



The relative stability of cohabiting and marital unions for children*

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Abstract. Children are increasingly born into cohabiting parent families, but we know little to date about the implications of this family pattern for children's lives. We examine whether children born into premarital cohabitation and first marriages experience similar rates of parental disruption, and whether marriage among cohabiting parents enhances union stability. These issues are important because past research has linked instability in family structure with lower levels of child well-being. Drawing on the 1995 National Survey of Family Growth, we find that white, black and Hispanic children born to cohabiting parents experience greater levels of instability than children born to married parents. Moreover, black and Hispanic children whose cohabiting parents marry do not experience the same levels of family stability as those born to married parents; among white children, however, the marriage of cohabiting parents raises levels of family stability to that experienced by children born in marriage. The findings from this paper contribute to the debate about the benefits of marriage for children.

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Cohabitation has become an increasingly common family form in the United States. Over half of young adults have cohabited, and cohabitation is now the typical path to marriage (Bumpass & Lu 2000; Bumpass 1998). While cohabitation is popularly viewed as a childless union, increasingly children are being born or raised in cohabiting parent families (Casper & Bianchi 2002; Manning 2001; Bumpass & Lu 2000). Estimates suggest that approximately two-fifths of all children will live in a cohabiting family at some point before adulthood (Bumpass & Lu 2000).

Despite the increase in children's experience of cohabitation, relatively little is known about the implications of cohabitation for children's well-being (Manning 2002; Smock 2000). One fundamental dimension of well-being to evaluate is the relative stability of cohabitation and marriage from the viewpoint of children. A large body of literature demonstrates that family

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structure has important effects on children, with deleterious ones for children who experience parental separation (McLanahan & Sandefur 1994; Seltzer 1994). While some of this effect is due to changes in income and other factors, there is also some evidence that the number of changes in family structure is important (Wu 1996; Wu & Martinson 1993). The fewer the changes, the better for children.

The issue of union stability is particularly relevant for assessing the implications of the dramatic rise in cohabitation for children's well-being in the United States. A well-known difference between cohabitation and marriage is that cohabiting unions are generally quite short-lived. Although a substantial proportion of cohabitations lead to marriage, many end in separation (Bramlett & Mosher 2002; Bumpass 1998), and marriages begun by cohabitation face higher risks of dissolution (Lillard et al. 1995; Axinn & Thornton 1992; DeMaris & Rao 1992; Schoen 1992; Teachman & Polonko 1990; Bennett et al. 1988; Bumpass & Sweet 1989;).

To date, however, there is little direct knowledge about how cohabitation compares to marriage in terms of stability for children. Only a handful of studies have examined this issue, and none have used nationally representative samples to explicitly compare trajectories for white, black and Latino children born within cohabiting versus marital unions (e.g., Bumpass & Lu 2000; Graefe & Lichter 1999; Landale & Hauan 1992). This paper thus examines the early life course of children born into premarital cohabiting unions, contrasting the stability of their parents' unions to those of children born in first marriages. We determine whether and to what extent being born into a cohabiting couple increases the likelihood of experiencing the end of parents' unions, as well as whether the marriage of cohabiting parents promotes stability and equalizes the experiences of children born to cohabiting versus married parents. Throughout, we focus on similarities and differences for Hispanic, black and white children because of evidence that the prominence and role of cohabitation in family formation varies by race and ethnicity.

1. Background and significant

The trend in children's experience of cohabitation is upwards. Overall, the proportion of cohabitations with children present increased from 28 to 41% between the early 1978 and 2000 (Casper & Bianchi 2002; Fields & Casper 2001). However, the percentage of children *born* within cohabiting unions increased much more dramatically, doubling between 1980–84 and 1990–94, and now accounting for almost one in eight births in the US (Bumpass & Lu 2000). In fact, cohabitation accounts for much of the recent trend in nonmarital childbearing; the share of births to unmarried mothers who were

cohabiting increased substantially more between the early 1980s and early 1990s than did the share to noncohabiting, unmarried mothers (Bumpass & Lu 2000).

Given the importance of family structure stability for children, an important empirical issue then becomes the stability of cohabitation for children. As is well known, cohabitations are generally of short duration. Over 50% of cohabiting unions in the US, whether or not they are eventually legalized by marriage, end by separation within five years compared to roughly 20% for marriages (Bumpass & Lu 2000; Bumpass & Sweet 1989). In addition, marriages preceded by cohabitation—a growing proportion of marriages—are more likely to end than those not prefaced by cohabitation (Hall & Zhao 1995; Lillard et al. 1995; DeMaris & MacDonald 1993; Axinn & Thornton 1992; DeMaris & Rao 1992; Schoen 1992; Thomson & Colella 1992; Teachman et al. 1991; Teachman & Polonko 1990; Booth & Johnson 1988; Rao & Trussell 1989; Bennett et al. 1988).

At the same time, we currently have limited knowledge about the stability of cohabitation from the perspective of children because most extant research focuses on cohabitation generally rather than on cohabiting unions with children. While one can extrapolate from the above findings that cohabitation is less stable than marriage for children, there are two limitations to this approach. The most obvious is that not all cohabitations contain children—about 60% do not (Fields & Casper 2001). Second, of those that do, half are cases in which children are not biologically related to both cohabiting partners (Acs & Nelson 2001; Fields 2001). As seen, there are two routes through which children may experience parental cohabitation: the first is by being born to a cohabiting couple and the second is when a custodial parent, typically a mother, enters a cohabiting relationship, making the arrangement akin to a step-family.

When grappling with the issue of whether, and to what extent, marriage is better for children (e.g., Waite & Gallagher 2000), we argue that it is important to focus on children born within cohabiting unions and compare their experiences to those of children born within marriages. While most research aggregates both kinds of cohabiting families, this is problematic when investigating the implications of cohabitation versus marriage for children. This is because cohabiting families are much more likely to contain a non-biological parent than married families. Given the high levels of instability of stepfamilies in general (Bumpass et al. 1995), and the higher prevalence of stepfamilies among cohabiting compared to married families, the appropriate comparison would be between the different types of two-parent biological families (Manning 2002). We start from the premise that it is important to focus on cohabiting unions in which the child resides with both biological

parents because these may be potentially more stable than unions in which the child does not have biological ties to both cohabiting partners.

Past research has generally not directly compared prospects for family stability for children born into cohabiting versus married couple families. Bumpass and Lu (2000) aggregate children born in cohabiting and marital unions in their analysis of instability, but greater instability among children born to cohabiting parents can be inferred based on children's time spent in single mother families. Similarly, Raley and Wildsmith (2001) provide important descriptive findings that show white and black children from the 1980-1984 birth cohort born to married mothers experience fewer family transitions than children born to cohabiting mothers. In another study, Wu, Bumpass and Musick (2001) focus on women who had a first birth between 1980 and 1984, finding that 16% who were married at birth and one-third (31%) of mothers cohabiting at birth were separated four years later. These findings are supported when the period is extended beyond 1980 and 1984 (Wu & Musick 2002). These results are suggestive that marriages are more stable than cohabiting unions for children, but the focus of their work is on first-time mothers, rather than on children. Moreover, over half of women who had children during cohabitation were not first-time mothers (McLanahan & Carlson 2002). Graefe and Lichter (1999), drawing on a sample of children born to young mothers from the National Longitudinal Survey of Youth, estimate the percentage of children born to cohabiting and married mothers who will experience instability. They find that about one-fifth of children born to cohabiting couples will experience a transition within one year and 88% will experience a transition by age five. However, this study defines the marriage of cohabiting mothers as instability, thus counting the legalization of cohabiting unions as instability. From the perspective of children, however, the transition to marriage is a continuation, and a possible strengthening, of their parents' relationships.

An exception is Landale and Huan (1992), who examine the family life courses of Puerto Rican children born in the mid-1980s. They find that children born in cohabiting unions have almost twice the odds of experiencing the breakup of their parents' unions (whether or not the relationship was transformed into marriage) as children born in marriage, although the gap narrowed with the inclusion of characteristics of the mother, father and the union (see Marcil-Gratton et al. (2000) for a similar study of Canadian children). Our study uses a similar approach but focuses on children from a range of racial and ethnic groups.

1.1. *Racial and ethnic variation*

Past research on the issue of union stability for children has focused on one ethnic group (Landale & Hauan 1992) or has not focused explicitly on variation by race and ethnicity (Wu et al. 2001; Bumpass & Lu 2000; Marcil-Gratton & LeBourdais 1995). Yet patterns of cohabitation instability may differ substantially across racial and ethnic groups.

While cohabitation has become an increasingly prominent feature of the lives of American children, this is especially so for minority children. Children are much more likely to be present in minority cohabiting couple households (67 and 70% among blacks and Hispanics, respectively) than in white cohabiting households (35%) (McLanahan & Casper 1995). Further, estimates suggest that about half (55%) of black children, two-fifths (40%) of Hispanic children, and three-tenths (30%) of white children are expected to experience a cohabiting-parent family and more time in such a family (authors' calculations from Bumpass and Lu 2000).

Similarly, there are racial and ethnic differentials in the proportion of children being born to cohabiting parents. Among whites, only about one in ten children are now born into cohabiting-parent families compared to nearly one in five black and Hispanic children (Bumpass & Lu 2000). These differentials are consistent with Astone et al.'s (1999) study of a cohort of black men in Baltimore, which finds that a good deal of fatherhood among blacks is occurring in the context of cohabitation. They are also consistent with results from the Fragile Families Project (e.g., McLanahan & Carlson 2002; Waller 1999).

It is difficult to formulate expectations about racial and ethnic variation a priori. For all children, we expect that those born into cohabiting relationships will face less stability than those born into marriage. However, based on past research on both cohabitation and marriage, we expect that black children will experience the most instability, whether born to cohabiting or married parents. Blacks more commonly separate from their cohabiting partners than Hispanics or whites, and experience higher levels of marital instability (Bramlett & Mosher 2002; Brown 2000b; Manning & Smock 1995). On the other hand, marriage is less common among blacks than whites or Hispanics so that the marriages that do occur may be most 'selective'. Thus, the marriage of cohabiting parents may be protective in terms of stability for black children.

Patterns may be more similar for whites and Hispanics. On the one hand, there are indications that cohabitation is more 'normative' for Hispanics. Hispanic women are more likely to give birth to children while cohabiting than either white or black women, are more likely to state that their children were planned if born while cohabiting, and appear to experience a cultural context

relatively supportive of cohabitation (Landale & Fennelly 1992; Manning 2001; Musick 2002). The upshot could be that children born to cohabiting Hispanic parents would experience levels of stability closer to that of children born to married parents. On the other hand, recent evidence suggests that levels of union instability are very similar for Hispanics and whites; this is the case for both marital and cohabiting unions (Bramlett & Mosher 2002). This is at least suggestive that the relative stability of being born to cohabiting and married parents may be similar for Hispanic and white children.

2. Current investigation

This paper has three goals. First, we compare the trajectories of children born into cohabiting versus married couple families with a measure that begins at birth and includes marriage among cohabiting couples as part of the process. Our approach acknowledges that while cohabitation can 'end' in two ways, marriage or separation, marriage represents movement into a potentially more stable family form. Thus, our measure of instability focuses on parental separation, defining the end of the relationship as when the couple stops living together rather than when the cohabitation ends. It is vital to incorporate the marital years because a substantial share of cohabitations results in marriage; for example, within three years nearly 60% of first cohabiting unions end in marriage (Bramlett & Mosher 2002).

Our second goal is to evaluate how marriage among cohabiting parents influences stability. Specifically, we assess whether children of cohabiting couples who marry share similar trajectories as children born to married parents and cohabiting parents, a significant issue for evaluating the benefits of marriage in a time of increasing cohabitation. Overall, there are several reasons to expect that children born into cohabiting unions may experience more instability, even if marriage occurs, than those born into marriages. First, cohabitation tends to be selective of people of slightly lower levels of educational attainment and income than is marriage, and this generalization holds when comparing the situations of children in married couple and cohabiting households (Casper & Bianchi 2002; Bumpass & Lu 2000; Morrison & Ritualo 2000; Cohen 1999; Hao 1996; Manning & Lichter 1996; Nock 1995; Thornton et al. 1995; Waite 1995). Similarly, a large body of research suggests that union stability is positively correlated with socioeconomic status. Although we attempt to control for socioeconomic status in our analysis, our measures are restricted due to data limitations. Second, cohabitators report slightly lower levels of happiness, relationship quality, and satisfaction than married people (Waite & Joyner 2001; Brown 2000a; Waite & Gallagher 2000; Booth & Brown 1996). These indicators are associated

with relationship stability and suggest that cohabiting couples may be less successful at maintaining their relationships than married couples. Third, cohabitators may have experienced more relationship instability than married parents, suggesting that cohabiting parents may form less stable families than married parents. Prior work indicates that only about half of cohabiting unions result in marriage (Bumpass & Lu 2000) and marriages that start out in cohabitation are more unstable than marriages that are not preceded by cohabitation (e.g., Lillard et al. 1995; Bennett et al. 1988). We tap into prior relationship instability in our analyses by including variables that measure cohabitation experience prior to a child's biological parents' marriage or cohabitation. Fourth, childbearing within cohabitation is not normative. Cohabiting women are substantially less likely to have children than married women (Raley 2001; Loomis & Landale 1994). Moreover, mothers are more likely to report that children born during cohabitations are unplanned than children born during marriage (Manning 2001). Fifth, cohabitation is not 'institutionalized' in the United States (Manning 2002; Smock & Gupta 2002). Cohabitation is not broadly sanctioned by government or society, and some argue that it lacks defined family roles and even language to refer to family members, leading to unique stresses (Nock 1995). Concomitantly, the legal rights and obligations of cohabiting partners to their children and one another are not clearly identified or uniform (Durst 1997; Seff 1995; Wiesensale & Heckert 1993).

Our third goal is to investigate potentially important race and ethnic similarities and differences in family stability for children. We expect the effects of cohabitation to operate differently for blacks, whites and Latinos, because of race and ethnic differentials in childbearing, planning status of children, and propensity to marry (Musick 2002; Manning 2001; Bumpass & Lu 2000). We present results separately for whites, blacks, and Hispanics and formally test for interactions between our union status variables and race and ethnicity.

3. Data and methods

3.1. Data

We draw on Cycle 5 of the National Survey of Family Growth (NSFG), a recently collected, large, and nationally representative data source. Collected in 1995 and including 10,847 women of reproductive age (15–44), these data are valuable because they include birth, pregnancy, marriage, and cohabitation histories; Cycle 5 also includes complete cohabitation histories for the first time. No other data source has such high quality data on both fertility behavior and cohabitation experiences.

This project relies on the child as the unit of analysis. We restrict the sample to children who were born into either a premarital cohabitation or a first marriage. The restriction to children born in a premarital (rather than postmarital) cohabitation reflects the typical experience in these data; the vast majority (80%) of children born in cohabiting unions were born to women who had never been married. Also, prior work indicates that among some women the effect of cohabitation on childbearing operates differently among previously married than never married women (Loomis & Landale 1994). Indeed, stepfamilies face unique fertility decision-making processes (e.g., Stewart 2002; Thomson 2002). Thus, our analyses are limited to children born to never-married cohabiting mothers or mothers in first marriages and may reflect greater differences between cohabiting and married parent families than analyses that include previously married mothers.

Children in our sample were born between 1980 and 1995. We also limit our sample to women who were less than 30 when their child was born. This is a necessary restriction because of the upper age limit of the NSFG; women over age 30 in 1980 were not included in the 1995 interview because they were older than the upper age limit of 44. This has only a minimal effect on our analyses because we are focusing on children born during or prior to first marriages. Based on the experiences of 4,013 women, our final sample consists of 1,001 children born in cohabiting unions and 5,577 children born into first marriages.

3.2. *Variables*

Our dependent variable is the disruption of mothers' cohabiting unions or marriages, measured by date of separation. Our measure of instability is based on the break-up of the couples' relationship and not simply whether the cohabiting union ended. If cohabiting parents marry, we continue to count them as stable until the breakup of the marriage. If they do not marry, then instability is marked by the date of the end of the cohabitation.

Table 1 shows the variable distributions for the total sample and for each race and ethnic group separately. Our central independent variables are mother's union status at birth, and, for cohabiting mothers, whether and when she marries her cohabiting partner. Slightly under 13% of the children in this sample were born into cohabiting unions and 87% were born into marriages. The proportion of children born in cohabitation is highest among black children (36%), in contrast to one-fifth of Hispanic children and 8% of white children. Of these, about 36% of Hispanic children's parents eventually married, compared to 46% for whites and 28% for blacks (not in table).

We also include several characteristics of the mother and of the child as independent variables. These measures have been found to be important

Table 1. Distribution of independent variables for child born in unions, marriage and cohabitation

	Total	Hispanic	Black	White
Union status at birth				
Born in cohabitation	12.7	19.5	36.3	8.2
Born in marriage	87.3	80.5	63.6	91.8
Mother's characteristics				
Race/ethnicity				
Black	9.5			
Hispanic	16.1			
Other	4.8			
White	69.6			
Family background				
Single	9.9	12.1	22.3	7.6
Step	8.2	6.0	12.1	8.5
Other	4.8	4.8	13.6	3.5
Two biological	77.1	77.1	52.0	80.4
Religiosity (mean)	2.55	2.53	2.28	2.59
Education				
<12	25.5	46.7	29.9	18.4
12	56.1	45.7	55.9	60.7
13+	18.4	7.6	14.2	20.9
Employment				
Part	7.9	7.4	7.7	8.1
Full	55.3	38.5	44.1	61.7
Not	36.8	54.1	58.2	30.2
Prior cohabitation				
No	68.4	75.7	73.3	65.8
Yes	31.6	24.3	26.7	34.2
Age at birth (mean)	24.2	23.2	23.6	24.5
Parity(mean)	0.8	0.9	1.1	0.7
Child's characteristics				
Preunion conception				
No	86.8	84.9	79.5	88.3
Yes	13.2	15.1	20.5	11.7
Unplanned				
No	73.2	70.1	62.7	75.5
Yes	26.8	29.9	37.3	24.5
Birth Cohort				
1980–84	34.3	29.9	36.0	35.4
1985–89	32.9	33.1	34.6	32.4
1990–95	32.8	37.0	29.4	32.2
N	6578	1410	1128	3800

Note: 1995 NSFG unweighted N's and weighted means and proportions.

control variables in other studies examining marital or cohabitation dissolution (e.g., Bramlett & Mosher 2002; Bumpass & Lu 2000; Graefe & Lichter 1999; Smock & Manning 1997; Landale & Huan 1992). Characteristics of the mother include race and ethnicity, family background, and religiosity. As shown in Table 1, roughly 10% of the sample is black, 16% are Latino or Hispanic, 70% is white and 5% belong to some other race or ethnic group. Family background refers to the mother's family structure at age 14 (two biological married parents, step-family, single-parent, and other family type). Past research has found that individuals who lived with both of their biological parents face lower risks of union dissolution. The majority of the sample is from two biological parent families, with 10% having lived with a single parent at age 14. Religiosity is based on a question with a five-category response option about attending services at age 14 'greater than once per week' to 'never', and is included as an indicator of a traditional upbringing. The mean is 2.55, indicating the mother attended religious services between less than once a month and 1–3 times per month.

We also use two variables – educational attainment and employment status – to attempt to capture the mother's socioeconomic status. Both are measured at the time of union formation (among women who cohabited and then married, this is measured at time of cohabitation) to avoid problems associated with the simultaneity of decisions about employment, education and union instability. Education is coded into three categories: less than high school, high school, and more than high school. Overall, roughly half of the sample has 12 years of education, with one-quarter having less than 12 years of schooling. Employment status is categorized into not employed, employed part-time, employed full-time. Only 8% of the mothers were employed part-time, 55% were employed full-time and 37% were not employed at the time of union formation.

Three variables are included in our models that tap the mother's fertility and union experiences. First, we account for whether the mother cohabited prior to the current cohabitation or marriage. This measure taps into a history of relationship instability. Nearly one-third (32%) of the sample had cohabited prior to their current cohabitation or marriage. In our sample, most women (97%) who cohabited prior to marriage lived with their husband (results not shown). Second, we include a variable indicating the mother's parity at the time of the focal child's birth; as indicated in Table 1, the mean number of children born prior to the focal child was 0.8. Nearly half (47%) of the mothers had no prior children at the time of the focal child's birth (results not shown). Third, mother's age at time of the child's birth is included in the model. The mean is 24 (22 for the mothers of children born in cohabitation and 25 for the mothers of children born in marriage).

Finally, three characteristics of the child are included in analyses. One is whether or not the child was conceived prior to the formation of the current union. Only 13% of the children were conceived prior to union formation, although these levels are higher among cohabitators (24%) than married women (11%) (results not shown). Second, we include the planning status of the child. 'Unplanned' indicates whether a child was unwanted or mistimed. Overall, about one-quarter of the children were unplanned, although almost half of those born in cohabitation compared to one-quarter born in marriage were unplanned (results not shown). Third, the child's birth cohort is divided into three time periods: 1980–84, 1985–89, and 1990–95. Children are distributed fairly evenly across the birth cohorts.

3.3. *Analyses*

Our analysis consists of two parts: life tables estimates and event history analyses. We construct both single and multiple decrement cohort life tables, which represent the experiences of actual cohorts of children.¹ Conceptually similar to competing risk models, multiple decrement tables take into account the odds of experiencing both possible 'exits': in this case, parental marriage or separation for children born to cohabiting parents (e.g., Graefe & Lichter 1999). As discussed earlier, these double decrement tables are less appropriate for our research question because they assume that the couple is no longer at risk of separation after marriage and that the marriage of cohabiting partners is an exit. Thus, we present single decrement tables, which counts separation as the only exit and follows couples beyond the time of marriage, and present the single decrement tables. Our life table results are based on the total sample of children born into premarital cohabiting and first marital unions and separately by race and ethnicity.

We use event history models to compare instability for children born in premarital cohabiting versus first marital union and to take account of the effects of our independent variables. Specifically, we use Cox proportional hazard techniques, which do not require us to assume a particular probability distribution and allow the use of time-varying variables (Allison 1984). Our event history analyses are applied to a data file converted to person-months; mothers either end their union or are censored by the interview. We adjust our results to account for the fact that the sample includes more than one birth from the mother. This issue is important because dependence among observations create downwardly biased standard errors (Allison 1995). We obtain robust standard error estimates using the covsandwich option in SAS, and we are able to adjust the standard errors for our time-varying analyses by adopting a counting process style of input.

Our first set of models evaluates whether being born in a cohabiting union raises the risk of instability compared to being born in a marriage. We estimate models with zero-order effects and then include the covariates in the model. A second set of models examines whether and how marriage among cohabiting parents influences family stability for children. To do so, we first assess whether children born to cohabitators who later marry share similar risks of parental stability as children born to married parents by including a time-varying measure of marriage among the cohabiting parents; the reference category here is children born to married parents. Second, we estimate a nearly identical model that alters the reference category to children born to cohabiting parents who do not marry; this allows us to specifically examine whether children whose cohabiting parents marry experience higher levels of stability than those whose parents do not legalize their unions.

To investigate racial and ethnic differences, our models are estimated for the total sample and separately for each race and ethnic group. We used statistical tests analogous to the Chow test to determine whether models should be estimated separately for race and ethnic groups (DeMaris 2002). The tests suggested that they should. Contrasting log likelihood ratios for models of all children with no interactions to models that include crossproducts of all covariates with race and ethnicity also indicated the need for separate models.²

4. Results

4.1. *Life tables*

Figure 1 presents the single decrement life tables, allowing cohabiting parents to remain at risk of dissolution after they marry. Of the total sample, 15% of children born into premarital cohabiting unions experience the end of their parents' union by age 1, half by age 5, and two-thirds by age 10. Estimates for children born into first marital unions reveal substantially more stability. As Figure 1 shows, 4% of children born to married parents experienced parental instability within one year and 15% by age 5. Figure 1 also shows that black children born to cohabiting and married parents experience considerably more instability, and instability at somewhat younger ages, than white or Hispanic children. For example, by the time a child turns five years old, two-fifths of Hispanic and white children versus three-fifths of black children born into cohabiting-parent families are no longer living with both parents.

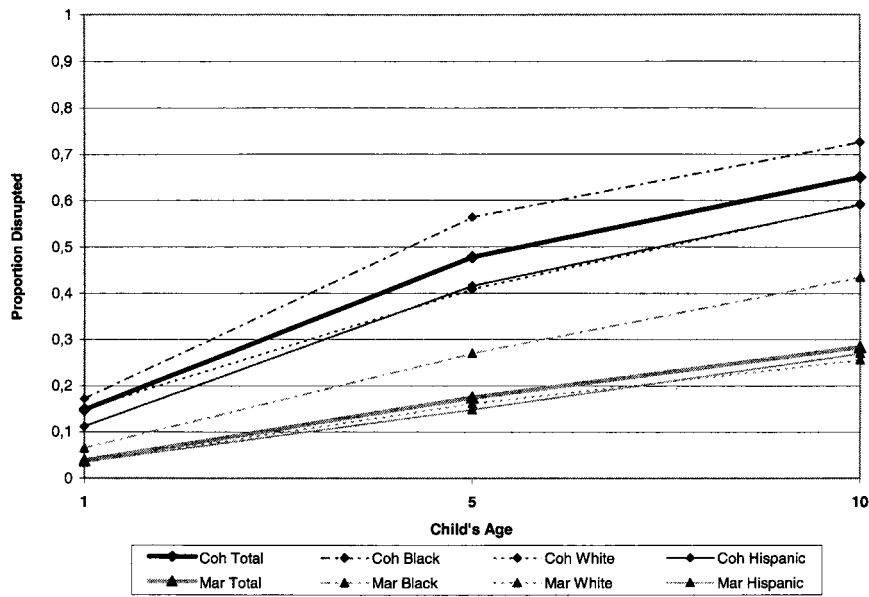


Figure 1. Cumulative proportion of children born in cohabiting and married unions experiencing parental disruption

4.2. Event history analyses

Table 2 shows the effects of union status at birth on the odds of parental separation for the total sample as well as for each race and ethnic group separately. Children born in cohabiting unions have significantly higher odds of experiencing their parent’s break-up than children born in marriage. Children born to cohabiting parents have 119% (2.19–1.00) higher odds of separation than children born to married parents. In bivariate models, we observe a significant negative effect of cohabitation on union stability, children born to cohabiting parents have 246% greater odds of experiencing parental disruption than children born to married parents (results not shown). This indicates that our sociodemographic covariates are not accounting for all of the relationship between parental union status at birth and parental separation, but the effect of cohabitation is reduced by 37% in the multivariate model.

We generally find a similar relationship of union status at birth for black, white and Hispanic children in both bivariate and multivariate models. Although, somewhat unexpectedly, in the multivariate model the positive effect of being born to cohabiting parents on the odds of experiencing parental breakup is statistically similar for Hispanic, black and white children (results not shown). Yet, the sociodemographic variables explain a greater share of

Table 2. Relative risk of parental separation among children born in marriage and cohabitation

	Total	Hispanic	Black	White
Union status at birth				
Born in cohabitation (Born in marriage)	2.19**	2.81**	2.20**	1.87**
Mother's characteristics				
Race/ethnicity				
Black	1.62**			
Hispanic	0.88			
Other (White)	1.03			
Family background				
Single	1.15	1.17	1.14	1.05
Step	1.32	1.26	0.94	1.61**
Other (Two biological)	1.11	1.51	0.78	1.51
Religiosity	1.03	1.06	0.98	1.04
Education				
<12 (12)	1.12	0.85	1.27	1.04
13+	0.96	1.3	0.94	0.96
Employment				
Part	0.87	1.27	1.1	0.57**
Full (Not)	1.10	1.63**	0.98	0.96
Prior cohabitation	1.43**	1.50*	1.15	1.46**
Age at birth	0.91**	0.89**	0.94**	0.88**
Parity	1.07	1.20**	1.02	1.11
Child's Characteristics				
Preunion conception	1.10	1.17	1.12	1.05
Unplanned	1.25**	1.28*	1.06	1.39**
Birth cohort				
1980–84	0.78**	0.82	0.64**	0.85
1985–89 (1990–95)	0.87	0.92	0.79	0.89
–2 log likelihood	29456.8	4656.7	6717.3	13210.2
N	6578	1410	1128	3800

Source: NSFG 1995.

Note: Reference category in parentheses.

* $p \leq 0.05$; ** $p \leq 0.01$.

the effect of parental cohabitation status at birth among white (45%) than Hispanic (15%) or black (17%) children (results not shown).

The effects of other variables are largely as expected from prior research. These variables are all significantly related to union stability at the zero-order level. The first column of Table 2 shows that black children are more likely to experience their parents' separation than white children; analyses not shown suggest that black children face higher odds of instability than Hispanic children as well. We do not find significant differences in the odds of instability according to mother's family background, religiosity, education or employment. Yet we do find some of these factors influence instability among racial and ethnic groups. For instance, growing up in a stepfamily has a positive effect on instability among whites. Also employment influences parental union stability among white and Hispanic children. Unfortunately, we lack information about the spouse/partner's employment at the time of union formation and cannot assess how the family's overall economic circumstances influence stability.

We find that mother's relationship and childbearing histories (prior cohabitation, mother's age, and parity) influence relationship stability. Children whose mothers have prior cohabitation experience have higher odds of experiencing parental break-up than mothers who had no prior cohabitation experience. We observe this relationship only among white and Hispanic children, and find that mother's prior cohabitation is not associated with parental instability among black children. We include an interaction term to test whether prior cohabitation has a more negative effect on parental stability among children born to cohabiting rather than married parents. We find a similar negative effect of mother's prior cohabitation among children born in cohabiting and marital unions (results not shown). We also tap into instability by evaluating whether children born to married parents who cohabited prior to the child's birth experienced similar odds of instability as children born to cohabiting parents as well as married parents who never cohabited. We find that white and Hispanic children born to married parents who cohabited prior to marriage had higher odds of parental disruption than children born to married parents who never cohabited and lower odds of parental disruption than children born to cohabiting parents (results not shown). Our second measure, age of mother, shows that for each race and ethnic group, children born to older mothers face lower odds of union instability. Lastly, the mother's parity at the time of the focal child's birth is not associated with union dissolution. Yet, we do find a positive effect of parity on union instability among Hispanic children. We find that parity has a similar effect on instability for children born to married and cohabiting parents (results not shown).

Table 3. Relative risks of parental separation among children born in marriage and cohabitation

	Total	Hispanic	Black	White
Union status				
Parents cohabit at birth	2.48**	3.09**	2.39**	2.47**
Parents cohabit at birth & married (Parents married at birth)	1.62**	2.10**	1.73**	1.16
Mother's characteristics				
Race/ethnicity				
Black	1.60**			
Hispanic	0.87			
Other (White)	1.02			
Family background				
Single	1.15	1.17	1.15	1.06
Step	1.33**	1.25	0.96	1.63**
Other (Two biological)	1.09	1.48	0.77	1.51
Religiosity	1.03	1.06	0.98	1.04
Education				
<12 (12)	1.11	0.84	1.25	1.03
13+	0.96	1.28	0.95	0.96
Employment				
Part	0.88	1.24	1.10	0.57**
Full (Not)	1.10	1.60**	0.97	0.97
Prior cohabitation	1.43**	1.51*	1.14	1.47**
Age at birth	0.90**	0.89**	0.93**	0.88**
Parity	1.06	1.19**	1.00	1.11
Child's characteristics				
Preunion conception				
Unplanned	1.26**	1.28*	1.21*	1.38**
Birth cohort				
1980–84	0.78**	0.82	0.66**	0.86
1985–89 (1990–95)	0.87	0.92	0.85	0.91
-2 log likelihood	29439.2	4653.7	5557.9	13195.0
N	6933	1507	1055	3930

Source: NSFG 1995.

Note: Reference category in parentheses.

* $p \leq 0.05$; ** $p \leq 0.01$.

The next covariates in Table 2 are characteristics of the child. Children who were conceived prior to the union have similar odds of disruption as those conceived during the union, although children who were unplanned have substantially higher odds of experiencing the end of their parent's union; this is true for Hispanics and whites. Finally, children born during the cohabitation in the early 1980s have lower odds of parental separation than the latest cohort, but children born in the mid 1980s experience similar odds of separation as their counterparts born in the early 1990s. We find that this relationship operates among blacks but not Hispanics or whites.

Table 3 presents the model that includes a time-varying variable indicating whether or not the parents are married to assess how the marriage of cohabiting parents influences parental union stability. Children are categorized into three groups: born to cohabiting parents who do not marry, born to cohabiting parents who do marry, and born to married parents. The reference category is children born into marriage.

Our bivariate results indicate that the risk of parental disruption is 292% greater among children whose cohabiting parents do not marry than children born to married parents and 151% greater among children whose cohabiting parents marry than children born into marriage (results not shown). These parental union status effects persist in the multivariate model, but are reduced by almost one-half. The effects of parental union status cannot be explained completely by the parent and child's sociodemographic characteristics. The first column and first row of Table 3 show that children born to cohabiting parents who do not marry have 148% (2.48–1.00) higher odds of experiencing parental separation than children born to married parents. The second row shows that cohabiting parents who marry have 62% (1.62–1.00) higher odds of dissolution than parents who gave birth to their children in marriage. Thus, while the marriage of cohabiting parents appears to increase levels of stability, children in this situation still face significantly higher odds of instability than children born to married parents.

At the same time, there are important racial and ethnic differences. The remaining columns in Table 3 present the results for race and ethnic groups separately. Hispanic, black and white children born to cohabiting parents have higher odds of parental instability than children born to married parents. Hispanic and black children born to cohabiting parents who marry have significantly higher odds of dissolution than children born to married parents. In contrast, the multivariate results indicate that white children whose cohabiting parents marry experience statistically similar odds of separation as white children born to married parents. At the bivariate level we find that white children born to cohabiting parents who marry have higher odds of parental disruption than children born to married parents, but these differences

among white children are explained by the mother's age at birth (results not shown). Thus, marriage after the birth of a child appears to provide some buffer against instability among white cohabiting parents.

We re-estimate the same models but shift the reference category to more closely examine the extent to which children born to cohabiting parents are benefited by their parents' marriage (results not shown). We find that children born to cohabiting parents who later marry have 35% lower odds (significant at the $p < 0.001$ level) of experiencing union dissolution than children whose parents do not marry. Again, however, we observe different patterns according to race and ethnicity. White children whose cohabiting parents marry do experience greater parental stability than those born to cohabitators who do not marry. That is, white children born to cohabitators who marry have statistically lower odds of parental separation as those born to cohabitators who do not ultimately marry. In contrast, our multivariate models indicate that black and Hispanic children born to cohabiting couples experience statistically similar odds of parental separation if their parents marry. This effect of marriage among cohabiting parents is significantly greater for white than black children. Yet, at the bivariate level, Hispanic children born to cohabiting parents who marry experience lower odds of instability than children born to cohabiting parents who do not marry. We find that this bivariate relationship is explained by mother's age at birth. Generally, marriage appears to provide a stability benefit for white and Hispanic children but at the multivariate level this relationship holds true for only white children.

5. Discussion

Our goal was to compare the prospects for family stability for children born to cohabiting and married parents. We limited our analyses to children's experiences during or before their mothers' first marriage. Using life tables and event history analyses, we adopted an analytic approach that treats cohabiting parents who marry as intact families that remain at risk of dissolution. This approach allows us to take the child's standpoint by focusing on the stability of the parental relationship itself. We also examined how the marriage of cohabiting couples influences the experiences of children born to married and cohabiting couples by including a time-varying union status variable.

There are several key findings. Most broadly, our results indicate that children born to never-married cohabiting mothers face significantly higher odds of instability than children born to first-time married mothers. Life table results show that, by age 5, two-fifths of Hispanic and white children and three-fifths of black children born into cohabiting-parent families are no longer living with both parents; this compares to disruption levels of 14% for

Hispanic, 16% for white and 25% for black children born to married parents. Our multivariate analyses indicate that, even after controlling for potentially important sociodemographic factors, children born into cohabiting families face approximately double the odds of experiencing their parents' break up than those born to married couples. This holds true across racial and ethnic groups.

Second, our research suggests that significant racial and ethnic differences are masked in models that simply control for race and ethnicity. While, overall, white children face the lowest odds of experiencing instability, separate models show that the marriage of cohabiting parents significantly enhances stability for white children; in fact, marriage is associated with improved prospects for stability among children born in cohabiting unions. For Hispanics and blacks, this does not appear to be the case, with children born in cohabiting unions facing significantly higher prospects of instability even if their parents legalize the union. At the same time, it is important to underscore that proportionately fewer black and Hispanic children born in cohabitation have parents who ultimately marry compared to whites (e.g., 28% of black and 36% of Hispanic children compared to 46% of white children born in cohabitation). These findings may speak to racial and ethnic differences of selection into marriage. For example, the education gap between married and cohabiting white parents is much greater than the education gap of cohabiting and married minority parents (Manning & Brown 2003). This suggests that white children may potentially benefit more from their parents marriage because the educational (and economic) requirements for entry into marriage are much higher among whites than nonwhites.

Third, mothers with a history of relationship instability have lower odds of stability in their current relationship, and we find statistically similar negative effects among children born to cohabiting and married mothers. However, we only observe this relationship among white and Hispanic children and not black children. Black children's mothers' prior relationship instability does not appear to influence parental disruption. In a similar vein, white and Hispanic children born to married mothers with some prior cohabitation experience exhibit greater odds of instability than children born to mothers whose marriages were not preceded by cohabitation. Thus, our findings only partially echo prior studies that suggest premarital cohabitation has a negative influence on marital stability (e.g., Lillard et al. 1995; Axinn & Thornton 1992; DeMaris & Rao 1992; Schoen 1992; Bennett et al. 1988).

Our study has several limitations. First, the measures available in the NSFG for this analysis do not allow us to include a number of potentially relevant factors that may affect union stability. In particular, we lack detailed measures of income and economic well-being. Racial/ethnic differences in

family patterns, as well as differences between cohabitation and marriage as a context for childbearing and childrearing, have, in part, an economic basis. Blacks and most Hispanic groups, for example, have lower incomes and higher poverty rates than whites, and research shows that, in comparison to marriage, cohabitation tends to be more prevalent among the less advantaged (Bumpass & Lu 2000; Morrison & Ritualo 2000; Clarkberg 1999; Cohen 1999; Smock & Manning 1997; Hao 1996; Manning & Lichter 1996; Nock 1995; Thornton et al. 1995; Waite 1995). Moreover, research has demonstrated that the occurrence and stability of unions (especially marriage) are consequences, and not just causes, of good economic circumstances (e.g., Smock et al. 1999; Smock & Manning 1997; Oppenheimer 1994; Lichter et al. 1992; Mare & Winship 1991; Testa et al. 1989).

Thus, it is quite possible that better measures would reduce the instability disadvantage for children born to cohabiting, rather than married, parents. Better measures might also reduce the higher level of overall instability experienced by black children. However, economics probably does not explain all of this variation. Manning and Smock (2002), for example, examine the marriage intentions of white, black, and Hispanic cohabiting women. They find that black cohabiting women are less likely than white or Hispanic women to expect to marry their partners, even after controlling for the education of both the women and their partners and their partners' income (see, also, Astone et al. 1999; Clarkberg 1999; Oropesa 1996; Raley 1996; Manning & Smock 1995; Oropesa et al. 1994). We do tap into relationship instability and find that this does not explain differences between children born to cohabiting and married mothers. Other factors, and ones nearly impossible to measure, might also help to account for the cohabitation disadvantage (i.e., lack of institutionalization).

A second limitation, and related to the first, is that we cannot assess causality in this study; we are just showing associations. Without good longitudinal data with strengths in several domains (e.g., fertility, union transitions, cohabitation, partner characteristics, detailed income measures), it will be difficult to fully understand the sources of the cohabitation effect on instability.

Third, it is unfortunate that sample size limitations in the NSFG precluded our ability to subdivide Hispanics. Grouping all Hispanics together, for example, may obscure substantial variation that is potentially relevant to the stability of cohabiting and marital unions (e.g., Lichter & Landale 1995; Bean & Tienda 1987). For example, Puerto Ricans have high cohabitation rates as well as high levels of poverty – on par with the poverty rate for blacks – and Mexican Americans and whites have similar family patterns, but the former have substantially lower socioeconomic status than whites.

Nonetheless, our findings contribute to the effort to understand the implications of cohabitation for children. Increasingly, children are born into cohabiting parent families, and documenting the implications of this context for childbirth for children's early family life course is a fundamental concern; parental stability is associated with improved education, economic, and developmental outcomes (e.g., McLanahan & Sandefur 1994; Wu & Martinson 1993). While our findings appear to strengthen the 'case for marriage' (Waite & Gallagher 2000), because they show quite clearly that children born into first marriage enjoy much higher chances of a stable childhood, they also challenge that case. For never-married cohabiting Hispanic and black mothers, marriage after the birth of child does not provide an advantage in terms of stability; they face statistically similar odds of instability as children born to never-married cohabiting parents who remain cohabiting. In light of recent policy discussions surrounding welfare, our research suggests that efforts to encourage marriage among low-income parents, many of whom are already cohabiting (McLanahan & Carlson 2002), may not be an effective strategy for assuring child well-being. Hispanic and black children appear to face the same odds of experiencing their parents' breakup as they would have had the parents not married. More broadly, we would argue that future research on the implications of family structure for children's well-being needs to incorporate instability not only as a key aspect of family experience, but directly as an indicator, in its own right, of child well-being.

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Notes

1. We also estimated period life tables and the results mirror closely those reported for the cohort life tables.
2. For the model presented in Table 2, for example, the Chow test for group differences is significant with $3530.4 = (29,480.8 - (6739.5 + 13210.2 + 4657.7 + 517.4)) / 64$ and $64((16 + 16 + 16 + 16) - 19)$ degrees of freedom. The model chi-square for the complete interaction model is 4356 with 45 degrees of freedom. The complete interaction model adds to the fit

of the model with a difference in the -2 log likelihoods of 179.7 (29321.1–29480.8) and a difference of 48 (64–19) degrees of freedom, indicating significance at the $p < 0.01$ level.

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