2 depicts the marriage-opportunity curve facing a woman of given productivity. She can either marry a man offering total loyalty (no expected dissolution) with low material benefits or enter a higher-risk union involving higher benefits. The choice is limited to these possibilities to the extent that a man values marriage risk positively: he would rather avoid entering a formal marriage restricting future options of dissolution. Consequently, he would be willing to pay higher quasi-wage payments in order to avoid marriage formality. At the extreme, a man would pay the highest material benefits to a woman if she agrees to provide him with the equivalent of spousal labor without becoming his wife (formal or informal), implying no obligations whatsoever on his part.

If we assume rigid determination of material benefits for wife's spousal labor out of the husband's income, men have little choice in moving along a marriage-opportunity curve. A given income leads to a given level of marriage benefits which can be illustrated by a vertical line (male income line in Figure 9.2). Consequently a man of income-level 1 will only get involved with a woman f_j of productivity 1 in a union involving a level or risk r_j . Such a union may never occur, if at that point the indifference curve of that particular woman is not tangent to the marriage-opportunity curve. Men of income-level 1

may end up living with a woman f_2 of productivity 2 in a union of type r_2 , if at that point one of her indifference curves is tangent to the appropriate marriage opportunity curve (*m.o.c.*). Figure 9.3 illustrates such marriage patterns under the assumption that both women f_1 and f_2 have the same indifference curves. Similarly, there will be a point of tangency to the first woman's marriage-opportunity curve that will be associated with a higher risk of dissolution and a lower-income husband offering lower marriage benefits. As there is only one point of tangency between a marriage-opportunity curve and an indifference curve, some matches may not be feasible.

If the proportion of a husband's income going to payments for his wife's spousal labor is variable, but that variability is limited by rigidities, it is still likely that a husband with high income will offer a wife low expected stability, given that he is obliged to provide her with material benefits exceeding the level such benefits would reach if there were no rigidities and all quasi-wages were determined in markets for spousal labor.

If it is true that the benefits a husband provides to his wife are a function of his income (status), one expects higher-status males to enter unions with higher risk of dissolution. A woman of a given quality and wealth will be indifferent between living with a man of higher status who provides her with higher benefits and lower stability or a man of lower income providing her with lower benefits and higher stability. Consequently, if wife quality is constant, higher-status men are less likely to formally marry. According to Figure 9.3, shifts of the male income line along a given marriage-opportunity curve imply higher risk of dissolution.

At the same time, higher-status men may demand more spousal labor, thereby raising the total spousal income their potential wives would get. This could lead to a higher likelihood of marriage formality. This effect is expected to be strong if the demand for spousal labor is income elastic. Combining these two effects of male income on the likelihood of cohabitation versus formal marriage, we obtained Hypothesis 17, which stated that *men with higher income may be less likely to be formally married and more likely to cohabit than men with lower income, especially if men's demand for spousal*

labor is not income elastic.

In contrast to the theoretical analysis presented here, some researchers on Latin America have reached an opposite conclusion regarding the male-income (status) effect on marriage formality. While the marriage ceremony--civil or religious--is usually free, the fiesta accompanying it generates major expenditures. Judging from Panamanian rural data from 1974, the groom is responsible for fiesta costs which amounted to around \$150-\$200 (Gudeman 1976). Some researchers (Adams 1970, for instance) believe that the main reason that many, especially Indians, avoid formal marriage is that they can not afford to marry. In other words, they have a "poor Indian" theory of marriage formality. However, both Gudeman (1976) for Panama, and Kreiselman (1958) for Martinique estimated that most persons who can afford to live together also can afford a marriage celebration. The empirical part of this paper will test the effect of male income on marriage formality: A positive sign would confirm Adams' interpretation, while a negative sign may confirm my view of marriage formality as an indication of commitment to marriage.

One could also add hypotheses about other compensating differentials in marriage and marriage formality. Following the analysis of compensating differentials presented in Parts Two and Four it is expected that men with fewer desirable characteristics--desirable as defined in marriage markets--are likely to give their wives a higher total compensation for spousal labor in other forms. If the material component of that compensation is kept constant, it is predicted that men with less desirable characteristics are more likely to formally marry and less likely to cohabit than men with more desirable characteristics. This was stated as Hypothesis 17': *men with less desirable characteristics are more likely to be formally married than men with more desirable characteristics.*

However, it could be--as in the case of income--that some of these desirable characteristics are also associated with higher demand for women's spousal labor, and therefore a higher likelihood of formal marriage. For instance, high-income men are more likely to marry women willing and able to make heavy human capital investments in the marriage's children.

Some evidence for this hypothesis was found in the Caribbean, where light coloring was considered a desirable characteristic in marriage. In the 1950s, many black families there would rather have their daughter live informally with a white or brown man than have her formally marry a black man (Henriques 1953).

It follows from this view of marriage formality that lower expected dissolution is likely to be associated with a lower actual rate of dissolution. Furthermore, if a union is expected to be unstable, fewer investments specific to the marriage will be made. Considering that children are such investments, fertility should be lower among those living together informally than among those who are formally married (Becker, Landes and Michael 1977).

Empirical Results

Sample

As mentioned earlier, formal marriages are not the norm in Guatemala, but rather the exception. This situation holds in our sample drawn from six villages that had been studied by Rand and INCAP in 1974. As reported in Table 9.2, only 35 percent of women's first marriages involved a formal ceremony. Informal unions are common largely because of the small legal difference between the two types of union. Under Guatemalan law, formal marriages can end in divorce, and for children to be legitimate it suffices that parents recognize them. The only legal differences consist in the easier inheritance procedures facilitated by formal marriage, and in the Catholic church's prohibition against divorce, in case a formal marriage was celebrated in the church.

This small normative contrast between formal and informal unions dates back to the times of colonization. The *insulari*, the colonizers from Iberia, found it convenient to have a way of establishing legal cohabitation with indigenous women without compromising their chances of marrying (or staying married to) a fellow Iberian within the rites of the Catholic church. This became a particularly attractive option as they were often sent to America without a family for extended periods of time. This

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historical view of the institution of marriage in Central and South America appears to agree with some of the theoretical discussion from the previous section.⁶ The two forms of marriage may have evolved side by side, in part, because many lower-class indigenous women were indifferent between "marrying" high-status insulari with the low expected stability typical of informal unions, and marrying men of their own class promising them a stable formal marriage.

The six communities studied in this survey by Rand and INCAP in 1974 were Ladino, meaning that they are mainly composed of descendants from Indians acculturized to Spanish culture. Four are rural villages northeast of Guatemala City, the other two lie within a short commuting distance from the capital. Poverty is common: not all villages have electricity or drinking water, schooling among adults is very low (see Table 9.2), and housing quality is poor. Table 9.2 presents means and standard deviations for two selected subsamples of mothers whose first relationship with a man started as a formal or informal marriage: (1) women reporting on their first relationship whether their mate could be interviewed or not, (their mate could be a formal or informal husband, currently living with them or not) and (2) that section of subsample 1 whose husbands were also interviewed. Differences between these two subsamples are noticeable: subsample 2 is mainly restricted to the rural villages (because few husbands were interviewed in the modernizing villages) and has more stable marriages (if the first husband is available for interviewing it is less likely that the marriage ended in separation).

Method

First, simple correlations were computed. Then, regression analysis was used. The dependent variable in the regression--formal marriage as opposed to informal union--is dichotomous and, therefore, linear ordinary least squares (OLS) may not be the appropriate regression method. Specially designed for such cases is the probit method. Some of the regressions (for instance, cols. 1 and 2 in Table 9.4) were estimated by both OLS and probit. Given the similarity of the results in terms of both coefficients and asymptotic

t-statistics and given technical constraints, most regressions presented here are based solely on OLS.⁷

Findings

In order to test income effects on marriage type, one can first infer some information from the simple correlations presented in Table 9.3. Subsample 1 (cols. 1 and 2) only had information on husband's job. It appears that among those active in agriculture, independent farmers are more likely to be formally married than agricultural laborers. Farmers who own their land were excluded in order to separate ownership from expected income. A different table (not shown) shows that farmers owning their own land are less likely to be formally married than farmers not owning their own land. The occupations in Table 9.3 are ranked in increasing order of income and prestige. Table 9.3 indicates that well-paid employees (employees were the highest income category) are slightly more likely to be formally than informally married, but less so than in the case of farmers (nonowners). Since the latter are considered to be poorer than employees,⁸ this may be a first indication that the male income effect on marriage formality is negative. Similarly, both the husband's schooling—often considered an indicator of permanent income—and salaried income have a slightly negative impact on marriage formality. However, these negative bivariate correlation coefficients may differ from the true relationships, because some critical variables have not been kept constant. The table also shows that higher-income men marry women with additional schooling, and that there exists a positive correlation between female schooling and formal marriage, the latter result being consistent with the theory.

To estimate the effect of male income on formal marriage when female schooling is kept constant, one can turn to the regression analyses presented in Tables 9.4-9.6. These tables also give an indication of the female income effect, as measured by family ownership of the house where a woman lived prior to marriage (the bivariate correlation coefficient between this measure of her family's income and marriage formality is positive).⁹

Table 9.4 applies to subsample 1, based on female interviews only. Table 9.5 applies to subsample 2, composed of matched female and male interviews, and Table 9.6 relates to first marriages where all males are salaried workers.

Hypothesis 16 was confirmed in regressions of marriage formality on selected female characteristics using both the probit method and OLS. As predicted, it can be seen from Table 9.4 that women with more human or material assets appear more likely to be married formally. Each year of schooling increases the likelihood that a woman is formally married.

Women whose family of origin owned a house are more likely to be formally married. Columns 1 and 2 confirm the prediction that higher-status women can obtain better marriage conditions in terms of either more stability or higher material benefits. Thus, if material benefits are held constant because husband's income is included in the regression, women of higher status are more likely to formally marry.¹⁰ Both indicators of wife quality--schooling and house-owning family--have a positive coefficient in Table 9.4, but only the former is significantly positive in Table 9.5.

The regressions in Tables 9.4-9.6 indicate that male income has a negative impact on marriage formality when female characteristics are kept constant. In light of Hypothesis 17, it appears that the trade-off between material benefits in marriage and stability is a more important factor in these Guatemalan marriages than a positive income effect. Regressions 3 and 4 in Table 9.4, and 1 and 2 in Table 9.5, all including both male and female characteristics, indicate a negative male income effect principally due to fewer formal marriages on the part of employees. This effect becomes insignificant when female characteristics are not held constant, principally because higher-income men marry women with more education and income, which in turn leads to more marriage formality (see the coefficient of years of schooling and family-owned house). Moreover, Table 9.6 indicates that for a subsample of salaried males, men making more salaried income are less likely to be married formally (significant only at the 90 percent level).

These findings are consistent with the theoretical prediction

of a trade-off between marriage stability deriving from a formal ceremony, and the material benefits a woman gets out of marriage. They contradict the "poor Indian" theory of marriage formality, for the poorest men do not appear to formally marry less often in Guatemala. It is possible, however, that in a different cultural context, where legal differences between the two types of union are larger, a positive male income effect would overpower this negative male income effect.

Other male attributes did not appear statistically significant: male schooling mainly succeeded in taking away from the explanatory power of salaried income (Table 9.5 col. 2). Amount of land planted, for a subsample of farmers, did not affect marriage formality; neither did male age.

Village residence appeared to be a major determinant of marriage formality. From the simple correlations in Table 9.3, it already appeared that the villages differed as to the percentage of residents formally married; given that occupation was controlled for, this may have reflected differences in religious activities. The two villages which consistently showed a lower likelihood of formal marriage (villages 2 and 3) happened to be the only two villages without a church. While the other villages all had at least one church, they varied in terms of Catholic and Protestant (evangelical) activism. One expects that the evangelicals, relatively new on the Guatemalan scene, precisely chose to focus on villages where religious commitment was low, implying little use of Catholic marriage rites. Not surprisingly, village 1, where formal marriages were more frequent, counted many active Catholics (including the priest) and no active Protestants. The two transitional villages (5 and 6) did not significantly differ from each other, for they were exposed to the same social control. Other reasons may have accounted for the observed village differences in the form of marriages, such as variations in work opportunities for men and women not captured by the available measures of such opportunities, and sex ratio variations.

A comparison of columns 3 and 4 in Table 9.4 shows the effect of controlling for village of residence. When no control is made for village, the effect of husband's employee status loses in

significance and that of house ownership by the woman's family drops from .15 to .12. This probably reflects the fact that the villages with low marriage formality are less modernized compared with the village of reference and, therefore, have more instances of house ownership (few migrants coming in) and a relatively small proportion of employees.

Conclusions

This chapter presented evidence in support of two hypotheses regarding marriage formality, which were originally presented in Chapter 4. As predicted from the theory, women with more human and physical assets and men with fewer such assets are more likely to marry formally than to live together informally. The finding regarding male income effects on marriage formality appears to be culture-specific. In the Guatemalan context, marriage formality does not carry major legal differences. It would be very interesting to test whether these hypotheses would also hold for other countries.

This work has implications not only for the study of marriage, but also for labor economics. It appears that an apparently purely symbolic act undertaken voluntarily by two people—a marriage ceremony—does have tangible consequences in terms of material benefits a woman can obtain through marriage and matching of potential spouses.

The symbolic act of formalizing a marriage may not transform the situation but instead contain information regarding individual motivations and expectations. If this is a correct interpretation of marriage formality, acts of symbolic value in other areas of behavior could also be used as valuable sources of information. Since the closest analogy to marriage is labor, those interested in job turnover, wage determination, and job-specific investments should include these kinds of symbolic cues in their explanatory models. They are important expressions of differences in taste. To generalize comparisons in job loyalty between the United States and Japan, for example, one could add cross-sectional data measuring job loyalty in separate firms by using indicators reminiscent

of the concept of marriage formality (for instance, extent of public recognition of a labor contract).

Marriage formality does make a difference, and so does probably any formal symbolic act that a society has bothered to design. Social research should pay more attention to such formalities.

Postscript

Since this paper was written in the late 1970s other studies have found that women with more resources are less likely to cohabit. For instance, Bumpass, Sweet and Cherlin (1991) found that the trend toward cohabitation in the U.S. has been led by the least educated segment of the population.¹¹ In a similar vein, Parnell, Swicegood and Stevens (1989) found that U.S. women who had completed high school or had some post-secondary education were more likely to legitimate a first birth than high school dropouts. Studies of cohabitation in Canada (Rao 1989) and Brazil (Greene and Rao 1992) also indicate a negative relationship between women's education and the likelihood of cohabitation.

Appendix 9.A. Why women prefer stability and husbands tend to be older than their wives.

It is usually agreed that a woman's peak productivity as a mother, one of the main components of wife productivity, precedes a man's peak earning productivity. Biology seems to account for the quasi-universal observation that female fecundity peaks in the early twenties. (Based on Chapter 11, peak fertility among Maiduguri, Nigeria, women seems to occur around age 22). But men rarely reach peak productivity in their occupation before age thirty. Generally, the more male productivity depends on physical power, the sooner the peak in earnings. Even among uneducated migrant workers in Liberia, the peak in starting salaries was found to occur at ages 40-42 (Lave and Mueller 1975). If it is true that, due to rigidity, the wife's compensation for spousal labor varies with the husband's income at least to some extent, it follows that the peak in wife compensation

for spousal labor comes after the peak in wife productivity.

If the same basic profile occurs for most men and women, and wife's compensation's dependence on male earnings is universal, it follows that (1) an age differential between husband and wife would be optimal and (2) to the extent that the wife's peak productivity precedes that of the husband, he will have an incentive to take advantage of his wife's productivity as she is producing more than he compensates her for, but after his compensation based on a fixed proportion of his income exceeds her productivity (time t_o in Figure 9.4) he will have an incentive to quit.

An additional reason why men would be more likely to desire dissolution is that their search costs are lower. Men meet more women while they work and travel, especially if women do not participate in the labor force (which is generally the case after childbirth in Guatemala and in most other countries).

Notes

1. The importance of job commitment and loyalty in determining wages, turnover, and productivity has been recognized, but few models including measures for such commitment have been developed and applied. Freeman's concept of the voice of unions and Kuratani's comparison of Japanese and American workers' loyalty closely relate to such an exogenous commitment factor. (Freeman 1977, Kuratani 1972).

2. According to a personal communication from Charles Teller, INCAP, the only legal difference between the two types of marriage is that inheritance rights come more immediately to a formal widow than to an informal one.

3. Another example of the important effect of schooling on marriage can be found in Chapter 11.

4. See the literature on hedonic wage, for instance Lucas (1977).

5. As argued in Becker (1981), Ch. 4.

6. I owe this point to Kingsley Davis.

7. In order to compare the coefficients obtained

by both methods, the partial derivatives were calculated at the means of the probit function. For the three significant coefficients in column 1, these derivatives are .04 for schooling, .008 for age at marriage, and .12 for family-owned house. These values are very close to those obtained with OLS (col. 2). This empirical research was performed in 1976. I don't have the resources to reestimate the regressions.

8. Following my own understanding of the male income data collected through the same INCAP project as well as that of John Stein as communicated to me, the occupational ranking in Table 9.3 approximates a rising income scale. As Dan Sumner pointed out to me, farmers often have off-farm jobs, which complicates the income equivalence of occupations.

9. The fact that prior to marriage a woman lived in a house that her family--probably her parents--owned, may not only reflect their and her income, but also the stability of their marriage, which may in turn influence their daughter in getting married formally.

10. The coefficients of female schooling and family-owned house remained almost identical when male-occupation dummies were excluded from the regressions.

11. They do not make a distinction between male and female education.