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# A Theory of Marriage Formality: The Case of Guatemala\*

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## I. Introduction

During most of its history the Western world has overwhelmingly adhered to formal marriage. Only recently have there been signs of a weakening of the traditional marital institutions, especially in Scandinavia. A similar trend seems to occur in the United States. Although exact data on cohabitation by unmarried couples are not available, trends in cohabitation can be inferred from information on numbers of nonrelated persons sharing their living quarters with a partner of the opposite sex. Census data reveal that the number of cohabitating couples in 1970 was eight times higher than that number in 1960. It has been estimated that this trend has continued throughout the seventies.<sup>1</sup>

In contrast, in most of Latin America the proportion of couples who are formally married has long been relatively small. As shown in table 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. The phenomenon of informal unions reaches its most spectacular proportions in Guatemala, where people tend to cohabit rather than to marry formally. Consequently, Guatemala was chosen as the testing ground for the theory of marriage formality developed in this paper.

\* This research was funded by a grant obtained from the Rockefeller Foundation to the Labor and Population Studies Department of the Rand Corporation. I thank William Butz and Finis Welch for enabling me to do this research; Yoram Ben-Porath, William Butz, Julie DaVanzo, Kingsley Davis, Arthur Goldberger, John Stein, Dan Sumner, Robert Willis, and an anonymous referee for helpful comments; Iva MacLennan for outstanding programming; and Gabriel Sidhom for his assistance.

<sup>1</sup> Paul C. Glick, "A Demographer Looks at American Families," *Journal of Marriage and the Family* 37 (February 1975): 15-26. Paul C. Glick and Arthur J. Norton, "Marrying, Divorcing, and Living Together in the U.S. Today," *Population Bulletin*, no. 32 (Washington, D.C.: Population Reference Bureau, 1977).

While it owes a debt to existing literature on wage determination in the labor market, this paper introduces more possible reciprocity in the trade between labor theory and marriage theory. 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.<sup>2</sup> This paper regards formality as an indication of commitment and loyalty and studies its determinants.

The theory presented here relies on Gary Becker's seminal work on the economics of marriage. Moreover, ethnographic material and interpretations by anthropologists and sociologists are used to adapt the economic model to Central America's reality. Data from the 1974 Rand-INCAP survey of six Ladino Guatemalan communities provide information to test the model through multiple regressions.

TABLE 1

RATIO OF INFORMAL UNIONS TO FORMAL  
MARRIAGES IN LATIN AMERICA

North and Central America:	
Guatemala .....	133.5
Dominican Republic .....	99.7
Honduras .....	87.9
El Salvador .....	81.5
Panama .....	81.7
Nicaragua .....	54.0
Mexico .....	18.8
Puerto Rico .....	16.6
Costa Rica .....	15.6
South America:	
Venezuela .....	56.4
Peru .....	31.3
Ecuador .....	29.2
Surinam .....	19.9
Colombia .....	20.3
Uruguay .....	8.3
Argentina .....	7.9
Brazil .....	7.0
Chile .....	6.7

SOURCE.—Adapted from the United Nations, *Demographic Yearbook* (Marriage and Divorce Statistics) (New York: United Nations, 1969), p. 190.

<sup>2</sup> 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. Richard Freeman, "The Exit-Voice Trade-off in the Labor Market: Unionism, Quits and Job Tenure," mimeographed (Cambridge, Mass.: Harvard University, January 1977). M. Kuratani, "Earnings Distribution and Specific Training: The Case of Japan," mimeographed (Chicago: University of Chicago, 1972).

## II. Theory

Marriage formality can be viewed as an expression of loyalty to the institution of marriage in general and to one's spouse in particular. If none or very small penalties are imposed on those united informally, as is the case in Guatemala for instance,<sup>3</sup> 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 cost, the more marriage formality is expected to encourage stability. In Guatemala and other Latin American countries, village fiestas are organized after a formal marriage, probably a way for the community to stress the commitment formal marriage involves.

It will be shown that there exists a trade-off between formality and the material benefits a woman receives in return for providing services to a man, in a manner similar to the trade-off between monetary returns and job stability found in the labor market.

In the job market, the risk of dissolution, usually called the risk of unemployment, has been shown to vary with wages. 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.<sup>4</sup> A similar trade-off between low risk and material compensation should be found in the case of male/female relationships for the following reasons.

For simplicity, let us start by defining marriage, husbands, and wives in a general way that includes all forms of heterosexual cohabitation. The essence of marriage consists in its contribution to family formation, a task for which women possess specialized skills. Consequently, in all human societies (and in many animal societies too) husbands usually act as net providers of material and other benefits to the wife (she may also be a gross provider of such benefits). The wife expects a compensation in return for her motherhood services, as well as for the other services of which she is a net supplier. In most cultures that includes food preparation and homemaking. Additional wife ser-

<sup>3</sup> 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.

<sup>4</sup> See the literature on hedonic wage, for instance: R. E. B. Lucas, "Hedonic Wage Equations and Psychic Wages in the Returns to Schooling," *American Economic Review* 67 (September 1977): 549-58.

vices vary widely from one culture to the next. Likewise, the form in which wives are compensated for their labor differs cross-culturally, but it generally includes a component expressed in the form of material provision, usually shelter and basic goods that wives consume.

This mutual dependence between husbands and wives can be described through the concepts of supply, demand, and market equilibrium. Men who want women to work for them as wives can be viewed as demanders of wife services, and an aggregate demand curve can be drawn to the extent that men can potentially substitute between different women. Simultaneously one can derive an aggregate supply of wife services based on women's preferences for the occupation of wife, as well as on the attractiveness of other occupations. Taken together, the supply and demand form the market for wife services. Markets related to marriage have previously been developed conceptually by Becker, Freiden, and Grossbard.<sup>5</sup>

Although no clearly defined wages are paid to wives, one can use the concept of wife wage in order to describe the monetary equivalent of the benefits a woman receives from a man in exchange for her wife services. In equilibrium, the wife wage is determined at the intersection of the aggregate demand and supply in the market for wife services.

In addition, a particular wife's wage is a function of her special attributes affecting her productivity as a wife. Finally, since the wife wage is not simply translated in monetary terms, there may be some divisibility problems creating rigidity in the determination of such wage. For instance,<sup>6</sup> the wife's income in marriage may be a constant proportion of the total income of both spouses, implying that she is getting a constant proportion of her husband's earnings. It follows that the wife's wage depends not only on her productivity in marriage and on marriage market conditions, but also on her husband's income.

Now we reintroduce the distinction between formal marriage and informal cohabitation. The abovementioned rigidity in the determination of the wife wage lies at the origin of the trade-off between marriage formality and the level of material compensation a woman receives for supplying wife services. A woman is expected to be willing to give up something in order to obtain a stronger guarantee of sustained employment as a wife. Everything else equal, she will rather marry formally than cohabit if this can reduce the risk of dissolution. She

<sup>5</sup> Gary S. Becker, "A Theory of Marriage," *Journal of Political Economy* 81 (July 1973): 813-46; Alan Freiden, "The U.S. Marriage Market" in *Economics of the Family*, ed. T. W. Schultz (Chicago: University of Chicago Press, 1974); Amyra Grossbard, "An Economic Analysis of Polygyny: The Case of Maiduguri," *Current Anthropology* 17 (December 1976) 701-7.

<sup>6</sup> As argued by Gary S. Becker in chap. 4 of his *A Treatise on the Family* (Cambridge, Mass.: Harvard University Press, 1981).

will value any method of avoiding easy quitting on her partner's part for the following reason.

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.<sup>7</sup> But men rarely reach peak productivity in their occupation before age thirty. Generally, the more 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.<sup>8</sup> If it is true that, due to rigidity, the wife's wage varies with the husband's income at least to some extent, it follows that the peak in wife wage comes after the peak in wife productivity. This is illustrated in figure 1.

If the same basic profile occurs for most men and women, and wife-wage's rigid dependence on male earning 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

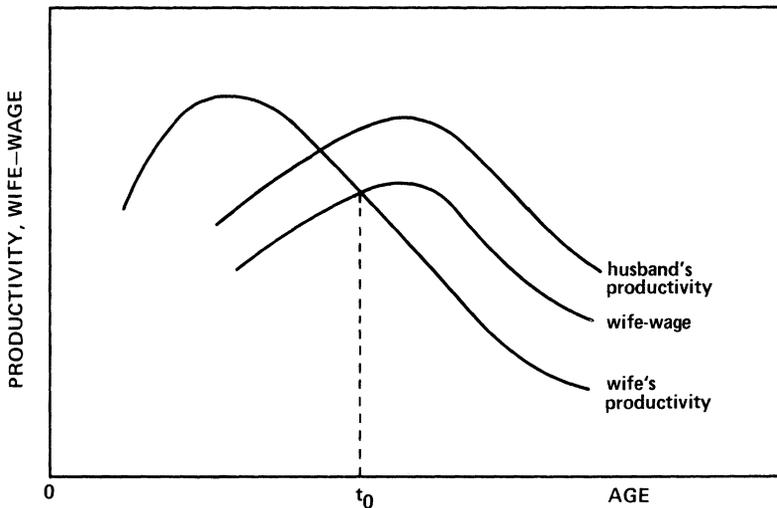


FIG. 1.—Lifetime productivity of wife and husband, and wife-wage profile

<sup>7</sup> For instance, Grossbard found peak fertility among Maiduguri (Nigeria) women aged 22.

<sup>8</sup> Charles A. Lave and James V. Mueller, "The Economic Success of Tribal Migrants in Liberia," in *Formal Methods in Economic Anthropology* (Washington, D.C.: American Anthropological Association, 1975).

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  $t_0$  in fig. 1) 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).

If these considerations are obvious before the union is created, a woman will try to reduce the risk of potential dissolution that she faces at the onset of a relationship with a man. Her preferences for higher material benefits and lower marriage risk imply indifference curves as drawn in figure 2. She is better-off as she moves toward the southeast. As the 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. In other words, she will require higher material benefits if she was to provide wife services without any formal marriage. A woman's actual choice depends on her opportunities as well as on her preferences.

Her opportunities are determined by her own productivity as a wife and by her potential husband's preferences. Figure 3 depicts the marriage-opportunity curve facing a woman of given productivity. She can either marry a man in a zero-risk marriage (total loyalty) with low benefits or in a higher-risk union involving higher benefits. The choice is limited to these possibilities because 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 wife-wage payments in order to avoid marriage formality. At the extreme, a man would pay the highest benefits to a woman if she agrees to provide him with the equivalent of wife services without becoming his wife (formal or informal), implying no obligations whatsoever on his part.

Because of the assumption of rigid determination of material benefits for wife services 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 fig. 3). Consequently, a man of income-level 1 will only get involved with a woman  $f_1$  of productivity 1 in a union involving a level of risk  $r_1$ . 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  $r_2$ ,

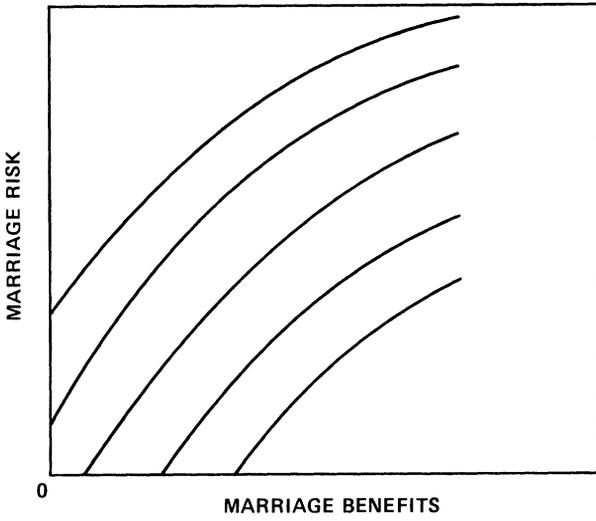


FIG. 2.—A woman's indifference curves

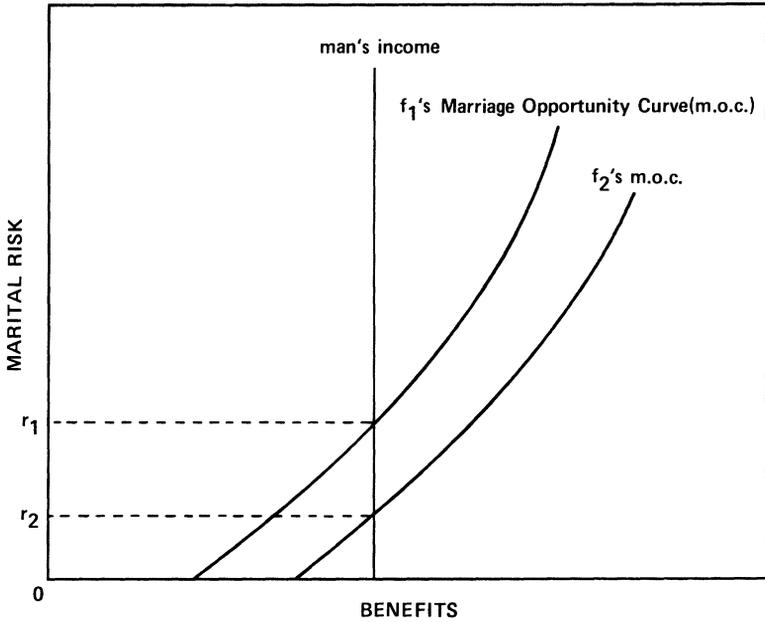


FIG. 3.—Options a man offers to women  $f_1$  and  $f_2$

if at that point one of her indifference curves is tangent to the appropriate marriage opportunity curve (*m.o.c.*). Figure 4 is illustrating 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 marriage risk 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, a woman has to hope that the appropriate marriage formality and a husband with the appropriate income will be found. It is, however, possible that the rigidity in determination of marriage benefits is not absolute.

The factors leading to various combinations of marriage formality and material compensation for wife services are summarized next.

### III. Derived Hypotheses

1. A woman or wife with higher productivity—for instance, in terms of child-raising capacity—will require a higher total compensation. Keeping the man's characteristics constant, and therefore by assumption leaving little flexibility in terms of higher marriage benefits, the only way a man could obtain a woman of higher productivity would be through offering her better guarantees against the risk of dissolution.

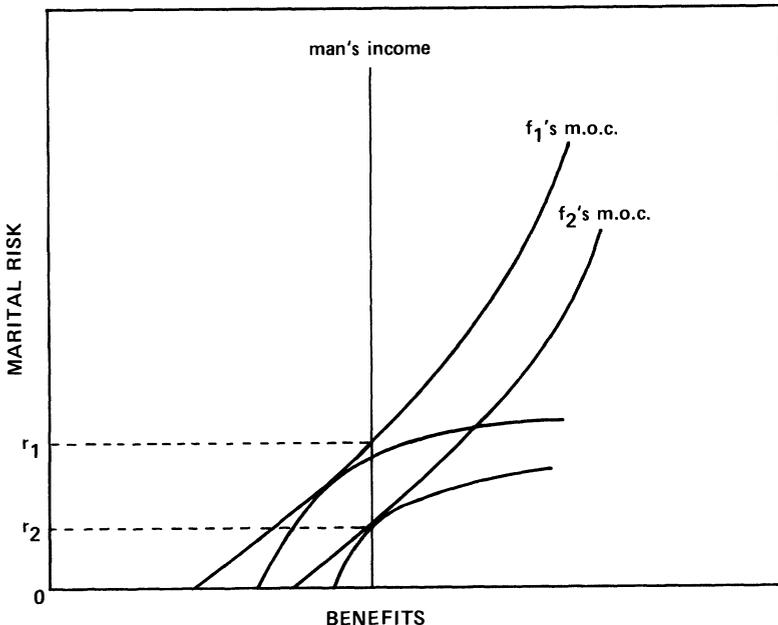


FIG. 4.—Optimal match between a particular man and a woman  $f_2$

In terms of figure 4, a shift of the marriage-opportunity curve to the right and a given male income line imply lower marriage risk, that is, more formal marriage.

Female schooling is a measure of wife productivity, even if it reflects very basic skills. Knowing how to read and count may be at least as valuable in adding to wife productivity as the attainment of a college degree after a high school diploma.<sup>9</sup>

2. If it is true that the benefits a husband provides to his wife are a function of his income (status), one expects high-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 get married formally. According to figure 4, shifts of the male income line along a given marriage-opportunity curve imply higher risk.

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, these costs are on the groom and amount to \$150–\$200.<sup>10</sup> Some researchers (Adams, for instance) take this to be the main reason that many, especially Indians, avoid formal marriage.<sup>11</sup> But both Gudeman for Panama, and Kreiselman for Martinique,<sup>12</sup> 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's interpretation, while a negative sign would confirm my view of marriage formality as an indication of commitment to marriage.

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.<sup>13</sup>

<sup>9</sup> For an example of the important effect of rudimentary schooling on marriage see Grossbard.

<sup>10</sup> Stephen Gudeman, *Relations, Residence and the Individual* (Minneapolis: University of Minnesota Press, 1976).

<sup>11</sup> Richard Adams, *Crucifixion by Power* (Austin: University of Texas Press, 1970).

<sup>12</sup> Miriam Kreiselman, "The Caribbean Family: A Case Study in Martinique" (Ph.D. diss., Columbia University, 1958).

<sup>13</sup> Gary S. Becker, Elizabeth Landes, and Robert Michael, "Economics of Marital Instability," *Journal of Political Economy* 85 (December 1977): 1141–87.

#### IV. Background on the Guatemalan Villages

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 2, only 35% of women's first marriages involved a formal ceremony. Informal unions are so 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 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 a situation of 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 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.<sup>14</sup> The two forms of mar-

TABLE 2  
MEANS AND STANDARD DEVIATIONS OF SOCIOECONOMIC INDICATORS

	Subsample with Female Interviews Only (1)	Subsample with Female and Male Interviews (2)
Formal marriages (%)	34.6	32.3
Female characteristics:		
Age at interview	32 (8.6)	32.2 (8.4)
Age at first marriage	18.4 (3.4)	18.1 (4.3)
Years of schooling	1.9 (2.1)	1.3 (1.6)
First marriages ending in divorce (%)	24	12
Living in four rural villages (%)	49	86
Years of marriage	11 (8.5)	14.1 (8.7)
Lived in family-owned house before marriage (%)	...	27.4
Male characteristics:		
Working in agriculture (%)	...	42.5
Higher-paying occupations (%)	...	12.9
Years of schooling	...	1.78 (1.97)
Age at marriage	...	24.4 (6.0)
N	753	365

NOTE.—Standard deviations in parentheses.

<sup>14</sup> I owe this point to Kingsley Davis.

riage must have evolved side by side, 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. Despite their different colonial experience, the Caribbeans face a similar situation. Many black families there would rather have their daughter live informally with a white or brown man than have her marry a black man formally.<sup>15</sup>

The six communities studied here are 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 2), housing quality is poor. Table 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 the (ex-) “husband” could be interviewed 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).

## V. Findings

In order to test income effects on marriage type, one can first infer some information from the simple correlations presented in table 3. Subsample 1 (cols. 1 and 2) only have information on husband’s job. It appears that for those active in agriculture, independent farmers are more likely to be formally married than agricultural laborers. A different table shows that farmers owning their own land are less likely to be formally married than farmers not owning their own land. Table 3 indicates that well-paid employees 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,<sup>16</sup> this may be a first indication that the male income effect on marriage formality is negative. Similarly, both the husband’s schooling—often considered as an indicator of permanent income—and sal-

<sup>15</sup> F. M. Henriques, *Family and Color in Jamaica* (London: Eyre & Spottiswoode Printers, 1953).

<sup>16</sup> 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 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.

aried income have a slightly negative impact on marriage formality. However, this negative simple correlation may be weaker than the true relation, because some critical variables have not been kept constant. The table also shows that higher-income men marry women of higher schooling, and that there exists a positive simple correlation between female schooling and formal marriage, the latter result being consistent with the theory.

TABLE 3  
SIMPLE CORRELATIONS OF MALE AND FEMALE CHARACTERISTICS AND VILLAGE  
WITH MARRIAGE TYPE AND FEMALE SCHOOLING

	SUBSAMPLE 1		SUBSAMPLE 2		SUBSAMPLE OF SALARIED MEN	
	Formal Marriage (1)	Female Schooling (2)	Formal Marriage (3)	Female Schooling (4)	Formal Marriage* (5)	Female Schooling (6)
Male characteristics:						
Husband's job:†	...	...	...	...	...	...
Agricultural laborer inside community	-.09	-.14	-.14	-.29	-.17	-.15
Agricultural laborer outside community...	-.06	-.12	-.04	-.04	-.06	-.07
Nonagricultural laborer outside community	-.004	-.03	-.008	-.024	-.07	-.13
Farmer (nonowner)	.08	-.13	.13	-.13	.15	-.09
Salaried worker in commerce	-.04	.06	-.08	-.07	-.09	-.07
Skilled worker	.02	.20	.007	.24	.05	.23
Employee	.03	.26	-.07	.22	-.13	.37
Husband's years of schooling	...	...	-.006	.30	-.04	.29
Salaried income	...	...	...	...	-.07	.16
Female characteristics:						
Years of schooling	...	...	.10	...	.17	...
Age at interview	...	...	.03	-.15	.09	-.13
Age at marriage	...	...	.08	.11	.12	.12
Her family-owned house before marriage	...	...	.06	-.04	.10	.09
Villages:						
5	...	...	.01	.21	-.007	.20
4	...	...	.10	-.03	.09	-.03
3	...	...	-.18	-.10	-.19	-.12
2	...	...	-.23	.02	-.20	-.08
1	...	...	.26	-.15	.30	-.16
N	745		365		152	

NOTE.—In subsample 1, only women were interviewed; both men and women were interviewed in subsample 2.

\* As opposed to informal.

† Reference group: farmers-owners.

To ascertain the effect of male income on formal marriage when female schooling is kept constant, one can turn to the regression analysis presented in tables 4–6. 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 simple correlation between this measure of her family’s income and marriage formality is positive).<sup>17</sup>

The dependent variable in the regressions—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. The first regression (col. 1) in table 4 reports coefficients and asymptotic *t*-statistics for a regression of marriage formality on selected female characteristics using the probit method. As predicted, women with more human or material assets appear more likely to be married formally. In view of the costs probit entails, these results were compared to OLS regressions using the same specification (col. 2). 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. Since these values are very close to those obtained with OLS, the rest of the estimations rely on the cheaper method of estimation.

Table 4 applies to subsample 1, based on female interviews only; table 5 to subsample 2, composed of matched female and male interviews; and table 6 relates to first marriages where all males are salaried workers.

Columns 1 and 2 confirm the prediction that higher-quality women can obtain better marriage conditions in terms either of more stability or of higher material benefits. Thus, if material benefits are held constant because husband’s income is included in the regression, women of higher quality are more likely to get married formally.<sup>18</sup> Both indicators of wife quality—schooling and house-owning family—have a positive coefficient in table 4, but only the former is significantly positive in table 5.

The regressions in tables 4–6 confirm the predictions that male income has a negative impact on marriage formality when female characteristics are kept constant. Regressions 3 and 4 in table 4, and 1 and

<sup>17</sup> 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.

<sup>18</sup> The coefficients of female schooling and family-owned house remained almost identical when male-occupation dummies were excluded from the regression, a discouraging result in terms of the theory postulated here.

TABLE 4  
REGRESSIONS OF MARRIAGE FORMALITY FOR SUBSAMPLE 1 ( $N = 753$ )

	METHOD OF ESTIMATION															
	Probit		Ordinary Least Squares													
	Co	<i>t</i>	Co	<i>t</i>	Co	<i>t</i>	Co	<i>t</i>	Co	<i>t</i>	Co	<i>t</i>	Co	<i>t</i>	Co	<i>t</i>
(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)		
Female characteristics:																
Schooling (years) . . . . .	.11	4.52	.04	4.69	.04	4.88	.04	4.29	.03	4.06	...	...	...	...	...	...
Age at interview (months) . . . . .	.00004	.08	.00002	.12	-.00005	.26	-.00007	.41	.00003	.19	...	...	...	...	...	...
Age at marriage (months) . . . . .	.0024	1.95	.0009	1.94	.0009	1.98	.0009	1.96	.0008	1.78	...	...	...	...	...	...
Woman's family owned house . . . . .	.38	3.84	.13	3.84	.12	3.2	.15	4.02	.16	4.21	...	...	...	...	...	...
Male characteristics:																
Husband—farmer (nonowner)* . . . . .	...	...	...	...	.04	.73	.02	.39	...	...	.03	.58	.01	.19	...	...
Husband—agricultural laborer inside community . . . . .	...	...	...	...	-.18	2.	-.05	.61	...	...	-.24	2.59	-.12	1.34	...	...
Husband—agricultural laborer outside community . . . . .	...	...	...	...	-.09	1.17	-.1	1.29	...	...	-.15	1.93	-.18	2.28	...	...
Husband—nonagricultural laborer inside community . . . . .	...	...	...	...	.03	.1	.008	.03	...	...	-.05	.18	-.07	.26	...	...

NOTE.—Co = coefficient.

\* Reference: one of the transitional villages (village 6).

† Reference: husband is farmer-landowner. The categories are based on some preliminary estimations of income by occupation. Regression 3 allows for different types of simple laborers (*journaleros*).



2 in table 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 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% level).

These findings are consistent with the theoretical prediction of a trade-off between marriage stability deriving from a formal ceremony,

TABLE 5

REGRESSIONS OF MARRIAGE FORMALITY—FIRST MARRIAGES SUBSAMPLE 2 ( $N = 365$ )

	METHOD OF ESTIMATION: ORDINARY LEAST SQUARES		
	(1)	(2)	(3)
Female characteristics:			
Years of schooling . . . . .	.038 (2.53)	.038 (2.38)	. . .
Age at interview . . . . .	.0 (0)	.0 (0)	. . .
Age at marriage . . . . .	.0004 (1.00)	.0004 (1.00)	. . .
Woman's family owned house before marriage . . . .	.106 (1.93)	.1 (1.87)	. . .
Village:			
5 . . . . .	-.031 (.23)	-.05 (.37)	-.07 (.56)
4 . . . . .	-.077 (.81)	-.1 (.96)	-.11 (1.1)
3 . . . . .	-.30 (3.22)	-.31 (2.96)	-.33 (3.3)
2 . . . . .	-.41 (4.21)	-.4 (3.67)	-.38 (3.6)
1 . . . . .	.09 (.85)	.07 (.64)	.04 (.4)
Male characteristics:			
Higher paying occupation*	-.19 (2.44)	. . .	. . .
Husband's job:†			
Agricultural laborer inside the community . . . . .	. . .	-.09 (.77)	-.13 (1.1)
Agricultural laborer out- side the community . . . . .	. . .	-.01 (0)	-.05 (.4)
Nonagricultural laborer inside community . . . . .	. . .	. . .	. . .
Nonagricultural laborer outside community . . . . .	. . .	-.08 (.53)	-.16 (1)
Farmer (nonowner) . . . . .	. . .	.06 (1.1)	.05 (.8)
Salaried worker in manufacture . . . . .	. . .	. . .	. . .
Salaried worker in commerce . . . . .	. . .	-.23 (1.15)	-.28 (1.4)
Skilled worker . . . . .	. . .	-.12 (1.19)	-.11 (1)
Employee . . . . .	. . .	-.31 (1.97)	-.23 (1.45)
Constant . . . . .	.36	.34	.52
$R^2$ . . . . .	.17	.18	.15

NOTE.— $t$ -statistics in parentheses.

\* Salaried worker in commerce, skilled worker, or employee.

† Reference group: farmer-owners.

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 marry formally less often.

Other male attributes did not appear statistically significant: Male schooling mainly succeeds in taking away from salaried income's explanatory power (table 5, col. 2). Size of planted land, for a subsample of farmers, does not affect marriage formality, and neither does male age.

Village residence appears to be a major determinant of marriage formality. From the simple correlations in table 3, it already appears that the villages differ as to the percentage of formally married, probably a reflection of differences in religious activities. The two villages which consistently show a lower likelihood of formal marriage (villages 2 and 3) happen to be the only two villages without a church. While the other villages all have at least one church, they vary in terms of Catholic and Protestant (evangelical) activism. One expects that the evangelicals, relatively new on the Guatemalan scene, precisely choose to focus on villages where religious commitment is low, implying little use of Catholic marriage rites. Not surprisingly, village 1, where formal marriages are more frequent, counts many active Catholics (including the priest) and no active Protestants. The two transitional villages (5 and 6) do not significantly differ from each other, for they are exposed

TABLE 6

REGRESSIONS OF MARRIAGE FORMALITY—SALARIED MALES ONLY ( $N = 152$ )

	METHOD OF ESTIMATION: ORDINARY LEAST SQUARES		
	(1)	(2)	(3)
Female characteristics:			
Years of schooling . . . . .	.05 (2.50)	.05 (2.50)	. . .
Age at interview . . . . .	.0004 (1.00)	.0004 (1.00)	. . .
Age at marriage . . . . .	.005 (.50)	.0005 (.50)	. . .
Woman's family owned house before marriage	.11 (1.22)	.12 (1.33)	. . .
Village:			
5 . . . . .	-.03 (.20)	-.03 (.20)	-.03 (.21)
4 . . . . .	.02 (.17)	.007 (.05)	.04 (.36)
3 . . . . .	-.24 (2.00)*	-.26 (2.00)*	-.26 (2.36)*
2 . . . . .	-.26 (2.17)*	-.27 (2.25)*	-.28 (2.33)*
1 . . . . .	.35 (2.69)*	.33 (2.36)*	.30 (2.31)*
Male characteristics:			
Salaried monthly income	-.00015 (1.88)**	-.00014 (1.75)	-.00014 (1.75)
Years of schooling . . . . .	. . .	-.009 (.45)	. . .
Constant . . . . .	.12	.16	.42
$R^2$ . . . . .	.23	.24	.17

NOTE.— $t$ -statistics in parentheses.

\* Significant at the 95% level.

\*\* Significant at the 90% level.

to the same social control. Other reasons may account for the observed village differences in the form of marriages, for instance, variations in work opportunities for men and women not captured by the available measures of such opportunities.

A comparison of columns 3 and 4 in table 4 shows the effect of controlling for village of residence. When no control is made for village, the coefficient of husband's employee status becomes significant at a lower level of 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 nonmodernized 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.

## **VI. Conclusions**

This paper's major finding is 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. As predicted from the theory presented here, women with more human and physical assets and men with fewer such assets are more likely to marry formally rather than live together informally.

The symbolic act of formal 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 clues in their explanatory models. They are important expressions of difference in taste. To generalized comparisons in job loyalty like that between the United States and Japan, 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 scientists eager to account for measurable dimensions of behavior should pay more attention to formalities.