

Parents, Partners, and Professions: Reproduction and Mobility in a Cohort of College Women¹

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Using data from a 12-year longitudinal qualitative interview study of 45 white women at a public flagship university in the American Midwest, the authors compare the class position of interviewees' parents in 2004 to the women's own adult class position at age 30. They find that white women's social class was relatively sticky: downwardly mobile white women from privileged families did not fall far, while upwardly mobile white women from less privileged families did not reach the top of the class structure. The authors develop the concept of "class projects," or multigenerational approaches to obtaining desired and imaginable economic circumstances, to explain patterns of intergenerational mobility in their data. They document three distinct class projects—gender complementarity, professional partnership, and self-reliance. Women experienced better outcomes when their project fit family resources and motivations as well as the larger socioeconomic context. In addition, not all successfully executed projects led to the same level of economic security.

Stratification research has long attended to the relationships between family advantage, education, and adult class destinations (Blau and Duncan 1967; Haller and Portes 1973; Hout 1988). In recent years, a sophisticated body of

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scholarship has highlighted other factors that play a role in adult class location, including multigenerational transfers (Mare 2011; Killewald, Pfeffer, and Schachner 2017; Gilligan, Karraker, and Jasper 2018), student debt (Dwyer, Hodson, and McCloud 2013; Houle and Addo 2018; Pyne and Grodsky 2020), and assortative mating processes that concentrate resources among the advantaged (Breen and Salazar 2011; Schwartz 2013; Greenwood et al. 2014; Fiorio and Verzillo 2018). Focused on population-level patterns, this scholarship is not designed to examine how people strategize for class advantage. It does not illuminate the actions of individuals or the meanings that animate them.

In contrast, rich qualitative scholarship on the production of inequalities (e.g., see Lopez 2003; Lareau 2011; Ray 2018; Streib 2019) provides a valuable complement, revealing processes difficult to identify in even the most complex quantitative work. Qualitative research is particularly well suited to uncover how individuals simultaneously navigate multiple institutions, such as family and education, but much existing work focuses on childhood and adolescence. The production of cumulative inequalities is a lifelong, multigenerational process. We therefore know less about how parents and their offspring, both intentionally and out of habit, strategize for access to economic resources through the transition to adulthood and beyond.

In this article, we compare the class position of white millennial college-going women's parents (captured when women began college) to women's own adult class positions at age 30. Class position is assessed using education, occupation, income, and wealth. We focus on intergenerational mobility patterns—seeking to explain why and how some white college-going women reproduce parental class location, while others experience upward or downward mobility relative to their parents. Our data are uniquely designed to uncover these mechanisms.

As is detailed in Armstrong and Hamilton (2013), in 2004 we began following a group of white women from a variety of class backgrounds as they moved through a public flagship university in the Midwest. These women started college at the same time, at the same university, and on the same residence hall floor. Ethnographic data and five waves of annual in-depth interviews document women's early college outcomes. Hamilton (2016) is based

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on interviews with women's mothers and fathers, which provide further information on family class position and approaches to women's economic success. In 2016, we reinterviewed the women as they were turning 30. Our data stretch across 12 years of the life course and provide great detail on the evolving class locations of women from a wide range of backgrounds—including women whose fathers held leadership positions in Fortune 500 companies and women whose parents struggled to afford household essentials.

By age 30, the women were still in vastly different, and in some cases precarious, economic positions. How did this occur? Building on a Bourdieusian framework, we argue that uncovering mechanisms shaping reproduction and mobility requires understanding the *class projects* in which families are engaged. Scholarship tends to examine efforts to shape class position in piecemeal fashion—for example, parental investments in schooling or the tendency of the affluent to consolidate privilege by marrying each other—without considering how these practices are interrelated. The concept of class projects highlights the bundled, ongoing, multigenerational, and often taken-for-granted character of approaches to improving class position (also see Ortner 2003). Class projects reflect assumptions about appropriate ways to seek what are thought to be attainable and desirable lifestyles. They may be particularly visible in the transition to adulthood, as it is an “unsettled” period in the life course (Swidler 1986).

How individuals work to achieve a future class position is shaped not just by their familial social class location but also by their location in gender and race (see Collins 1990). For example, the returns to college for women flow, in part, through access to college-educated men as marital partners (see DiPrete and Buchmann 2006). As Bloome, Burk, and McCall (2019, p. 1457) put it, although women's economic dependency on men has decreased over time, “the entire stratification order remains strongly conditioned by male earnings.” Thus, examining how women arrive at economic security involves, in part, examining relations to men. As women generally marry within race, and white men monopolize income and wealth, white women are more likely than racially marginalized women to gain economic advantage through marriage (Lichter, Price, and Swigert 2020).

In what follows, we describe our concept of class projects and highlight its utility in explaining how women in our sample arrived at divergent class positions by age 30. After data and methods, we present overall patterns of stability and change between family class of origin and women's adult class position. Despite substantial downward mobility and modest upward mobility, we find that white women's social class was relatively sticky; that is, even downwardly mobile white women from privileged families did not fall far, while upwardly mobile white women from less privileged families were blocked from the top of the class structure. We show that reproduction of privilege and upward mobility occurred when class projects fit with family

resources and motivations, as well as the larger socioeconomic context, and failed when there was a mismatch. Additionally, we demonstrate that not all projects—even if successfully executed—led to the same social class positions.

SOCIAL CLASS AND CLASS PROJECTS

The top 20% of the U.S. class structure (Reeves 2017), including the upper class and upper-middle class, can be described as *privileged* or *affluent*. The upper class is lushly resourced, characterized by the highest levels of economic, social, and cultural resources. Most of the upper class are white and in heterosexual marriages to similar others, and gender expectations are clearly demarcated, underscoring men’s political and economic dominance (Ostrander 1984; Coontz 1992; Yavorsky, Keister, and Qian 2020). The upper-middle class is predominately white and Asian and defined by educational credentials, professional incomes, and dense ties in fields such as medicine, law, and accounting (Lamont 1992). Fears of downward mobility may motivate efforts to invest in home ownership, schooling, and cultural consumption. Both the upper class and upper-middle class include a high proportion of married couples, who are more likely to have funds available for multigenerational transfers (see White 1992; Furstenberg, Hoffman, and Shrestha 1995).

The *less privileged* or *less affluent* comprise the bottom 80% of the class structure (Reeves 2017). While most people in the middle class are college educated, overall earnings and occupational status are lower, and economic security is more tenuous. For the lower-middle class, higher education offers the promise of improving life chances, but individuals are “squeezed” by rising housing and education costs, coupled with stagnant wages and high rates of debt (Wolff 2010). In contrast, the working class and the poor are characterized by scarce resources. Network ties may drain, rather than provide (Wherry, Seefeldt, and Alvarez 2019). These groups are also disproportionately racially marginalized (Rowell 2017).

Class positions are characterized by not only differential access to economic resources but also distinct tastes, habits, and dispositions—what Bourdieu (1984) describes as “habitus.” Habitus includes, for example, knowledge and comfort with higher education, socialization patterns (e.g., wine drinking in Napa vs. beer drinking in the back of a pickup), material consumption (e.g., designer clothing vs. big box store clothing), and mode, duration, and location of travel (e.g., regular international vacations vs. rare travel). Notably, Bourdieu’s emphasis on the cultural politics of class—despite a lack of attention to gender in his work more broadly (McCall 1992)—facilitates drawing women into the analysis, even those not engaged in paid labor (McNay 1999; Bettie 2003; Skeggs 2004).

A common habitus tends to generate similar taken-for-granted “strategies of action.” As Swidler (1986, p. 276) articulates, strategies of action are “larger ways of trying to organize a life,” which reflect Bourdieusian notions of what a good life is, as well as the culturally shaped skills and habits needed to go about obtaining it. Strategies of action can be, but are not always, intentional and calculated. Individuals may not be able to easily articulate the strategies of action they pursue, as these strategies may be routine, deeply embodied, and assumed.

Class projects are strategies of action—specifically, patterned actions inflected by normative beliefs of what a desirable and attainable economic existence looks like, and how to achieve it, for people “like me” (also see Lamont 1992; Ortner 2003). Most class projects involve the desire for some improvement of existing circumstances or—in cases of privilege—reproduction of advantage. However, not all class projects aim for the top of the class hierarchy, especially when doing so runs counter to a moral code or entails actions that are viewed as undesirable, even repugnant (e.g., see Willis [1977] 1981; Lamont 2000; Morton 2019).

Class projects bundle what might otherwise appear to be discrete choices, linking them through an underlying logic. For instance, ideas about whether college is seen as realistic or necessary, the amount and type of parental aid that should be offered for college, what kind of career is appropriate, when and whom to marry, and how far into the life course parents should provide support are often packaged together (Hamilton 2016; Streib 2019).² Class projects often feel obvious to individuals—steps through which one is almost invisibly propelled.

Intertwined and mutually dependent systems of oppression—what Collins (1990) refers to as a “matrix of domination”—shape class projects. “Moves” in a class hierarchy are simultaneously moves in racial, gender, sexual, citizenship, ability, and other hierarchies (Brown 2020; also see Hamilton et al. 2019). In the United States, it is impossible to understand social class dynamics without considering race. Race profoundly shapes access to economic and cultural resources and opportunities (Hamilton and Darity 2017; Manduca 2018). Class projects are thus always racialized. For example, the class projects of middle-class Blacks, as described by Lacy (2007) and Dow (2019), are shaped by Black Americans’ more limited access to wealth (see Taylor et al. 2011; Jones 2017) and efforts to push back against racist notions of what upper-middle-class and middle-class families look like.

In many cases, class projects are also what Omi and Winant (2015) describe as “racial projects,” which link beliefs about race to how individuals interpret, represent, or act in the social world. For instance, the choice

² Our concept of class projects resembles Hirsch et al.’s concepts of sexual, college, and life projects (Khan et al. 2018; Hirsch and Khan 2020).

to move to an all-white suburb to access what some believe to be “better” schools is part of both a class project and a racial project (see Owens 2020). Intentionally or not, the class and racial projects adopted by individuals and social groups work in the aggregate to shape how social structures are signified and how resources are distributed by race and class (see Ispalanda and Conwell 2015).

Families seek to influence the class position of younger generations through multiple organizational domains. Class projects frequently involve schools, including universities (Steelman and Powell 1991; Carter 2005; Tyson 2011), but also neighborhoods, social clubs, religious organizations, workplaces, and athletics associations (Lacy 2007; Lareau 2011). Those who share projects can become a constituency with which organizations must reckon—even when families do not recognize, or want to recognize, that they have become a powerful group (Armstrong and Hamilton 2013). For example, advantaged parents engage in “opportunity hoarding” behaviors that schools accommodate because of dependence on these families (Lewis and Diamond 2015; Hamilton, Roksa, and Nielsen 2018; Calarco 2020). Organizations may more readily respond to groups whose class projects align with organizational objectives.

Class projects direct attention to what individuals and their families are striving to achieve and where in the class structure people are likely to land using such a strategy. People may consider, if subconsciously, resources available to them, as well as the larger macrocontext in which they are embedded. However, there is not always a perfect match. Individuals may attempt class projects that their families and larger social networks cannot or will not support. They may start projects that no longer make sense, given economic, political, or cultural shocks. Even slight mismatches may result in failed efforts at mobility or downward mobility. Only some projects have the potential to situate people in the upper echelons of society.

THREE SPECIFIC PROJECTS

White college-going American women are influenced by at least three class projects that are grounded in different starting class locations. These projects are ideal types in a Weberian (Weber 1949) sense, although the way they come together in women’s lives may not be so pure. White college-going women’s projects exist on a continuum of dependence on the economic resources of men in their lives—husbands, but also fathers (who, especially in wealthier families, earn substantially more than mothers). Their projects range from assuming complete dependence on men, to mutual dependence, and finally to independence. Grounded in competing cultural ideals, women’s class projects are also overlaid with emotional investment (Crowley 2015).

Gender Complementarity

Gender complementarity was adopted by many affluent, white families in the mid-20th century and remains relatively unchanged among the upper class (Ostrander 1984; Coontz 1992; Ruggles 2015; Yavorsky, Keister, Qian, and Thebaud 2020). Gender is thought to be complementary, with women's skills and interests in the domestic and social spheres and men's in the economic sphere (Becker 1991; also see Burgess and Locke [1945] and Cherlin [2004] on "companionate marriage"). Among the very elite, a woman's social class position is secured through family wealth (often through her father), but a match to a wealthy man is desired (Ostrander 1984). Historically, this cultural model has not been available to Black families, given substantial differences in men's earning power by race and the racial wealth gap (Coontz 1992; Oliver and Shapiro 2006).

There is still a "predisposition for gender traditionalism" among the super-rich and the rich (as defined by wealth; see Yavorsky, Keister, Qian, and Thebaud 2020). This is, in part, a function of men's far greater economic power at the top of the U.S. class hierarchy (Sherman 2017; Yavorsky et al. 2019). Yavorsky, Keister, Qian, and Thebaud (2020, p. 10) indicate that "traditional divisions of labor may . . . be a subtle signal of class position, prestige, and white privilege" (also see Ostrander 1984). The ability to not work outside of the home—or to only work for "pleasure," knowing that one's earnings are irrelevant to family security—is a luxury unavailable to most women. Gendered norms of overwork (for men) and intensive parenting (for women) also tend to reinforce the gender complementary model among the nation's most advantaged families (Blair-Loy 2003; Cha 2010; Sherman 2017).

Families investing in gender complementarity treat college as a space to hone women's presentations of femininity and create dense networks with affluent peers that will eventually yield privileged mates (Hamilton 2016). On some campuses, the college party scene and Greek life play a central role. Historically white Greek chapters (which tend to be the only propertied Greek organizations on predominantly white campuses; see Ray and Rosow 2009) segregate students along the lines of gender, race, class, and sexuality (Armstrong and Hamilton 2013; Hamilton and Cheng 2018). These organizations were founded to be exclusionary (Hechinger 2017), in part to ensure that marriages occur within class, race, and religion (Scott 1965).

Cultural ideals of womanhood elevated by the gender complementarity project are gendered, classed, racialized, and (hetero)sexualized, emphasizing blondness, social charm, attractiveness to men, and investment in appearance (Hamilton 2014). Implicit is the assumption that skilled performances of femininity have currency in elite social circles, especially in pursuit of a well-heeled male breadwinner. This project requires expensive and

extended parental investment. In order to continue to socialize with the class of men that they seek to marry, women's affluent lifestyles must be supported by parents through college and beyond—and potentially indefinitely if an ideal match is not made.

Professional Partnership

This project assumes economic input from families, women, and their spouses. It is a product of second wave feminism and associated transformations of society, such as women's access to formerly exclusively male professions, reliable contraception, and the liberalization of sexual attitudes (Rosen 2000; Goldin 2006; Lamont 2020). As a result, parents (particularly in the upper-middle class; see Lamont 1992) believe that the educational system can be used to support women's advancement (DiPrete and Buchmann 2006; Hamilton 2016). High-achieving women, like many of their male counterparts, shore up privilege by maximizing success in both labor and marital markets. Racial differences in the gender pay gap (see Bleiweis 2020) and in women's access to college-educated men make this project more feasible for white women (Clarke 2011; Ford 2018; Lichter et al. 2020)—although the ideal of the “SpelHouse” marriage between a Spelman woman and a Morehouse man suggests that a two-professional marriage is also sought after by Black elites.

Parents seeking to create professional partnerships engage in what Lareau (2011) refers to as “concerted cultivation.” Investments in higher education are targeted and heavy, as schooling is assumed to provide the knowledge, skills, and credentials necessary for careers in law, medicine, education, accounting, and other professional fields. This project requires high levels of family engagement and resources—knowledge about how college works, social ties to successful professionals, and financial support during college and in the transition to employment (Hamilton 2016). Women are encouraged to set aside time for career development, so that financial independence is reached before marriage and childbearing.

Marriage is central to a successful professional project. Remaining single puts women at a significant economic disadvantage (Bloome et al. 2019). The men they seek follow parallel professional trajectories and may find women's earning power appealing (Sweeney and Cancian 2004). These families are least likely to have traditional work/family arrangements (Yavorsky, Keister, Qian, and Thebaud 2020), in part because women's income is important to the family's resources and exceeds the cost of child care (Ruppanner, Moller, and Sayer 2019). The professional partnership is a relatively new strategy for class reproduction—consolidating educational and economic advantages (Greenwood et al. 2014).

Self-Reliance

This project, grounded in the experiences of those from marginalized backgrounds, emphasizes women's need to be economically self-reliant, as significant family (as well as spousal) contributions cannot be taken for granted. It assumes that hard work, often through schooling, will lead to economic security (Horowitz 1987; Lopez 2003; Nielsen 2015). Early financial independence is expected, and family investments in college are considered a privilege. Parents may distrust higher education (see Silva 2013) and assume that their offspring should navigate universities on their own (Hamilton 2016). The self-reliance project, while common among white working-class women, is also a strategy for upward mobility among some racially marginalized groups (e.g., see Cottom 2017; Lopez 2003; Nielsen 2015).

Marriage to a solid earner is considered a plus, yet financial reliance on men is not assumed. This is not necessarily a result of feminist beliefs but rather a pragmatic recognition that everyone needs to work to make ends meet (Sherman 2009). It also reflects the more limited paths to mobility for men in marginalized communities (Lopez 2003; DiPrete and Buchmann 2013; Hamilton and Darity 2017). Research has illustrated that the marital benefits of college—a higher likelihood of marrying and of marrying a similarly educated individual—are less likely to extend to the least advantaged college-goers (Musick, Brand, and Davis 2012).

Women pursuing the self-reliance project often seek work coded as feminine; vocational, pink collar careers like teaching and nursing appeal as pragmatic routes to mobility (England 2010). If women can find a potential mate who contributes to (rather than drains) resources, relatively early marriage fits into this strategy, as combining resources creates “economies of scale.” When successful, this project precludes women from staying home with children, as their salaries are essential to family financial security.

Although families typically select a class project that matches their economic, cultural, and social resources, this is not always the case. Women can pursue goals that they are unlikely to achieve, through strategies doomed to fail. Lack of commitment to a project or misunderstanding of what is needed to achieve it can occur for those on the cusp of class categories. The larger socioeconomic context can shift—as was the case for women entering college at the turn of the 21st century but graduating in the thick of the Great Recession. Selecting the wrong project for one's resources, motivations, or the historical moment can precipitate downward mobility or dashed hopes for upward mobility.

As figure 1 illustrates, the composition of resources needed for successful realization of these three projects differs, as does the class location achieved. Gender complementarity depends heavily on multigenerational transfers of

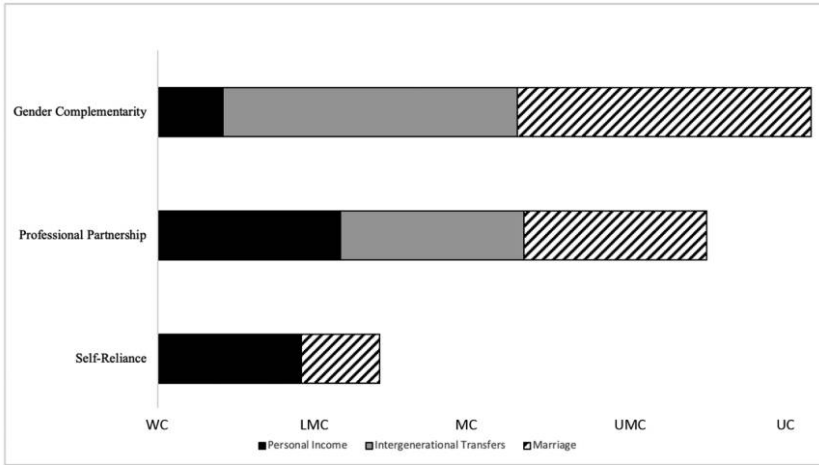


FIG. 1.—Modal resource composition of successful projects. UC = upper class; UMC = upper-middle class; MC = middle class; LMC = lower-middle class; WC = working class.

economic resources from family and spousal resources garnered through marriage, such that women’s own earnings are of little consequence. If executed successfully, it places women in the upper class. In contrast, the professional project relies on substantial contributions from women’s earnings, multigenerational transfers, and marital resources. Combined, these resources can be expected to land women in the upper-middle class but not the upper class. Finally, the self-reliance project includes only women’s income and ideally some marital resources, both of which are generally smaller than for professional partners. Success is typically placement in the middle class or lower-middle class.

DATA AND METHODS

This article relies on a qualitative longitudinal interview study of a cohort of white women who started college in 2004 on the same residence hall floor at a flagship public university in the American Midwest. This method is ideal for uncovering process, recording developmental change, identifying causal mechanisms, and making micro-meso-macro linkages (Hermanowicz 2013). In our study, women were followed for 12 years, with a final wave of data collection at age 30.

The sample is homogenous on most dimensions, except for capturing an extraordinarily broad range of the American social class structure. Nonetheless, because we studied women at a moderately selective research university, the least economically advantaged groups in society were not represented.

Similarly, our research was conducted at a predominately white flagship that was characterized by low racial diversity and racial segregation. The women on the residence hall floor we studied all identified as white. In addition, all women started college directly out of high school and were unmarried and childless at the time of entry. All were U.S. citizens, and all but two identified as heterosexual. Twenty-one women (47% of the sample) were from outside of the state in which the university was located. The sample included women with a wide range of religious identifications, including atheist/agnostic, evangelical Christian, Protestant, Catholic, and Jewish.

By examining only four-year college-goers, we selected for those most likely to reproduce advantage or experience upward mobility, relative to youth who do not attend a B.A.-granting university. In addition, what it takes to get to a flagship differs by class background. It is often the more ambitious from less privileged families who attend flagship universities in their home state, rather than community colleges, regional commuter colleges, or for-profit schools (see Zhou [2019] on these selection effects). Advantaged students are more likely to attend even higher prestige universities; those who select schools like Midwest University (MU) are often lured by the promise of big-time college sports, Greek life, and a robust party scene.

These selection processes might lead us to expect more upward mobility among the less privileged and more downward mobility among the privileged in our sample, relative to others from similar backgrounds. Yet, our expectations of mobility may be tempered because MU, relative to similarly ranked schools, may be particularly unsupportive of low-income students. The university has consistently posted high graduation gaps between Pell grant recipients (from low-income families) and their wealthier peers.

The study began with a year of ethnographic observation and continued with annual in-depth, semistructured interviews for five years (see Armstrong and Hamilton 2013). In 2008–9, women's parents were interviewed, allowing for data triangulation (see Hamilton 2016). In this article, we draw most heavily on a new sixth wave of interviews with women at age 30. At age 30, 96% (or 45) of the women included in Armstrong and Hamilton (2013) were able to be interviewed, which corresponds with 85% of the original floor.³

This new wave of data allowed us to better assess women's adult class positions. The original study ended five years after the start of college. At that time, most women from advantaged backgrounds had graduated. In contrast, some of the less advantaged women, while on the path to graduation, had not yet acquired their degrees. It was unclear whether they would catch up with their peers. Furthermore, women entered the labor market right before or during the Great Recession. In their study of on-time college

³ Madison passed away before the age 30 interviews, and we conducted an interview with her parents. She is not included in these analyses.

graduates in 2009—the cohort immediately following women in this study—Arum and Roksa (2014) found that rates of unemployment and underemployment were exceptionally high in 2010 and 2011. For both of these reasons, a longer time frame was needed to assess women’s class positions as adults.

We asked women to complete an online survey before reinterviewing them in 2016. The survey included questions about women’s educational credentials, employment, and earnings; current romantic relationship status; marital history; current partner’s educational credentials, employment, and earnings; women’s reproductive history; geographic and housing history; monthly mortgage payments; student loan, credit card, and other sources of debt; and savings and preparation for retirement. This allowed women to report sensitive and detailed information privately and helped us focus the interview.

We prepared a semistructured interview guide covering women’s living situations, educational and career development, romantic relationships, reproductive histories and desires, dependence on and relationships with parents, friendship ties, sense of overall financial security, and assessments of college. Each interview covered all topics, but we allowed the women to narrate their twenties in the way that made sense to them. What they chose to orient the narrative around (e.g., career progress, finding Mr. Right, parenthood, getting out of their hometowns) was useful information. We also verified information from the online survey that was confusing, incomplete, or inconsistent. Interviews ranged from around 30 minutes to 2 hours and were conducted over the phone. Women received a \$100 Amazon gift card for their participation.

In analyzing the transcribed interviews, we summarized the economic security and class lifestyle experienced by women, relative to their family class position at the time of college entry, and wrote memos identifying mechanisms through which this was produced. Survey materials were analyzed primarily in Excel but were also entered into statistical software for basic analyses. In 2018, we also checked back with women to confirm career and romantic developments. We were motivated by a few cases in which 2016 data suggested a major change in process (e.g., marriage or a professional switch) and by the realization that there may be variation in the timing at which women arrive at a relatively stable adult class position. We sought to determine whether these events had come to pass, as in some cases they had a significant impact on women’s economic circumstances.

Table 1 illustrates the characteristics of class groups in our study. To assess women’s class of origin and their own adult class locations, we rely on woman’s and partner’s occupation, household income, and family wealth (examining factors such as property ownership, savings, and ability to pay for college, student loan debt, and credit card debt). For family of origin, we also use parental education. Given that all but three women obtained at

TABLE 1
TYPICAL CHARACTERISTICS OF CLASS GROUPS

Class	Education (Parents Only)	Woman's Occupation	Partner's Occupation	Household Income in Thousands	Family Wealth	Residency	Family Structure
Privileged: Upper	≥College degree	Homemaker	CEO/CFO	>500	High (properties, trust funds, savings)	Major urban hub	Married
Upper middle	≥College degree	Professional	Professional	125–500	High (property, savings, good credit)	Urban or suburban, not same state as MU	Mostly married
Less privileged: Middle	College degree	Teacher, health care, HR	Middle management or skilled manual labor	80–125	Moderate (family home, some debt, college a stretch)	Suburban, same state as MU	Mostly married
Lower middle	Some college	Secretary, teacher, health care, HR	Skilled manual labor, sales management	40–80	Low (no cushion, financial struggles)	Same Midwest town/city as birth	Mixed
Working	≤Some college	Low-paying service work	Low-paying service or manual labor	<40	None (student loan and credit card debt)	Same Midwest town/city as birth	Mixed

least a bachelor’s degree, education does little to differentiate adult women’s outcomes. We also take into account family structure and residential location. Our data demonstrate harmony between factors such as income and occupation and Bourdieusian indicators of social class; that is, class groupings were not only economic but also cultural.

Family class of origin was measured when women left for college and parents were mostly in their forties to early fifties. We assessed women’s adult class position around age 30 by examining the three forms of resources described in figure 1: her income, partner income, and multigenerational transfers. The resources provided by families varied from (1) ongoing support, continuous economic and material support during and long after college; (2) bridge support, assistance in the transition to the labor force, after coverage of undergraduate college costs; (3) debt free, coverage of undergraduate college costs; (4) partial debt, at least half (but not all) of college costs covered; and (5) limited, very little to no financial support from family.

In their large-scale quantitative study of intergenerational income mobility, Chetty et al. (2014) also capture parental social class when youth are ages 15–20 and adult social class when offspring are approximately age 30. Ideally, however, we would have assessed parents’ and women’s location in social class at the same juncture in the life course. Because we measured women’s adult class location earlier in the life course, we flag cases in which we project further mobility over time.

The contexts in which parents and their offspring came of age are also quite distinct. Parents are of the boomer generation and benefited from government subsidized housing and education programs that were later drastically curtailed. The women, born in or around 1986, are of the millennial

TABLE 2
CLASS PROJECTS, UNIVERSITY PATHWAYS, AND RELATIONSHIP TO PROJECT

Class Project	Goals of Project	University Pathway	Relationship to Project
Gender complementarity	Marriage to a high-earning partner and social closure in elite networks	Party pathway	Socialite—sufficient financial resources Wannabe—insufficient financial resources
Professional partnership	Professional success and marriage to a similarly successful mate	Professional pathway	Achiever—sufficient clarity and ambition Underachiever—insufficient clarity and ambition
Self-reliance	Economic self-reliance in a pink collar career—a solid second earner is a plus	Mobility pathway	Striver—includes all mobility seekers

generation, which has experienced skyrocketing college costs, high rates of unemployment, reduced job security, and growing debt (Settersten 2012). It may be harder for today's youth (even the college educated) to replicate or improve on parental class location.

We also classified the women according to class projects pursued, derived from earlier work (Armstrong and Hamilton 2013). Table 2 describes the three class projects, the university "pathway" (i.e., the social and academic infrastructure) associated with each, and women's relationship to each project when they began college. Women pursuing *gender complementarity* through the "party pathway" were coded as either "socialites" or "wannabes," depending on the extent of their financial resources. Those pursuing a *professional partnership* through the "professional pathway" were coded as either "achievers" or "underachievers," reflecting the level of clarity and ambition with which they pursued career advancement. Finally, women engaged in a *self-reliance* project, requiring a "mobility pathway," were coded as "strivers"; all were from less privileged families.

Parents and daughters did not always agree on the project at hand, and women occasionally attempted to switch course (see Hamilton 2016). However, there was a great deal of stability, consensus, and intentionality in the projects pursued. When there was not, it was more difficult to successfully execute a project.

REPRODUCTION AND MOBILITY VIA CLASS PROJECTS

Figure 2 offers a visual representation of flows from social class of origin into adult class locations at age 30.⁴ The figure vividly illustrates the stickiness of social class. Among adult white women, the upper class and upper-middle class are composed entirely of those who started in privileged families. Fifty-eight percent of women who started in privileged social class positions remained so as adults. Women from privileged families typically did not fall further than the middle class, and none landed in the working class. The four women who experienced the steepest downward mobility were still relatively protected in the lower-middle class.

Of white women from less privileged families, 47% were upwardly mobile. The highest they reached, though, was into the middle class. Strikingly, not a single woman from a less privileged family broke into a privileged location by age 30. Just over a quarter (26%) from less privileged families

⁴ Class categories used to describe families of origin were developed in the initial wave of the study and remain the same, with three exceptions: two women formerly classified as from upper-class families are now classified as upper-middle class (Maya and Tracy), and one woman formerly classified as from a middle-class family is now classified as upper-middle class (Chelsea). We reclassified these women as a result of additional information collected in parent and age 30 interviews.

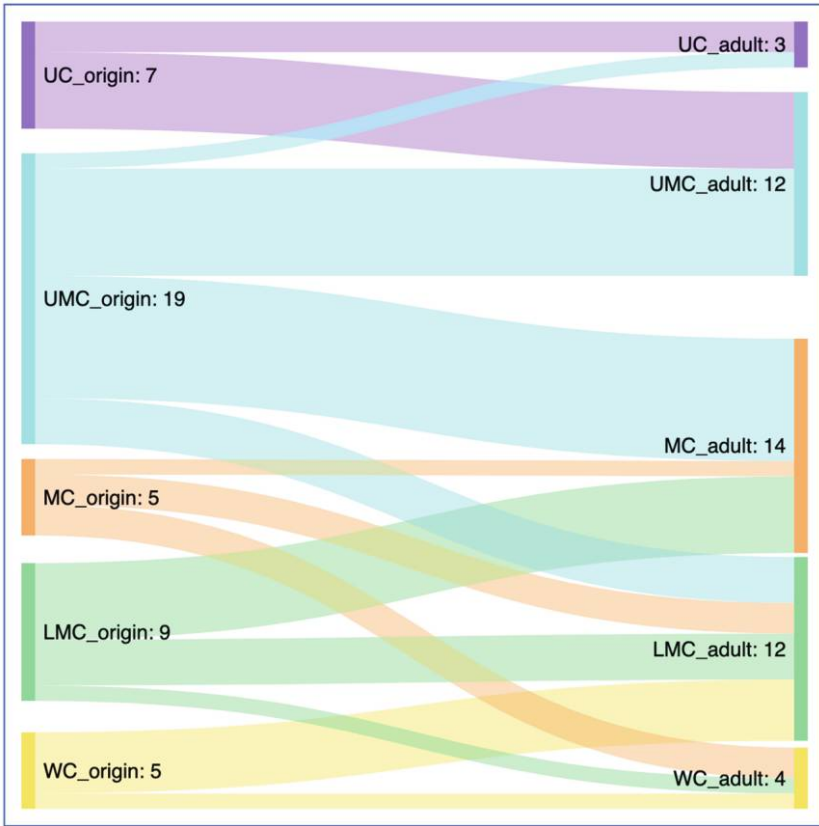


FIG. 2.—Women’s class of origin to adult class location. UC = upper class; UMC = upper-middle class; MC = middle class; LMC = lower-middle class; WC = working class.

reproduced their class position—a potentially disappointing outcome for those seeking to improve life circumstances. Another 26% even experienced downward mobility relative to their parents’ midcareer class locations.

In the rest of the article, we use the concept of class projects to help us understand the mechanisms underlying upward mobility, downward mobility, and class reproduction, as detailed in figure 2. We define a successful class project for women starting in privileged families as *reproducing into privilege*. This includes women who grew up as upper class but were upper-middle class at age 30. Downward mobility out of the upper-middle class is defined as unsuccessful. For less privileged women, success is *upward mobility* into better-resourced class positions, even when they did not make it to the upper-middle class. Downward mobility or reproduction into the same class location are defined as unsuccessful.

TABLE 3
DETAILED OUTCOMES OF THE GENDER COMPLEMENTARITY PROJECT

	Class Background	Class Destination	Successful Project?	Adult Earnings in Thousands	Multigenerational Transfers	Partner Earnings in Thousands
Socialites (# = 7):						
Abby	UC	UC	Yes	Homemaker	Ongoing	500+
Melanie	UC	UC	Yes	65	Ongoing	500+
Hannah	UC	UMC	Yes	90	Ongoing	105
Tara	UMC	UMC	Yes	56	Ongoing	150
Bailey	UMC	UMC	Yes	Homemaker	Ongoing	200
Naomi	UMC	UMC	Yes	201	Ongoing	Unmarried
Maya	UMC	UMC	Yes	Unemployed	Ongoing	Unmarried
Wannabes (# = 9):						
Alicia	UMC	UC	Yes	Homemaker	Partial debt	500+
Sophie	UMC	UMC	Yes	45	Partial debt	250
Nicole	UMC	MC	No	85	Debt free	40
Karen	MC	LMC	No	33	Debt free	33
Sydney	UMC	MC	No	47	Debt free	67
Chelsea	UMC	MC	No	60	Debt free	90
Blair	MC	MC	No	40	Partial debt	120
Mara	UMC	LMC	No	51	Debt free	Unmarried
Whitney	MC	LMC	No	90	Partial debt	Unmarried

NOTE.—Successful project: yes = 9/16 (56%); no = 7/16 (44%). UC = upper class; UMC = upper-middle class; MC = middle class; LMC = lower-middle class; WC = working class. Multigenerational transfer categories include (1) ongoing support, continuous economic and material support during and long after college; (2) bridge support, assistance in the transition to the labor force, after coverage of undergraduate college costs; (3) debt free, coverage of undergraduate college costs; (4) partial debt, at least half, but not all, of college costs covered; and (5) limited, very little to no financial support from family.

Gender Complementarity

Table 3 provides detail and summarizes outcomes for the 16 white women pursuing the gender complementary project. Nine (56%) of these women experienced reproduction, while seven (44%) experienced downward or failed mobility. This project is inherently high risk; the desired lifestyle is expensive, and it assumes dependency on men. Success typically requires a high level of multigenerational transfers as well as marriage to a wealthy man (see fig. 1). The fact that over half of those attempting gender complementarity succeeded reflects the considerable advantages of the families we studied.

Reproducing privilege.—Among the nine women who reproduced privilege, seven were socialites on the “party pathway” during college. Their wealthy families, who benefited from both class and racial privilege, had deep pockets and dense ties to other affluent families. The modal way this group reproduced privilege was to pass economic resources across generations. These families offered ongoing support, or continuous economic and material support during and long after college, that positioned women to marry men from privileged families who were making very substantial salaries (see table 3). These parents did not assume that women would contribute sizable economic resources to the project.

Parents encouraged their daughters to focus on cultivating femininity and building elite networks. For example, Tara’s mother urged her daughter to gain entrance to a sorority with “very exclusive and beautiful girls, all blonds, the best” because she calculated that marriage was the most certain route to class privilege: “I don’t want Tara to be a career woman. . . . I wouldn’t want Tara to be a doctor. . . . I wouldn’t even care [for her] to ever be a lawyer. I would love [for] her to meet someone like that. . . . [Besides] she wants to be a cookie-baking mom.”

Assuming economic dependence meant that families would need to support their daughters’ affluent lifestyles potentially indefinitely. They covered the entire cost of college. As Tara’s mother admitted (after paying tuition and room and board): “I give Tara \$350 [for] a month’s allowance. . . . And then I get a credit card bill for \$350. So in essence, she’s spending \$700 a month.” Parents like Tara’s also offered assistance in the transition out of college—including paying rent, providing a monthly stipend, and covering bills, groceries, clothes, and other necessities. Financial support did not end once women were settled. For instance, Tara and Abby’s parents provided a trust fund. Many continued a cash allowance, covered the down payment for a house, paid day care or private school fees for grandchildren, and purchased vehicles, among other things.

Heavy economic contributions allowed women to move to urban centers and enjoy expensive lifestyles that they could not otherwise afford. Parental subsidy ensured that these women never left the orbit of their desired mates,

tracking alongside as men developed lucrative careers. Thus, years before she married Chase, Tara remarked, "I know I'm gonna marry a guy that's financially stable, just because that's, like, my background." She noted that "the social classes fit together. The people I run around with come from money, and they're all on the right path to finding good careers. . . . I don't feel like I would have to go and search for [them]."

Melanie's story offers a rich illustration of how gender complementarity works. She was from an upper-class Chicago-area family—a socialite who was "worry-free in college. My parents [we]re fully supporting me, so I didn't even think twice about anything." Melanie met Ben her first year in college. Ben had grown up in a Chicago suburb 10 minutes from her home. Melanie knew people from his high school. They even went to the same summer camp as children. At college, overlapping peer networks, developed through a largely affluent and white residential Greek system, drew the two together. Upon graduation Melanie and Ben moved to Chicago with friends from Greek life. Melanie's life in Chicago was underwritten by her parents, who provided the funds to purchase a condo in the city and an interior designer to decorate it. Melanie was a teacher in a charter school and then attended graduate school to get her MSW, funded by her grandmother.

During the same period, Ben went to law school. Despite the fact Ben's family was wealthy, like hers, Melanie was not ready to marry him until he completed his degree and took a position in his father's debt collection company. As she clarified after graduating, she needed to marry someone who was "definitely motivated. . . . I don't really like the real lazy type." Ben was promising because he was "so motivated." But he would not be a sure bet for another four years.

Given the homogamy between Melanie and Ben, connections between their families were close. After marriage, all holidays were jointly celebrated. Melanie was happy that her husband and father consulted on the new family's finances. As she explained, the two men "have a good relationship so they talk about that together because I don't really understand all of it. It works out really nicely." At the time of the interview, Melanie was six months pregnant. Her husband assured her that she need not return to work if she did not want to, as "no matter what, we'll be financially okay." As Melanie noted, "That's a huge burden off my shoulders." Both sets of parents continued to offer support. Melanie's father had a savings account that she could access for her spending. When the couple purchased a more spacious condo after marrying, his parents furnished it as a wedding gift. Her parents were creating a well-appointed nursery for their grandchild.

Melanie's project required family wealth to provide her with a consistently lavish lifestyle. This lifestyle was necessary to maintain ties with her advantaged peers, through which she met Ben. Ben was one of many affluent, highly educated men in her social world; research suggests that this was a

benefit of racial, as well as class, privilege (Goodwin, McGill, and Chandra 2009; Addo and Lichter 2013). Melanie's watch-and-wait strategy was employed by other women who reproduced privilege. They did not marry until certain that their partners would pan out as earners. Women like Melanie never intended their own careers to be a source of economic security. As Melanie noted before marriage, "My dream would be not to have to work, because my mom didn't have to work, and it made such a difference in my life because she was always around." They moved relatively quickly to parenthood; four of these women were pregnant or had children by 30.

As table 3 indicates, the seven women who succeeded in the gender complementarity project partnered with men earning substantial salaries. All of these men were from wealthy families. All were white. But for women with ongoing financial support from their families (often via a patriarch), marriage was not essential to enacting this class project. Women could remain dependent on their parents' income and wealth, lengthening the process of securing a high-earning mate without a change in class lifestyle.

Maya, for instance, had recently broken up with "a great guy, he works in finance, great job, like family man." When asked point blank if his wealth was important, she replied, "Yeah, it definitely is. I like that lifestyle; vacation, just get on a plane and go to an island for a week and a five-star resort. It's definitely important to me that we can go out to nice dinners on the weekends and concerts and go to the Hamptons on the weekend." Her ex had "wanted an immediate wife," but Maya was not ready: "I had social friends of my own, and he just wanted someone to be at his side." Despite being unemployed (except for efforts to become an online fitness coach), Maya was still traveling the world, dressing in designer clothing, and eating at five-star restaurants. Her parents (and the men she dated) continued to support her.

Ongoing parental support also bought women the luxury of marrying someone who did not quite fit the bill. For example, Hannah's father urged her to "just go for the money" and date the investment bankers she met. Yet, Hannah rejected these men. Her father, a CFO of a Fortune 500 company, was able to use his ties to secure her a job in the sports media industry. Hannah would marry a coworker, who (at \$105,000) earned just slightly more than she did. His family was affluent but not as wealthy as hers. She recognized that she would never "be at the level that my parents are at in terms of making money." Yet, it did not matter. Her family's continued subsidy ensured that Hannah and her husband remained in a privileged class location. They lived in a \$3,500 a month apartment only a 10-minute jog from Central Park in New York City.

Socialite women were not reflexive about their privilege. They took the advantages they received from their families and the men in their lives for granted. For example, Abby described many years of parental financial support (while she worked only part-time), as well as the provision of a luxury

car, cell phone, and health insurance as “never really a big deal.” After her romantic relationship became more serious (and well before marriage), she stayed at home doing yoga, baking, and shopping and had recently returned from a trip to the South of France.

Over three-quarters of those who began with gender complementary class projects and reproduced privilege were socialites like Tara, Melanie, and Abby. Access to ongoing family resources, as detailed above, made this possible. Only two wannabes (Alicia and Sophie) successfully pursued a gender complementarity project. Their parents offered some support during college, but after graduation these women were on their own financially, also carrying some student debt. They had to be more calculating about how to maintain proximity with the kind of men they wanted to marry, as it did not seem an inevitability.

For example, Sophie, whose extended family included many doctors, wanted to be a nurse who married a doctor. She spent her age 30 interview narrating her attempts. One doctor was too much of a “gunner” (i.e., someone who was overly ambitious at the cost of their relationship). She coaxed the second into dating, moving in, proposing, and marrying. Sophie explained, “I was more into him at first. He wasn’t so sure (laughter). I think I was the more aggressive one. And, of course, he was still in med school. . . . But then he ended up liking me as much as I liked him.” With a specialty in pediatric anesthesiology, her chosen mate was also a good financial prospect. Because Sophie had low earning potential and lacked a wealthy family that could compensate, marrying a high-earning man transformed her class trajectory. Similarly, Alicia spent many years working in retail, making an average of \$50,000 and dating a man who simply would not propose, before her friend told her about Kai. She pursued Kai on Facebook, determined he was good looking and affluent, secured the introduction, and “knew on our first date I was going to marry him.”

All but one woman in this group consistently desired and worked toward a class project that emphasized dependence on white, affluent men’s wealth. Naomi switched course. During college, as her father described, Naomi (and her friends) were “marginal students” who “had a good time” in college. Put bluntly—she partied hard and received terrible grades. Around graduation, her mother remarked, “Ideally, I would like Naomi to get married because I do not think . . . she’s a great provider for herself. . . . I think she has to marry a millionaire.” Yet, several well-placed moves, facilitated by her family and peer connections, landed her a position as an account executive for a women’s media and technology company focused on the “hottest” trends in fashion and entertainment.

As her career took off, Naomi’s interest in marriage declined. Her parents continued to supplement her income—which allowed her to live on both coasts in style—until her salary topped \$200,000. Naomi’s class reproduction was

dependent on parental wealth, but in the end, she earned the highest salary of the women in the study. In some ways, she arrived at professional project, as detailed later, but did so via heavy investments in femininity that she skillfully leveraged into career success.

Downward mobility or failed mobility.—Most wannabes did not share in Sophie or Alicia’s success in obtaining a high-earning husband. All seven who experienced downward or failed mobility were wannabes. Their families were far from disadvantaged; after all, most of these women graduated from college debt free. However, gender complementarity required enough wealth to cushion women’s lifestyles until they married high-earning men or to compensate if they failed to do so—and these families fell short.

Nicole offers an example of the problems that wannabes encountered in attempting to stay in circulation with promising men after college without ongoing support from parents. She was extremely disappointed when her parents informed her that they could not fund her postcollege life in New York City. This meant that she could not join her Greek life friends as they transitioned to thriving urban locations. Instead, Nicole would need to move home, where her social networks consisted of high school friends with limited economic prospects. As she described in an interview after college, “None of the boys have steady jobs. Two of them sub at schools occasionally, and the other one just got a job as a delicatessen at a Shop Rite kind of place, a supermarket.” When Nicole finally saved up enough to move out, it was not to the big city; she found a local apartment and roommate on Craig’s List.

In Nicole’s apartment building she reencountered Zac—a man she had a fling with as a summer camp counselor during college. When she first met him years ago, Nicole recalled thinking that Zac was “this big, like goofy, party guy. I thought I could never take him seriously.” Rejected from MU, he instead attended a less selective university, where it took him six years to graduate. A mutual friend told Nicole to give Zac a chance, despite her worries about his career potential. The two immediately clicked because “it all felt really comfortable.” Indeed, the couple shared life experiences and similar family backgrounds.

Yet, Zac was not financially successful. Nicole had hoped that he would use his business major to “go do something with his dad,” who was a wealthy entrepreneur, but Zac floundered, working retail jobs until starting as a teaching assistant. By the age 30 interview, Zac made around \$40,000. This was not acceptable to Nicole. She explained, “I make twice as much as he does, which sucks. This has been something that I’ve been thinking about a lot lately. We’re definitely not as financially comfortable as we’d like to be, in the sense that we know we want to raise our kids . . . [in] the kind of lifestyle that we grew up with.” She loved Zac but felt he needed to earn a lot more to provide the lifestyle she expected. After her family paid off Nicole’s undergraduate loans and his family financed the nice condo in which

the couple lived, they were on their own. Not having the income—or the continued multigenerational transfers—to support the lifestyle of her youth was painful for Nicole. As she reflected, “I’ve been going back and forth on what’s more important, money or happiness, and I don’t know.”

Two women who experienced downward mobility were unmarried by 30. Unlike Maya, however, their parents did not have the resources to underwrite an affluent lifestyle. For example, Whitney was from a middle-class family. She earned one of the highest GPAs in college, despite a hard-partying lifestyle. She moved to Chicago after graduating and continued to party with her sorority sisters. But Whitney could not afford to do this comfortably. Her parents had taken out student loans in her name, without telling her, in order to cover the social expenses their daughter accrued in her sorority. Whitney described living “paycheck to paycheck” and struggling to afford her work dress code. She could have stayed in Chicago, “in her efficiency apartment under the L” (as her mother joked) and worked her way into more promising jobs. Whitney certainly had the capacity to do so. However, one of her primary reasons for living in the city was to meet promising men—and she could not afford the lifestyle necessary to do so on her initial salary of \$45,000.

After moving back home, Whitney was frustrated by the fact that her hometown dating pool did not include the type of men she wanted to marry. She took social trips into the city and met a younger undergraduate man while visiting Chicago. His family was no wealthier than her own, but he promised Whitney that he would “absolutely be a millionaire” once he made partner at a firm. However, as time went on, Whitney realized that he was unable to pass his certified public accountant exam and was carrying a great deal of debt. She had no cushion to lift her into the upper-middle class as she watched and waited to see whether her boyfriend would make career strides. Nor did Whitney’s social networks include more successful men who might be better options. At 30, she reported being “scared” about being unmarried and was asking herself, “Should I have been doing something differently?”

Blair was the closest in this group to securing the gender complementary marriage she desired. Although Blair was from a middle-class family, the man she married, Daniel, seemed solidly upper-middle class. Eventually he became a successful businessman with a salary of \$120,000. However, Blair had a much lower paying job and college debt, as her parents only covered part of college: “I have debt from school, you know, I still have debt. I think it’s like \$37,000 [now—from \$45,000 after graduation]. I was paying \$475 a month.” Furthermore, Blair learned more about the financial situation of Daniel’s family. “They’re in a lot of debt. . . . They were never good with money.” Neither Blair’s nor Daniel’s family could nudge the young couple comfortably into the upper-middle class. It was likely that in a decade, once Blair’s school debt was paid off and Daniel’s salary increased, Blair would be upwardly mobile, relative to her parents. However, at age 30 she was not

in the same economic situation as socialite women whose gender complementary projects were supported by family wealth.

As Nicole and Whitney's cases underscore, gender complementarity only provides a smooth path to class reproduction for families so affluent that they can keep their daughter in the same social circles as desirable mates, providing resources to ensure that she enjoys a consistently privileged lifestyle regardless of how much, or little, she or her partner earns. As Blair's case suggests, the ideal realization of this project involves the consolidation of the resources of two wealthy families. That is, it may not be enough to marry a high earner; he also needs to bring family resources to secure the wealth of the new couple. Given the racialization of wealth, this strategy is more readily available to white women (Taylor et al. 2011; Hamilton and Darity 2017).

Professional Partnership

The professional partnership is a distributed strategy, drawing on women's income, as well as multigenerational transfers and marital resources (see fig. 1). As table 4 illustrates, few women succeeded at this project. Out of 17 women in this group, only 6 (35%) were privileged as adults. The remaining two-thirds were downwardly mobile out of the privileged classes or remained in a less privileged position by age 30. The size of compensatory family safety nets determined how far they fell.

Reproducing privilege.—All six women who reproduced privilege were classified as achievers and were on the professional pathway during college. These women experienced a high level of parental support during and after college. They either received ongoing support or bridge support (i.e., assistance in the transition to the labor force, after coverage of college costs; see table 4). All but one woman in this group succeeded in securing a lucrative professional career, earning between \$90,000 and \$200,000 in dentistry, law, accounting, or management. Most also married professional men following a similar educational and occupational sequence—creating the ideal-typical professional partnership.

Women's success can be traced back to the investments of their highly educated professional parents, who focused on the educational and professional careers of their daughters from childhood, through college, and beyond. In doing so, they actively pushed back against the notion that a woman's primary purpose was to be a wife and mother. As Taylor's mother argued, "At Midwest U—it's probably the same thing at any school in the Midwest—I sense a percentage of the girls are there, still in 2008, to find a man. It drives me crazy. Maybe it would have been on the coast too. Maybe it's just everywhere." Taylor's mother helped her daughter to stay the course during college. She provided Taylor with strategies to avoid partying too much, encouraged her to connect with women with similar career ambitions (rather

TABLE 4
DETAILED OUTCOMES OF THE PROFESSIONAL PARTNERSHIP PROJECT

	Class Background	Class Destination	Successful Project?	Adult Earnings in Thousands	Multigenerational Transfers	Partner Earnings in Thousands
Achievers (<i>n</i> = 6):						
Brooke	UC	UMC	Yes	90	Bridge	130
Brenda	UC	UMC	Yes	40	Ongoing	80
Lydia	UC	UMC	Yes	110	Bridge	85
Tracy	UMC	UMC	Yes	115	Ongoing	85
Erica	UMC	UMC	Yes	121	Bridge	125
Taylor	UMC	UMC	Yes	200	Bridge	Unmarried
Underachievers (<i>n</i> = 11):						
Leah	UC	MC	No	45	Ongoing	48
Lisa	UMC	MC	No	42	Debt free*	92
Morgan	UMC	MC	No	46	Debt free	75†
Natasha	UMC	MC	No	46	Bridge	60
Brianna	UMC	LMC	No	35	Bridge	25
Olivia	LMC	LMC	No	28	Debt free	23
Mary	MC	WC	No	42	Limited	Unemployed
Julie	UMC	MC	No	65	Bridge	Unmarried
Linda	UMC	LMC	No	46	Bridge	Unmarried
Becky	LMC	LMC	No	70	Bridge	Unmarried
Emma	MC	WC	No	25	Partial debt	Unmarried

NOTE.—Successful project: yes = 6/17 (35%); no = 11/17 (65%). UC = upper class; UMC = upper-middle class; MC = middle class; LMC = lower-middle class; WC = working class. Multigenerational transfer categories include (1) ongoing support, continuous economic and material support during and long after college; (2) bridge support, assistance in the transition to the labor force, after coverage of undergraduate college costs; (3) debt free, coverage of undergraduate college costs; (4) partial debt, at least half, but not all, of college costs covered; and (5) limited, very little to no financial support from family.

* Left graduate school with significant debt.

† Divorced since the interview.

than her sorority sisters), and nudged away a wealthy suitor with a large trust fund who wanted a gender complementary marriage. As Taylor's mother explained, "I think if Taylor hadn't given up on Owen, she wouldn't be going to dental school."

Parents of achievers selected MU not for its reputation as a party school but rather for undergraduate programs designed to move select graduates into lucrative professions. Such programs are not open to all students. A strong high school GPA, prior coursework, and glowing recommendation letters were required early in the academic trajectory, weeding out many less privileged students. Privileged parents' efforts to ensure their daughters secured spots in these programs can be seen as a form of "opportunity hoarding" (see Hamilton et al. 2018; Calarco 2020). White privilege was also likely at play; Black families, even those from the upper-middle class, often face challenges attempting to secure the prospects of their offspring (Dow 2019).

Women's occupational outcomes were overdetermined. The competitive programs they entered offered exclusive career services (also see Binder, Davis, and Bloom 2015). Parents reported that it paid off. As Erica's mother raved, "Erica found [her job] . . . because the School of Business did [it]—and I knew this about them, okay?" At the same time, parent-funded and parent-arranged internships in large cities also gave these women competitive resumes. In Lydia's case, for instance, her father secured a summer internship with the same major accounting firm that would employ her years later.

Bridge funding after college made geographic mobility to thriving labor and marital markets possible. Both Lydia and Erica's parents helped their daughters get on their feet after graduation, funding moves, paying deposits, providing furniture, and offering a car. These parents typically stopped support as soon as they believed their daughters were able to produce a comfortable life on their own. Thus, as Erica's father indicated after she graduated, they would only need to give Erica a car and pay a few bills because "she'll be making pretty good money working."

Parents also used their knowledge of how higher education works to advantage their children seeking advanced degrees. For example, Taylor's mother, a professor, sat down with her daughter at the start of college to look at dental school applications. As Taylor's father noted, "[My wife] . . . has interviewed people for scholarships and she . . . [knew] that the service component is a big thing. They're looking for a certain kind of person. . . . [Knowing this] gives you a big leg up." After graduating, Taylor gained immediate entry into all three of the top dental programs to which she applied, in part because her resume included leadership and professional activities, along with strong grades. She admitted that her parents "played a big role" in her admission to a top dental school. Taylor recognized that many students did not have this advantage. As she explained, "A lot of people just

don't know to do [all the scouting work to prepare their application], so it takes them two or three times to apply."

At the time of the age 30 interview, Taylor was a practicing dentist, making a salary of \$130,000, and she was considering purchasing the dental practice of a retiring dentist. We confirmed that she successfully opened her own practice, boosting her income to \$200,000. She had almost no debt, as her parents had paid not only all of her undergraduate costs but also a large part of her dental school tuition.

Taylor is an exception among these high-achieving women. She dated several professional men (a fellow dentist and a doctor) but earned enough that she did not need to marry to secure her position in the upper-middle class. The rest remained in privileged class positions in part by combining their earnings with those of their husbands, who made between \$85,000 and \$130,000. Like Taylor, these women's career success put them on parallel career tracks to the kind of men they sought to marry. For example, the man who became Tracy's husband, the manager of a chemical company, was the friend of a law school student that Tracy dated while she was working on her law degree.

Women's romantic partners also came from the same class cultures and racial backgrounds—even the same communities. Thus, while Erica connected with her pharmacist husband on a dating app, he had attended the same high school, graduating just a year before her. Their grandparents lived in the same neighborhood. It was not by accident that high-achieving women like Erica married high-achieving men. These men were in their immediate peer networks, and they rejected those who did not measure up. For example, Erica described dating a wide variety of men for fun, but those who were not ambitious or a good fit with her family were immediately placed in the "he's not my husband" category.

When those in professional partnerships moved to childbearing, their occupational status and financial resources ensured that they would do so in relative comfort. For instance, Lydia, who was pregnant during the interview, had intentionally traded up to a new job that offered not only better pay but also more flexibility and fewer hours. As she explained, "I do have a good amount of flexibility so . . . if things come up, like if I get a call from daycare and our kid's sick, it's no problem for me to leave. . . . [My husband has] a pretty flexible schedule too so we've already talked about how we'd manage daycare drop off and pickup."

If a professional couple failed to make enough on their own to land in the upper-middle class, parents could intervene. This was the case for Brenda, who was struggling to manage the cost of living on the East Coast with her nursing job (the result of a switch from architecture) and her husband's job as a teacher. Brenda's upper-class parents were determined to prevent the couple's relatively low earnings from changing her lifestyle, especially

because Brenda had just given birth to their first grandchild. They put down \$20,000 so that the couple might buy a \$350,000 house, worked to “fix” her spouse (encouraging him to change careers to luxury auto sales, where he almost doubled his salary to \$80,000), and had begun footing the bill for Brenda to upgrade her professional qualifications and boost her salary. This level of family compensation for a faltering professional project was unusual. Other women who did not meet the professional partnership ideal experienced downward mobility.

Downward mobility or failed mobility.—The 11 women who were in less privileged positions as adults were all underachievers. Professional partnerships did not gel for these women, for three reasons. First, there were deficits in their own earnings: these women made between \$28,000 and \$70,000, with an average of \$45,000. Second, they were less likely to meet and marry successful mates. And, finally, their compensatory safety nets were not large enough to lift them into the upper-middle class.

Barriers to career success were often visible during college. Several women lacked clear goals—or agreement with their parents about those goals. Leah, for instance, was ambivalent about college from the start but half-heartedly pursued a professional career because it was expected of her by her upper-class mother. Morgan, who was from a solidly upper-middle-class family, described “fe[el]ing so aimless [at college]. . . . I didn’t feel grounded at all, and I was just so lost.” Part of the problem was that her father did not recognize she had no interest in the business school degree he was pushing. This, in part, led to a rift between the two, causing Morgan to float for years. Class resources that might have been activated in pursuit of a better-fitting career were ineffectively deployed. These women also struggled to connect to peers—a critical component of academic success (McCabe 2016). As Morgan, who made no new friendships at college reflected, “That [was] the most isolated time in my life.”

For women from less privileged families who attempted professional projects, an additional barrier was limited knowledge of higher education. Mary’s case is illustrative. When Mary was having a hard time keeping up her GPA, her parents encouraged her to double major, assuming it would help her get into law school. They did not understand that her 3.0 GPA was too low for reputable schools. Because she had no real friends at the university, Mary could not turn to others whose networks could provide such information.

Mary was only accepted into a very low-status private law school that her parents championed. It left her with \$172,000 in student debt at age 30. Mary felt the weight of this burden: “It cost me a lot of money. I’m going to be paying on that for a long time.” To make matters worse, she was unable to get a job in the legal field. Similarly, Emma’s parents encouraged her to be a dentist. But, unlike Taylor’s parents, they did not know what this would entail. When Emma learned midcollege that she was already far behind, she was

left adrift: “I didn’t know what I should be looking for. . . . I didn’t know what I wanted to be.”

A typical response to a failed professional project was to fall back on feminized careers with low earning potential. For example, Lisa and Morgan were teachers, Leah was a social worker, Emma was a dental assistant, Olivia was a bank teller, and Julie, Linda, Mary, Morgan, and Natasha were in human resources. These careers did not pay enough to contribute half of the income necessary to stay in or break into the upper-middle class.

Additionally, these women typically did not find partners who could make up the difference. As most did not make peer connections at MU, they typically did not date men at the university. Four women would marry partners making less than \$50,000. Both Mary’s and Olivia’s husbands made less than \$25,000. Neither had a college degree (although Mary’s husband was in college). Leah and Brianna married women who had limited income. Four women were single but did not have the kind of family support that made it possible for Maya to continue her lavish lifestyle. Morgan divorced shortly after our last interview, which meant that she had little access to her ex-husband’s salary.

Why did these women not meet high-earning professionals after college? Their careers were less successful, and their parents were not underwriting years of big city socializing. As a result, they were neither proximal to nor tracking alongside of high-achieving men. The men in their lives tended to be less impressive. For instance, Natasha’s husband had filed for bankruptcy right before she met him. Several women also returned to less affluent communities where it was harder to find a man earning a solid salary. As Emma described of the men in her postindustrial Midwest hometown, “The selection is slim pickings, if you ask me. . . . They’re just not people that I would date.”

The consequences of a failed professional project depended, in part, on the family safety net. Some families with resources to compensate chose not to or could not (Streib 2019). For example, Lisa struggled on her own after college, racking up \$50,000 in debt while obtaining a teaching degree. Her family could have, but did not, help her out. As a result, servicing her debt reduced what appeared to be a healthy household income. Unlike Brenda, she did not obtain enough parental support to maintain a comfortably upper-middle-class lifestyle. Lisa had one child at the time of the interview and noted that she “would have wanted more than one, but we talked about it and we want to be able to provide for our kids, and we want to send them to college . . . similar to [how] our families did. And I just don’t know if it’s gonna be possible.”

Other women had access to parental resources that eased their fall. Women from privileged families tended to slip into the middle class, as they frequently enjoyed a safety net that partially compensated for insufficient household earnings. For example, Leah and her wife earned about \$80,000 combined.

Leah's upper-class mother, who covered both undergraduate and graduate school costs, also cut the couple an \$8,000 check every year and provided money to help buy a house in a middle-class suburb. In contrast, when less privileged families helped, they could typically only hold their daughters out of the working class. For instance, Olivia would have been unable to afford stable housing with her hourly pay as an assistant department store manager and her husband's low-paying job at a meat packing plant—except for the fact that the couple carried no college debt. Her father, a truck driver, had pooled extended family resources to cover college.

For two women starting in less privileged families, there was no safety net to break their fall into insecurity. This included Mary, with her ill-fated law degree, and Emma. A medical crisis had bankrupted Emma's middle-class family. Emma moved back to her hometown and became a dental assistant—a job she still held at 30. It paid less than \$25,000 annually and did not require a college degree.

Emma, in particular, may have been a casualty of the job market at the start of the Great Recession, in which a college degree was far from a guarantee of a job requiring a college degree. With few of the advantages of her more privileged peers, Emma was reliant on the power of the B.A. Yet, as her father noted, "She ended up working in the dental field again. The thing that she didn't want to do. At a level that's well below her capabilities. . . . I would have loved to have seen her have an opportunity to get a good, solid career started. That just hasn't happened. It hasn't happened for a lot of college kids, I think."

Once Emma returned home, where there were also no viable dating prospects, she got stuck there. As Emma reflected on her situation, "It's almost like a black hole that has sucked me in. I feel like I've blinked and another year has passed. I'm like, how did this happen so quickly? . . . I'm thirty and I'm here." Despite starting in a middle-class family, by age 30 Emma had moved into the working class.

Self-Reliance Project

Table 5 details the outcomes of the self-reliance project. This class project draws heavily on women's income and ideally some marital resources; it does not depend on family resources. In prior work we referred to the group of 12 white women engaged in the self-reliance project as strivers using the "mobility pathway" during college. Nine strivers (75%) experienced modest upward mobility. Yet, these women did not make huge leaps, and none broke into the upper-middle class by age 30. Three strivers (25%) remained in the same class position as their parents.

Strivers shared a dogged determination to be economically self-reliant; they did not count on their parents or expect to marry men who would be primary

TABLE 5
 DETAILED OUTCOMES OF THE SELF-RELIANCE PROJECT

	Class Background	Class Destination	Successful Project?	Adult Earnings in Thousands	Multigenerational Transfers	Partner Earnings in Thousands
High risk ($n = 5$):						
Valerie	LMC	MC	Yes	51	Limited	100
Carrie	LMC	MC	Yes	60	Limited	180
Crystal	LMC	MC	Yes	51	Bridge	100
Michelle	LMC	MC	Yes	125	Debt only [†]	Unmarried
Alana	LMC	WC	No	16	Debt only	Unmarried
Security seeking ($n = 7$):						
Andrea	LMC	LMC	No	55	Limited	45
Amanda	WC	WC	No	30*	Limited	30
Stacey	LMC	MC	Yes	45	Partial debt	75
Megan	WC	LMC	Yes	46	Limited	46
Heather	WC	LMC	Yes	41*	Limited	49
Monica	WC	LMC	Yes	54*	Limited	25
Alyssa	WC	LMC	Yes	56	Limited	Unmarried

NOTE.—Successful project: yes = 9/12 (75%); no = 3/12 (25%). UC = upper class; UMC = upper-middle class; MC = middle class; LMC = lower-middle class; WC = working class. Multigenerational transfer categories include (1) ongoing support, continuous economic and material support during and long after college; (2) bridge support, assistance in the transition to the labor force, after coverage of undergraduate college costs; (3) debt free, coverage of undergraduate college costs; (4) partial debt, at least half, but not all, of college costs covered; and (5) limited, very little to no financial support from family. * Did not complete a four-year degree.

† Left advertising school with significant debt.

breadwinners. The necessity of earning their keep was imparted by their parents. As Stacey's father explained to his daughter, "There's only two ways that you make it in the world. You either have to earn your money or have somebody give you your money. Well, I don't think anybody's gonna give us any, so that leaves the earning part."

Differences in the self-reliance projects pursued by strivers emerged in the age 30 interviews (see table 5). Five women took "high-risk" approaches involving a move away from home and a working-class community. "Risk" refers to the possible range of outcomes if the strategy was successful versus unsuccessful. This approach delivered some of the greatest potential mobility for less privileged women, as it could offer access to a thriving labor market and make it possible to meet college-educated men not previously in women's social circles. At the same time, such a move required a profound break in class culture and leaving behind geographically bound family members and friends (see Morton 2019). Thus, if a high-risk approach went wrong, it could land women in dire straits, isolated from family support networks and potentially unable to move back to security. In our study, a high-risk move was only imaginable for strivers from lower-middle-class, versus working-class, backgrounds.

In contrast, a security-seeking approach—the modal approach among strivers—was typical among working-class women who sought to improve their life circumstances without leaving their communities of origin (or similar communities). It was lower risk in that the range of possible outcomes was much smaller; women were unlikely to fall further down the class structure, but they were also unlikely to move into the middle class or have future potential to break into the upper-middle class. Upward mobility for this group meant securing low to moderate paying feminized jobs, as well as husbands who could provide some economic contribution to the household. These couples were on their own, as neither of their families had the resources to contribute.

Upward mobility.—Women who took both high-risk and security-seeking approaches experienced upward mobility. High-risk mobility strategies were slightly more effective, with four of the five women (80%) experiencing upward mobility. In addition, those who successfully executed a high-risk strategy typically landed in a more advantaged class position than their peers who succeeded in their security-seeking approach.

High-risk strategies required relative class advantage and were most plausible for women who received some form of parental support during college. Three of the five women in this group left college without substantial debt, and Crystal even enjoyed some bridge support from an uncle who helped her to move to the Washington, DC, area (see table 5). While Valerie's parents could not afford to invest their own limited economic resources, her father did substantial research resulting in a scholarship that reduced Valerie's college

costs. In this group, only Carrie was substantially encumbered with college debt.

A high-risk approach involved somewhat risky investments or geographic moves that had the potential to facilitate the development of ties to more advantaged individuals. Michelle and Valerie, two lower-middle-class women who knew each other in high school, offer examples. After college Michelle moved out of state to participate in an advertising portfolio program. The program cost \$30,000, not including living expenses, but Michelle saw it as the only way to break into a field requiring experience and connections that she had not gained at MU. Her parents were able to buy her the computer she needed but could not offer any additional support. They worried about Michelle taking on more debt. However, Michelle had done her homework, identifying an accredited program with teachers working in the industry. She understood that she had just one shot: "I'm gonna be paying this back for an insane amount of years and . . . I just want to kill it. I want to do so well. I want to get the best job that I can. . . . I owe it to myself to not get sidetracked."

To parlay the skills acquired in the program into a career, Michelle had to be willing to move to Maine for her first job—a geographic leap daunting for many women from her background. Eventually she quit her job in Maine and moved to Chicago, where she was able to use her established portfolio to transition into freelance work. The work was not always stable; however, it was lucrative, and she loved her job. As Michelle noted, "If I had not gone to Ad School I would . . . absolutely still be in state working at some small firm. . . . It would be a much smaller scale thing." Michelle's move put her in the same city as more affluent college friends that she had met in her last few years at MU; at the same time, her ties to hometown friends weakened. It was a clear trade-off.

Michelle's friend Valerie did not initially pursue a high-risk strategy. She turned down spots in classics PhD programs that would have generated more debt. Instead, she stayed at MU to continue as an assistant manager in dining services—a position she had started as a work-study job. Her staff role in dining services, combined with graduate assistantships, enabled her to get an MA in higher education without incurring more debt. The MA helped her to secure a student affairs position at MU earning \$44,000, but Valerie imagined that she could expand her career options by leaving the small college town. Her job also kept her close to home and in a relationship with a man she had met as an undergraduate. As a dining hall chef, his salary was low, and his earning potential had topped out. He was 13 years older and had a child whom he coparented with his ex-wife. Valerie did not see this as a long-term relationship. As she noted, "I turn 30 next year and I don't want to be waiting around here, especially if I'm gonna be single. [This town] is not a good place to do that."

Valerie looked to Michelle in Chicago as a model and critical network tie. The connection to Michelle meant that, when we talked to Valerie at 30, she was on the cusp of jettisoning her job and relationship and moving to Chicago. Valerie understood the limits of the small midwestern town. She “really want[ed] to get out of here” and had “always wanted to try living in . . . [a] city like Chicago.” With Michelle there, it felt possible. When we checked back in with her, Valerie had moved to Chicago, obtained a higher paying job, and married a man working in IT—one making roughly three times more than the college-town chef. Valerie’s story highlights the life-changing potential of a college peer. Unfortunately, most disadvantaged women did not have the experience of matriculating to college with a high school friend, and class stratification on campus often blocked the formation of cross-class ties (see Stuber 2011; Armstrong and Hamilton 2013).

What made moves like Valerie’s and Michelle’s risky for strivers—geographic relocation and reconstitution of social networks—was precisely what propelled them economically. At age 30, we classified the four women who experienced upward mobility through high-risk moves as middle class. We coded them as middle class because their household income far surpassed their (often negative) wealth. Carrie, for example, made \$60,000 annually and married a higher earner. But she and her husband had \$90,000 in student loan debt and \$70,000 in credit card debt (with a high interest rate). They were living with his family because they could not afford housing on the East Coast. Carrie’s lifestyle did not approximate that of privileged women whose gender complementarity or professional projects successfully reproduced class advantage.

Yet, in another decade, these four women, including Carrie, will likely be in the upper-middle class. A high-risk self-reliance project may well push women who began in less privileged families into the ranks of the privileged—potentially via the transition to a professional project—but it appears to be a much lengthier process, one that comes with some difficult trade-offs. Additionally, women using this approach may always maintain a relative difference in wealth, compared to their privileged peers with access to ongoing multigenerational transfers. It may be possible to eventually occupy the same class category but not to fully catch up in absolute terms. This suggests that different class projects may unfold on different timelines.

Five security seekers (71% of this group) were also upwardly mobile at age 30 but primarily into the lower-middle class. All but one of these women grew up working class, in economically impoverished communities. Their ability to improve their life circumstances was rooted in their pragmatic career choices. These women earned between \$41,000 and \$58,000 annually, mostly in traditionally feminine jobs (i.e., in health care and counseling). Unlike their more privileged but downwardly mobile peers, these women were proud of their jobs because such work was intentionally sought and pursued.

As Heather proclaimed, "I don't mean to toot my own horn but . . . I am one of three people [in this state] who fit these really special contact lenses. It's really exciting, and I absolutely love it."

Their security was also enhanced by access to an earning partner. These were not the high-earning professional men that women taking a high-risk mobility approach were meeting. Instead, the partners of security seekers earned an average of \$56,000. Several were not college educated but had manual or technical training; these men did not experience the extreme employment marginalization faced by similarly educated urban men of color (Wilson 1996; Lopez 2003; Royster 2003). Stacey's husband, Harvey, for instance, ran a department at a local steel plant. The pairing of the two salaries allowed for a degree of comfort, particularly in their midwestern town with a low cost of living. As Stacey elaborated, "I'm in a stable spot in life, and both of us have good jobs. We have a good house in a nice subdivision in our town. I'm really happy with where we're at."

Security seekers were risk averse and carefully calculated the financial costs of their educational and career moves. All successful security seekers transferred from MU when they realized that they were paying far more for a similar degree than at a regional or community college. Two women (Heather and Monica) opted for associate degrees rather than bachelor's degrees because they understood that, in their health-related fields, the difference in earnings would not immediately make up for the difference in cost. Their calculations were accurate in that they were just as financially successful as security seekers with four-year degrees.

Security seekers had good reason to be leery of extra debt. They described carrying heavy debt from their time at MU. As Stacey noted, "I just [wish] that I was more educated or [that] somebody would have taken out the time to show us—hey, this is the debt you're going to endure. This is how long it's going to be to pay it off. I possibly would have taken a step back and made sure I wanted to go to a big university." Similarly, Heather, who had taken out an unsubsidized loan without understanding the consequences, noted, "The private loan is what has screwed me in the long run. The interest rate is just astronomical."

Unlike the high-risk approach, a security-seeking approach tended to lift women only into the lower-middle class. This made them more stable than their parents, but they were still economically vulnerable. For example, Alyssa was in an accounting position making a solid \$56,000, living in the Midwest not far from where she grew up. She was the only upwardly mobile striver to have a child by 30, as others had decided they could not afford such a cost yet. Her job did not offer the kinds of flexibility and autonomy that women reproducing class advantage with a professional project were able to obtain. The inflexible 10–12-hour days Alyssa's employer required became a stressor—as did child care costs, some of which were financed by credit card debt.

In addition, Alyssa's romantic partner, Alex (the father of her daughter), was unable to substantially contribute to the young family's economic coffers. Alex was from the local area. He was also from a working-class family and had worked his way up from dropping out of high school to achieving his B.A. He made more than Alyssa. But he had declared bankruptcy due, in part, to medical costs associated with chronic illness. He also paid child support for a daughter from a prior relationship. The couple lived together but did not pool financial resources. They decided not to marry (despite Alyssa's desire to do so) to prevent her from inheriting Alex's financial baggage or having her earnings used in calculations for his child support.

At age 30, Alyssa was pleased with the modest home she had recently purchased on her own using an FHA loan and money from her 401(k) account. But without the full financial support of a professional partner or access to family resources, she found that renovations and utility bills piled up. The interview came at a particularly trying time financially. As she explained between sobs, she wanted to do the interview before the holidays so that she might use the gift card to purchase a nice Christmas present for her daughter. Thus, while stable, Alyssa had little financial cushion. Her case illustrates the limitations of a security-seeking approach. Although Alyssa had achieved upward mobility, her earning potential and ability to access a high-earning mate were likely constrained by remaining close to home.

Reproducing disadvantage.—The three women whose self-reliance projects did not succeed (see table 5) offer poignant evidence that attending a four-year college does not ensure economic mobility, especially when less privileged students enter majors and fields of study that are difficult to translate into stable careers from their class position of origin (see Armstrong and Hamilton 2013). Two security seekers reproduced their parents' disadvantaged class position, while one woman's high-risk approach led her to slide down a class category, from the lower-middle class into the working class.

Amanda's case highlights a finding well established in the postsecondary literature: attending college but not earning a degree is unlikely to fuel upward mobility (see Hout 2012). Amanda was enrolled at MU full-time for 5.5 years, while working 40–60 hours a week, before a professor suggested she attend part-time. After another year, Amanda quit. Her GPA was 2.3, as it was impossible to focus on school while working so many hours. Her major, event planning, was not useful either. She decided that she would “go back if I get the chance to finish my degree, but it's not a priority.” Her job, one of a few she had during college (while also working at a big box store) did not require a degree. But it only paid \$14 an hour, less than \$30,000 a year. When at MU, Amanda tried to find friends at school (even writing her number on all of the whiteboards outside of her first-year floor mates' doors). However, she was brutally shut out by her privileged peers, who viewed her as too desperate. Amanda instead hung out with her coworkers, meeting

her husband at work and dating him after he was laid off. He eventually found a new job, but the couple's prospects for upward mobility were limited. It was particularly frustrating that Amanda carried debt from her time at MU.

Amanda was a casualty of the limited "mobility pathway" at MU—or university infrastructure designed to level the playing field for students from all backgrounds. She needed more financial support to avoid working long hours, better academic and career advising, and connections to other MU students, given that she made no college friends during her time at the university. The stories of security-seeking strivers who left for regional campuses suggest that Amanda may have had better luck on a lower-cost regional campus with more vocational majors leading directly to employment and a greater concentration of less advantaged students with whom she could relate.

As noted earlier, high-risk strategies had the potential to go spectacularly wrong. In our interview right after graduation, Alana was enjoying using her tourism degree in seasonal work as a ski instructor. At 30, however, it was clear that her career path had come at a cost. Good jobs in tourism relied on social connections she did not possess. When a new relationship pulled her to the Pacific Northwest, she found herself in a beautiful town with a tiny labor market full of highly educated people competing for jobs. Without ties to local employers, she could not find a job requiring a college degree or even paying a decent salary: "I couldn't find anything where I was gonna actually be able to make a living. . . . There's just no benefits; no health insurance; no holiday pay; no sick pay."

Alana cycled through a number of jobs, landing in a \$16,000 a year position at the local food co-op. Her labor market insecurity generated residential insecurity, as she was subject to the whims of the rental marketplace and could not rely on family or friends to put her up: "I basically move at least once a year. I keep trying to get the right place and the right fit, and sometimes it's something that's only open for a certain amount of time, so I've had to move." Alana covered rent with the help of her boyfriend, who made twice what she did. Like a number of those who were not married, they did not merge finances. Almost everything was divided "50/50," despite the salary differential.

Alana's insecurity was underscored by her decision to terminate a pregnancy shortly before the interview. As she explained, "I actually accidentally got pregnant this year, but we decided not to do that. We weren't ready financially and maybe emotionally, just for all the reasons. I don't make a ton of money. . . . I'm always constantly searching for something better. It wasn't quite the right time, but I would like to in a couple of years; settle down a little more [first]." She did not feel that it was right to have a child in her precarious financial situation.

Alana's class position was qualitatively different from that of her parents, who were stable enough to raise a child without severe economic insecurity, own a home, and cover much of Alana's college costs. Alana could not even imagine achieving these goals in the future, given her current precarity. As she explained, "What am I gonna do? I don't make any money. How can I even raise a child or go back to school or buy a house; like all these things that I want? I can't really do that."

DISCUSSION

Class location in our study was relatively sticky. That is, white college-going women typically did not end up in dramatically different class positions than their parents. Some women from privileged families experienced downward mobility, and about half of women from less privileged families experienced upward mobility relative to their parents. However, not a single woman from a less privileged family broke into the privileged classes (i.e., upper-middle class and upper class) by age 30. White women who grew up in privileged families typically did not fall further than the middle class, and none landed in the working class.

These patterns, visually displayed in figure 2, can be explained in part by families' class projects, or ongoing multigenerational strategies for obtaining desired class positions. The concept highlights the fact that individuals vary not only with respect to available resources but with respect to how they mobilize these resources. Class projects reflect differences in the level of economic security and type of lifestyle families are trying to achieve for their offspring, as well as the means they view as appropriate to achieve these ends.

We identified three class projects engaged in by white college-going women and their families—gender complementarity, professional partnership, and self-reliance. Thus, Tara's mother was insistent that she wanted Tara to be "a cookie-baking mom," while Taylor's mother was so invested in her daughter's dental career that she discouraged Taylor from continuing a relationship with a wealthy man who might have derailed her. Stacey's father, in turn, prepared her to always work—not in pursuit of a fancy career but because working is what people like them must do to survive. Class projects bundle action across multiple life domains, shaping beliefs about the purpose of college, dating and marital strategies, and career options.

Whether a particular class project works depends on fit. The appropriate resources need to be in place (also see Streib 2019). For example, Mary and her parents' limited knowledge about how to best use higher education to develop a professional law career led to her shocking debt and fall from the middle to the working class. A self-reliance project, which was within her reach, might have provided Mary with more security. Similarly, Whitney attempted

a gender complementarity project but did not have the family resources to live in Chicago in a way that would allow her to network with affluent men. Whitney would have been better served by a professional project, as further investing in her own career success might have boosted her earnings and put her in contact with potential professional partners.

Fit also pertains to interactional dynamics internal to the family. Parents and daughters need to be motivated and on the same page. Morgan's solidly upper-middle-class family, for instance, had sufficient resources to execute the professional partnership project. Her downward mobility stemmed, in part, from Morgan's own aimlessness and her father's lack of recognition of where she might excel. A match between the project and the macrolevel conditions also matters. Many of the underachievers in our study were likely harmed by the Great Recession. If they had obtained degrees just a few years earlier, they might have had better success in securing higher-paying positions.

As these examples indicate, not all class projects are feasible for all families or under all conditions. Poor fit between an individual and her project reduces the likelihood of success. Indeed, categorizations of socialites versus wannabees and achievers versus underachievers, based on white women's early college experiences (as detailed in Armstrong and Hamilton [2013]), were highly predictive of these women's class positions at age 30. Our predictions took into account the class projects that families adopted and how well positioned they were to execute their projects. Class projects are therefore a useful tool for understanding what drives patterns of mobility and reproduction.

As we illustrated in figure 1, women combine earnings, marital resources, and multigenerational resources in ways that reflect distinct class projects, which in turn inform how far up the class structure they land. Below we detail what class projects reveal about the role each component plays in shaping intergenerational mobility patterns.

Women's Earnings

We could not use white women's own earnings, in isolation, to understand their intergenerational mobility patterns. Only a handful of women earned enough by age 30 to be classified as upper-middle class on the basis of their earnings alone. Census data indicate that college-educated men have a much better chance of earning enough to break into the privileged classes; in 2017, their average earnings were \$97,400, whereas the average for college-educated women was \$60,700 (Baum 2019). The majority of women in our study worked in middle-income feminized fields. This too is consistent with broader patterns: even though women have made substantial educational gains over the last half century—now completing college at higher rates than men (DiPrete and Buchmann 2013)—women still experience occupational segregation,

which plays a key role in the gender pay gap (see Cortes and Pan [2017] for a review).

Our data help us to illustrate the varied processes that lead white women into lower-paying feminized positions. For women from less privileged families, decent-paying jobs in feminized careers provided financial security and improved overall life circumstances (Lopez 2003; England 2010). Teaching and nursing (or other health-related fields), in particular, were pragmatic options leading directly to careers occupied by women in their communities. In contrast, some privileged women intentionally selected feminized careers in pursuit of a different path to security—one that was reliant on men’s salaries and paired feminized careers with their roles as wives and mothers. Many of these women had “indulged” their “gendered selves” (Charles and Bradley 2009) with majors that fit with their gendered investments in the party pathway in college. For both of these groups, feminized careers were intentionally sought and understood as success. Yet, feminized careers and low-earning fields were the default for women who struggled to pursue the professional project. For these women, such careers were unintentional and not understood as success.

Women able to earn an upper-middle-class salary on their own were generally those whose families’ class projects focused on pushing back against gendered pressures—from peers, educational institutions, labor markets, and partners. For example, the handful of achiever women who succeeded professionally were distinguished by highly skilled, educated, and focused parents determined not to let their daughters be limited by feminized careers. Given the privileged starting point of these families, for the daughters to reproduce into privilege required that they avoid low-earning traditionally feminine career paths (England 2010).

Marriage and Women’s Economic Security

The two class projects designed to launch white women into (at least) the upper-middle class depended on marriage to high-earning men. Of the 15 women who arrived in privileged locations as adults, all but three (80%) married, and three-fourths of those who did marry were partnered with men making at least \$100,000. These men were also almost exclusively from privileged families. In contrast, of the 30 women who landed in the middle, lower-middle or working class, 21 (70%) married; only four were married to men making more than \$100,000, and none married men making \$500,000 or more.

The women in this study are not unique. Bloome et al. (2019) systematically examine the ways in which Americans attain their resources. Although they find that women’s class positions have, over time, become more tied to their own earnings, they emphasize that marriage still matters tremendously for women’s economic welfare. As they indicate (p. 1457), “Paid labor

became more central in women's income attainment process, but men and women both continue to enjoy very different life chances depending on their family incomes, the distribution of which is still heavily influenced by men's earnings." Their work is consistent with our findings and those of Yavorsky et al. (2019): marriage is the primary way women access upper positions in the stratification order.

Class projects hinging on marital resources succeeded when women were in constant circulation with men who brought the greatest economic resources—typically white men from affluent families. More often than not, privileged white women in our sample married from deep within networks, for example, to men connected to their hometowns and whose college friendship groups overlapped with theirs (Armstrong and Hamilton 2021). Women who achieved gender complementarity identified marital prospects early and then watched and waited, cushioned by family support. Their maneuvering after college was primarily about socializing with class-appropriate white men likely to move into lucrative positions. Women pursuing the professional project also tended to track alongside similarly advantaged men who were academically engaged in college, pursuing advanced degrees, or in similar occupations. In this case, professional men were educational and occupational peers.

When marital resources were required for the success of a project, and women failed to secure them, downward mobility resulted. For example, downward mobility among those pursuing gender complementarity was generally a result of failing to marry or to marry well enough. Similarly, as success in the professional project requires two strong incomes, the downward mobility of underachievers was cemented by the fact that the earnings of their partners tended to match their own limited earnings.

The self-reliance class project was the least dependent on marital resources. This is, in part, why it was unlikely to move women into the privileged classes. Women from less privileged families were far less likely to know wealthy men through their communities of origin. Working in low-paying, highly feminized fields also meant that, in most cases, they would not encounter high-earning partners through work. Fellow teachers, for instance, made similar salaries. These women had to move entirely outside of their networks to meet high-earning partners. High-risk projects had the greatest payoff, in part because they gave women access to marital markets with higher earners, positioning them to one day break into the upper-middle class. This required intentionality, willingness to endure the discomfort of leaving behind family and friends, and sufficient resources to move. High-risk mobility moves of this nature were not possible or desirable for many women.

As Morton (2019) explains, upward mobility often comes with "ethical costs." In our study, upwardly mobile white women, both those taking high-risk and those taking security-seeking approaches, had to make trade-offs. For example, they had to choose between greater economic security and the comfort

of a familiar class culture or between new ties to advantaged individuals and long-standing ties to hometown friends, family, and early romantic partners. Women from advantaged class backgrounds did not have to make these kinds of difficult choices in their path to adult economic privilege. They could remain within familiar class cultures and experience continuity in social and romantic ties on their way to a financially comfortable existence. No disruption was required (also see Armstrong and Hamilton 2021).

Our findings suggest that in order to understand women's economic position we must examine which women have access to marriage and to the most "promising men," along with the processes, contexts, and networks that channel women into these marriages (Raley, Sweeney, and Wondra 2015). Marriage is an exclusionary institution—a fundamental way of reproducing inequalities. Access to high-earning men, like entry to an Ivy League university, is primarily reserved for those with many forms of privilege (see Schwartz [2013] for a review). For example, Black women, even those from economically privileged families, are far less likely to see same-race men attend and graduate from four-year colleges (Clarke 2011; Ford 2018). As women often marry within race, structural racism not only blocks educational opportunities for many Black men, but it also limits the class projects readily available to Black women.

Multigenerational Transfers

The class projects of the privileged typically assume multigenerational resource infusions, with parents and grandparents investing in the economic security of their offspring over the life course. Among the 15 women who arrived in privileged locations at age 30, all but two (87%) were recipients of ongoing transfers (continuous support during and long after college) or bridge support (assistance during and in the transition out of college). By contrast, among the 30 women who were in the middle, lower-middle or lower class at age 30, only six received bridge support and one received ongoing support (23% combined; also see Schoeni and Ross 2005; Fox 2016). Consistent with research on the cumulative nature of inequality across generations (Mare 2011; Killewald et al. 2017; Gilligan et al. 2018), transfers play a central role in understanding adult class location.

White women's projects took a different shape depending on the family resources available to them. For example, strivers' abilities to pursue a high-risk approach often depended on parental support during college, leaving them debt free as they launched their careers in thriving geographic locations (see Zaloom 2019). Successful execution of both gender complementarity and professional partnerships generally required multigenerational transfers, as women could not socialize with affluent men or pursue advantageous career moves without family investments. Transfers often occurred around life

transitions—such as assisting with a move to a new city for employment, setting up an apartment, and purchasing transportation; paying for weddings, down payments, furniture, and interior designers; and covering educational expenses, ranging from child care to graduate education.

Multigenerational transfers were often substantial enough that white women's adult class location could not be accurately described without taking these exchanges into account. For example, substantial parental resources allowed women pursuing gender complementarity to potentially put off marriage or to marry someone who was a less than exceptional earner. Thus Maya, despite being unmarried and having no identifiable income stream, continued her privileged lifestyle in New York City.

More often, transfers provided a compensatory safety net that preserved a woman's standard of living, protecting her from negative life events (also see Pfeffer and Schoeni 2016). The size of the compensatory safety net provided by parents determined how far underachievers fell. Leah's mother's annual \$8,000 checks, for instance, provided a much-needed cushion for a young lesbian couple with relatively low earning power. Such investments made it possible for women from privileged backgrounds, even those who experienced some downward mobility, to reach desired milestones of adult life (e.g., home ownership, marriage, childbearing, and saving for retirement) earlier, and in much greater comfort, than others.

The cumulative nature of disadvantage made it difficult for white women from less privileged families to be upwardly mobile beyond the middle class (see Friedman and Laurison [2019] on the "class ceiling"). For instance, although Carrie and her husband made as much as many privileged households, their significant credit card debt, student loan debt, and nonexistent parental support meant that they could not yet afford to establish an independent household by age 30. Carrie's class project would thus take longer to land her in the privileged classes. Additionally, at the time of our interview, the least economically secure adult women from less privileged families were struggling to make ends meet and could not even imagine the luxuries of affording a house, seeking additional schooling, or raising children in relative security.

Research focused on college as the "great equalizer" (see Hout 1988; Torche 2011) tends not to consider debt accrued during college and graduate school or ongoing support from parents. Yet, we found that both debt and ongoing support created inequalities. These processes are also racialized: student debt plays a central role in creating fragility among the Black middle class (Houle and Addo 2018; also see Pyne and Grodsky 2020), and racial differences in family wealth may significantly limit the ability of students of color to become established as adults (Oliver and Shapiro 2006). Quantitative analyses thoroughly measuring transfers are necessary to reveal differences in how college degrees pay off for students from different backgrounds.

The Intersectional Nature of Class Projects

Adult class position is profoundly shaped by one's location in a larger matrix of domination (Collins 1990). Women and families in our study were therefore always navigating multiple systems of oppression and drawing on privileges where they could, in their efforts to produce economic security or privilege.

The projects that white women in this study pursued are ways of navigating a gender inequalitarian world—a world in which women secure class privilege through heterosexual marriage to a high-earning man from a privileged family, alongside extended contributions from one's own family. Class projects can thus be understood as strategies to navigate not just class but gender as well. The class projects of white men are thus likely to be different; greater earning power opens up opportunities that are harder won for women.

Class projects are also sexual projects. Two women in our study, Brianna and Leah, identified as lesbian. Leah fell from the upper class to the middle class and Brianna from the upper-middle class to the lower-middle class. Identifying as lesbian meant that they did not access a man's income through marriage. Exclusion from male earnings creates economic vulnerabilities for lesbian households. Although lesbians' individual earnings compare favorably to those of heterosexual women, at the household level lesbian couples suffer an economic penalty (see Ahmed, Andersson, and Hammarstedt [2011] for a review).

Class projects and racial projects (see Omi and Winant 2015) are often deeply intertwined. For example, all but one of the heterosexual white women in our study married white men; their marriages preserved racial boundaries. Multigenerational transfers that bolstered women's lifestyles depended on family property, other forms of wealth, and access to nonpredatory debt less available to racially marginalized families (Taylor et al. 2011; Hamilton and Darity 2017; Seamster 2019). Affluent white investment in class projects may be motivated by desires to live in a racially homogenous social world, without ever having to explicitly state, or even admit, this motivation. As research on color-blind racism suggests (Bonilla-Silva 2015), seemingly nonracial practices that are part of women's class projects (e.g., marrying in-network men and living in higher priced [white] neighborhoods) are part of the post-Jim Crow racial order in the United States.

Future research should continue to investigate the class projects of individuals located in a variety of structural locations, to understand how particular locations offer different types and amounts of cultural and material resources to pursue class projects, while introducing varied risks. For example, we might examine the class projects in progress at community colleges (see Nielsen 2015) or among students at historically Black colleges and universities (see Ford 2018). Differently positioned families may have unique strategies for increasing the mobility of their children (e.g., see Lacy [2007]

and Dow [2019] on the Black middle class). Mapping these projects will help us to understand patterns of class stability and change across populations and in different contexts.

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