

Engaged Students' Perspectives: Stability as the Key Factor in Family Planning

Felisha L. Younkin, PhD<sup>1</sup>

Michael Firmin, PhD<sup>1</sup>

Taylor Zurlinden, MA<sup>2</sup>

Madison Ensign<sup>1</sup>

Megan Maccariella<sup>1</sup>

Alison Bachowski<sup>1</sup>

McKenzie Henry<sup>1</sup>

Mya Taylor<sup>1</sup>

<sup>1</sup> Cedarville University, Cedarville, OH

<sup>2</sup> Wilford Hall Ambulatory Surgical Center, JBSA, TX

Cedarville University

251 N. Main Street

Cedarville, Ohio 45314

937-766-3242

[flyounkin@cedarville.edu](mailto:flyounkin@cedarville.edu)

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### **Abstract**

In the present qualitative, phenomenal study, we interviewed 21 senior undergraduate female students at a private, selective, Midwestern university. All participants were engaged to be married. The purpose of the study was to explore the factors that participants consider when making decisions about the timing of career and the start of their families.

Results showed that (1) Participants expressed a desire to have financial stability before starting a family, including having enough income and little debt (2) They wanted for both them and their future husbands to have experience in their respective careers before having child(ren), and (3) They wanted to feel somewhat established in their marriage before starting to have children. Participants expressed the need to understand what marriage is like first before they were able to think about being a parent.

*Keywords:* qualitative, family planning, engaged couples

### Engaged Students' Perspectives:

#### Stability as the Key Factor in Family Planning

##### **Social Clock and Delayed Motherhood**

Within each culture around the world, social norms remain a consistent factor in the perceived appropriateness of the timing of marriage and parenthood. Although the average age of marriage and childbearing remains within the life stage of young adulthood (Mathews & Hamilton, 2009), women in the United States have increasingly delayed the time of their transition to motherhood from the average age of 21.4 years in 1970, to 25.1 years in 2008 (Martin et al., 2011).

There are several factors which have been identified as significant factors in this increase of first child postponement in women. Existing research identifies the surge of effective contraception, increases in female education and participation in the workforce, societal value changes, gender equity, partnership changes, housing conditions, economic uncertainty, and the deficiency of supportive family policies (Mills et al., 2011). Women report perceived internal and social boundaries, desires to contribute to family and society, and their desire to be the best mother they can be or not to be a mother as the main motivations for their delayed reproductive timeline (Lavender et al, 2015). This includes factors such as personal life circumstances or the social idea of when it is most acceptable to have children. Women reported factors such as financial stability, age, emotional maturity, careers, education, partner or support network, home environment, and other criteria as significant factors necessary to achieve the “ideal time” of having children (Martin, 2017).

Feeling the need to achieve these factors may be an indicator of the conflict between the diminishing “biological clock” of a woman’s fertility and her perceived “social clock” of the

“ideal time” to have children (Daly & Bewley, 2013). This conflict inevitably affects the perceived “ideal time” to have children and the personal, professional, and academic decisions made by women desiring to be mothers.

### **Existing Research**

Greenhaus and Beutell (1985) classically defined work family conflict as “a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect.” Women perceive employers as viewing motherhood to be a threat to their job performance which can affect the trajectory of their career (Crowley, 2014; Tajlili, 2014). Therefore, women who plan to have children before the age of thirty report a willingness to compromise their career success for their family in order to minimize the conflict (Savela & O’Brien, 2016). However, many women choose to delay motherhood for the significant financial benefits and diminished work-family conflict (Miller, 2011; Bulanda and Lippmann, 2012).

Women perceive several relational and personal milestones to be met before feeling prepared for motherhood. Within the context of marriage and long-term relationships, partners need to navigate their expected gender roles and marital norms for motherhood (Kefalas et. al., 2011; Sells and Ganong, 2017). According to Ross et al. (2019), marital support from the spouse aids with successful management of work-family conflict, which further increases the quality of the marriage. Furthermore, many women consider a stable relationship with their significant other to be a necessity before childbirth (Montgomery et al., 2010). Finally, from a financial perspective, women view home ownership and financial stability as vital to family planning (Grinstein-Weiss, et al., 2011; Montgomery et al., 2010). Education loan debt further influences delaying marriage over individuals without educational loan debt (Addo, 2014). With the

transition to marriage, financial independence, and introduction to the workforce, young married women face many challenges and factors to consider when planning for their childbearing future.

### **Method**

This qualitative study examined the planned timeline of career and family planning in engaged female college seniors. Areas of focus included balancing work and family, the issue of debt, and family planning. We designed this study in the phenomenological tradition of qualitative research in order to explore and understand the feelings and plans of these women regarding their future marriage, career, and family.

### **Participants**

We interviewed 22 participants who were students at a conservative private midwestern university. All participants were engaged female students. Each participant was in a monogamous heterosexual relationship. This specific sample is a reflection of the conservative values of the university in which participants were recruited. All participants were in their last year of their undergraduate degree and were close to completing their degrees and entering into the workforce.

Participants were recruited through email and through the snowball sampling method. Twenty-one participants identified as White, and one participant chose not to disclose racial/ethnic identity. Nine of the participants had stay-at-home mothers growing up. Thirteen of the participants had mothers who worked either part-time or full time when they were children. The average age of participants was 21.5 years old. The average age of participants' mothers when they had their first child was 27.2 years of age. Upon the time of the interview, participants had been engaged to their fiancé for an average of 6.6 months. Participants had been dating their fiancé for an average of 18.2 months at the time of the interview.

For household income growing up, one participant reported a household income of \$25,000-30,000 and another participant reported \$35,000-49,999. Five participants reported their yearly household income as \$50,000-74,999. Six participants had a range of \$75,000-99,999 household income growing up. One participant reported a household income between \$90,000-100,000 dollars. Three participants came from a household with an income of over 100,000 dollars a year. Three participants did not report a number range of household income, but one identified as upper middle class, one as middle class, and the other as lower middle class. One participant answered “unsure” for household income.

### **Procedure**

For the purpose of data collection in this study, we conducted one semi-structured interview with each participant who volunteered for the study. This interview method allowed the female-student participants to influence the direction of the interview in order to best express their feelings and opinions regarding their future lives as married women planning for a career and a family. Examples of some questions posed to the participants over the course of the interviews include: “How do you plan to balance work and family responsibilities,” “How does the issue of debt impact your decision for the potential of having children,” “What do you think needs to happen in your life before you have a baby,” and “What have you discussed with your fiancé in terms of the timing of your career and the start of your family?” Twelve of the interviews were conducted virtually through a video-conferencing platform, and 10 of the interviews were conducted in person.

During each interview, we explored the participants expectations towards three constructs: career, finances, and family planning. We obtained every participant’s permission to record the interviews for the purpose of transcription, coding, and analysis. Trained research

assistants analyzed the transcriptions under the oversight of their faculty sponsor. When coding the data, the open coding method was used to analyze the data for the purpose of identifying themes throughout the transcripts (Maxwell, 2005).

### **Internal Validity**

Over the course of this entire study, deliberate measures were taken to improve the internal validity. We strengthened the internal validity of this study through the following methods: strategic team meetings, data audit, independent expert reviewer, use of low inference descriptors, and member checking.

First, the use of strategic team meetings strengthens the internal validity. During these team meetings, we coded transcripts, discussed emerging codes, and debated possible themes. These team meetings provided the opportunity to collaborate in examining potential bias and identifying possible themes through the interpretive analysis of the data (Duffy, Wickersham-Fish, Rademaker, & Wetzler, 2018; Marvasti, 2018).

Second, we increased our internal validity through the organization of data audits (Rodgers & Elliot, 2015). A data audit is the process of documenting the evidence of resulting themes within quotes of the transcripts. This allowed us to ensure that conclusions were rooted in the transcript data and supported the conclusions. Data audits benefit qualitative research projects through minimizing the probability of fraud, through reflecting the validity of the researcher's conclusions with the consensus of the participants, and through offering future researchers with a starting point for further research on the topic.

Third, we consulted the expertise of an independent researcher (Flick, 2006). An independent researcher is an individual who did not participate in the collection or analysis of the

data. This step of the research process provides accountability for the validity of the process used to collect data and the validity of the interpretation of the data collected.

Fourth, we made use of low inference descriptors (Chenail, 2012) to enhance the study's internal validity. This includes reporting statements of the participants using their own words (when appropriate) rather than restating their thoughts and opinions. The employment of low inference descriptors allows readers to understand what participants reported in interviews, without changing the tone or meaning. In this article, we quote and cite statements of interviewed participants to better express the relationships between our conclusions and the actual words of participants.

Finally, we implemented the process of member checking (Mero-Jaffe, 2011) to strengthen the study's internal validity. We emailed all participants the results of the study in order to obtain feedback. This ensures that the results we found accurately represents the themes expressed by participants during the interviews. Participants gave feedback that unanimously supported the findings that are reported in the results section of this article.

## **Results**

### **Career Stability**

Each of the 21 participants discussed the influence of their personal career on their family planning. A common theme among the participants is the expressed desire to be established in their careers before having children. One factor impacting this desire is the perceived difficulty of raising small children while trying to adjust to their career. Jenna said, "I think three years minimum would be nice to get solidified in my career. First year of teaching is going to be super stressful as I make every single material and getting that all together." Avoiding the combined stress of raising small children and adjusting to their careers was extremely valuable to



participants. They also expressed the feeling of guilt for leaving a job early because of maternity leave or because of transitioning to staying at home with children. Sarah said, “Nobody wants to get a job they know they’re only going to be in for a few months before they have a baby, especially me.” Therefore, many participants did not desire to become pregnant until after a few years of being established in their job.

Participants wanted to gain experience working in their field of study before having children for different reasons. One factor was the effort each participant invested in completing their undergraduate degree. Another reason for participants’ desire to be established in their career before having children was their passion for their field of study and future career. Even though some participants expressed their desire to be stay at home moms once they have children, they expressed great passion for their future careers. Michelle reflects both of these desires as she said, “In the sense of getting a job, I put in a lot of difficult years for this degree and I love *nursing*. I want to do something with it. I don’t want to just have it there and not do anything with it. I definitely can see myself doing something in nursing before having a family just because I have put in the work to get the degree and be a nurse.” The participants equated their desire to work with their perceived effort in completing their undergraduate program and their love for their area of study.

Similarly, other participants discussed the importance of using their college degree for financial reasons. Many participants believed that not using their college education before having children would be a waste of their financial investment or their money or their parents' money. In the words of Dana,

“...[my parents] have invested so much into my schooling and have supported me while I’m at school. This has been something I’ve struggled with if I don’t get a marketing

position and don't start my career in the next couple of years, I feel like I've wasted what they've invested in me...I'm actually going to use the degree that they spent so much money on and I spent so much time investing in as well. I would say that is very important.”

For participants, establishing themselves in a career was vital to honoring their financial investment to earn their degrees.

Participants also stressed the importance of their future husbands using their college degrees and being established in their careers before they have children. Many of the participants stressed that it was more important that their fiancés be adjusted to their careers first because of their role as the primary breadwinner. Because many of the participants desired to become stay-at-home mothers once they have children or at least while their children are small, much of their consideration focused on their fiancé's career since they would be dependent on his income.

Rachael said,

“[My fiancé's] thoughts would be to be totally honest, is that he wanted to work in his field or whatever that looks like at a point where he can provide for the family and I can work if I want to but he doesn't ever want me to feel like I have to work to support the family...That has definitely impacted my career and it takes the pressure off from me having to find a job as soon as I graduate to support a family.”

Participants believed that much of their own career decisions would revolve around their fiancé's careers and where their fiancés could get jobs. It was important to participants that both themselves and their fiancé were equally prepared and established in their careers before having children. Many participants desired for their husbands to be the primary breadwinners in the family so that they could be stay at home mothers when their children are small. Therefore, the

participants perceived that their fiancé's career adjustment, establishment, and stability plays a significant role in their family planning timeline.

### **Financial Stability**

Participants desired to have a good foundation in life, and many of the factors that they considered to relate to a good foundation were related to finances. One of the key factors in financial stability is the desire to have little to no debt. Participants also conveyed a desire to be able to support themselves in a manner that limits the financial burden on their marital relationship. The metric for achieving this financial stability was often communicated as the point at which they feel comfortable having children.

As seniors at a private university, debt was a topic commented upon by many of the women interviewed. In order to achieve the financial stability which many of them desired, the women felt a need to pay off their student loans. For the couples looking at graduate schools, the accumulation of further debt was an additional concern affecting financial stability. Regardless of the amount of debt from student loans, the participants who shared being in debt all desired to become debt free in order to feel financially stable.

Beyond simply being debt free, many of the participants expressed the desire to be financially well-off in order to be financially stable. This status of feeling financially stable can take several forms. Some specific examples explained by participants include paying back time for grants, preparing for retirement, owning a house, possessing a large monetary amount in savings, budgeting, and adjusting spending habits. Shannon exemplified this attitude with the following statement, "Hopefully by the time that we have a baby and are ready – really good with budgeting, always have a surplus, and I have a better car that isn't going to break down at any time, and as much debt paid off as possible, is what I would say." The examples listed by

this participant provide an illustration of the types of goals the participants had in mind in order to be financially stable.

Financial instability was often expressed as one of the obstacles to starting a family. Consequently, achieving financial stability was often explained in terms of feeling financially ready to start having children. Evilyn captured this feeling when she said “I need to be financially ready to have a baby...but ideally be able to provide for the baby.” This sentiment was one held by many of the participants who intended to have children at some point during their marriage.

### **Marital Stability**

11 of the participants who we interviewed discussed the importance of establishing themselves in a stable marriage. This concept of marital stability took many forms, but there were similarities across participants that they desired to focus on as newlyweds: adjusting to the major life transition and taking time to get established in their marriage as a couple.

Many of the women who valued marital stability expressed a desire to focus on adjusting to the major life transition of getting married during the first few years of marriage. Some of the changes they felt the need to adjust to include living together, developing sexual intimacy, and managing finances. Brooke conveyed this feeling when she said “We haven’t been married and there’s just different life things that happen where we’re now living together. Just like the stress of adding living together, having sex, working and trying to figure out life and what that looks like together so we can really invest in each other and strengthen the relationship between me and him.” These adjustments were all things which the women believed they needed to address and learn to manage in order to attain the marital stability they desired.

Many of the participants viewed the process of marital stability as quantifiable. One way this was expressed was in the connection between taking the time to get established in marriage and the timing of childbirth. Becoming established in their marriage was a process many of these women possessed a desire to have completed before moving onto having children. Many of them recognized the added strain children would bring into their marriage, so they disclosed a desire for their marriage stable and strong enough to thrive under new circumstances. Ellie captured this concern in the following quote: “Kids can push you closer together or push you farther apart as a married couple and so make sure that we, that me and my fiancé, have a strong relationship before them and we’re in a good mental state to make those decisions.” Many of the women interviewed viewed time to grow as a couple as the best way to prepare for children.

### **Discussion**

Our study illuminates the unique role of stability’s influence on multiple factors of family planning. The three areas of stability our participants highlighted as significant benchmarks to meet before having children are career stability, financial stability, and marital/relational stability. Martin (2017) reported similar factors important to female participant family planning desires. These include financial stability, careers, and partner influence, which parallel in accordance with our study. However, Martin (2017) also found additional issues such as a participant’s age, emotional maturity, education, and home environment as influences on family planning decision making. Montgomery et al. (2010) found that financial and career stability were key factors in the reasoning behind a woman’s decision to delay motherhood, much in accordance with our findings.

Participants in our study acknowledged the potential problems associated with being a mother and having a career. This conflict is commonly referred to as the “work-family conflict”

(Greenhaus & Beutell, 1985). Many of our participants expressed concern for their children's well-being in relation to their employment status. However, they also expressed their strong desire to contribute to the workforce and to find enjoyment in their areas of study. This strongly reflects the "work-family conflict" paradigm as women struggle to balance these seemingly conflicting desires.

This may also contribute to the increasing motherhood delay among young women. Because participants expressed the desire to spend a few years in the workforce before having children, this pushed back their timeline for when they would have their first child. The average age of participants was 21.5 years of age; if they waited to have children an average of 3-4 years, as expressed in many of their interviews, participants would be approximately 24.5-25.5 years of age when they have their first child. This aligns with the national average of women transitioning into motherhood, which is 25.1 years of age (Martin, et al., 2011). Similar to Tajili (2014), our participants perceived issues like leaving a place of employment to stay at home with children early on in their careers as hindrance to their career development.

The social clock paradigm may encompass and explain much of the current literature on women's career and familial development. A "social clock" is an individual's perceived timeline of important life benchmarks according to what is acceptable or ideal in one's society (Daly, & Bewley, 2013; Martin, 2017). In this context, it is the social clock of family planning: When is it appropriate to have children? What is the ideal time to have children? What is the ideal way to have and raise children? These are all questions that women consider either directly or indirectly before and while in their childbearing period. In our study, the three main factors our female participants considered were their career, their financial situation, and their marital relationship,

with stability as the key desire. For them, it was most appropriate and ideal to wait to have children once these three benchmarks of stability were met.

In today's society, gender roles and expectations are constantly changing. This study contributed to literature examining premarital expectations of marriage and family timing from the perspective of engaged college aged women who are not yet a part of the workforce. The results of this study give insight into the values and expectations of young women in regard to their career and role as a wife and potential mother. Since the number of women entering into the workforce continues to increase, considering the factors that may inhibit or affect a woman's career decisions are significant to understanding why some women choose to be stay-at-home moms, work part-time, or work full-time when they have children. Through the social clock framework, these findings reflect the values of society and how this impacts a woman's desire to have children and when to have children.

This study has potential implications for women of similar background and age. The results of this study provide insight into the expected difficulties connected to being a married woman with a degree finding the balance between a career and a family. Participants expressed the importance of career stability and financial stability. These implications can be useful to employers of young married women in order to create an environment supportive of young women trying to establish their career while also preparing to start a family. This information is also significant for marriage and family therapists who address transition issues such as finances, relationship stability, and occupational decisions for couples transitioning into parenthood. Therapists can discuss the issue of career, financial, and relational stability with couples as they prepare for parenthood and as they transition into parenthood.

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