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Living Together Unmarried in the United States:

Demographic Perspectives and Implications for Family Policy

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ABSTRACT

This paper synthesizes research on the demographic correlates and consequences of unmarried, heterosexual cohabitation in the United States. First, we place cohabitation in the context of recent demographic trends in union formation and dissolution. Second, we consider the implications of cohabitation for child wellbeing. Third, we review population subgroup variation in the role of cohabitation in family patterns, focusing on social class and race and ethnicity. Finally, we discuss how and why unmarried cohabitation is implicated in recent dialogues about family policy.

I. INTRODUCTION

The last few decades have ushered in significant changes in family patterns -- in union formation, union dissolution, childbearing, and attitudes about a range of family issues (Casper & Bianchi 2002; Thornton, Fricke, Axinn & Alwin 2001; Thornton & Young-Demarco 2001). After a brief period characterized by early marriage and low levels of divorce after World War II (i.e., the Baby Boom), recent decades have been marked by lower levels of childbearing, higher divorce rates, increases in the average age at marriage, rising nonmarital childbearing, and -- the topic of this paper -- rising levels of cohabitation.

Although most Americans still marry at some point and the vast majority express strong desires to marry, unmarried cohabitation has dramatically transformed the marriage process. Today, the majority of marriages and remarriages begin as cohabiting relationships. Most young men and women have cohabited or will cohabit, cohabitation has increased in all age groups, and

cohabitation is increasingly becoming a context for childbearing and childrearing; it is estimated that two-fifths of children born in the early 1990s will spend time in a cohabiting-parent family (Bumpass & Lu 2000; Casper & Bianchi 2002; Chevan 1996; Manning 2002). Clearly, cohabitation has become a widely-experienced, even normative, phenomenon in recent decades.

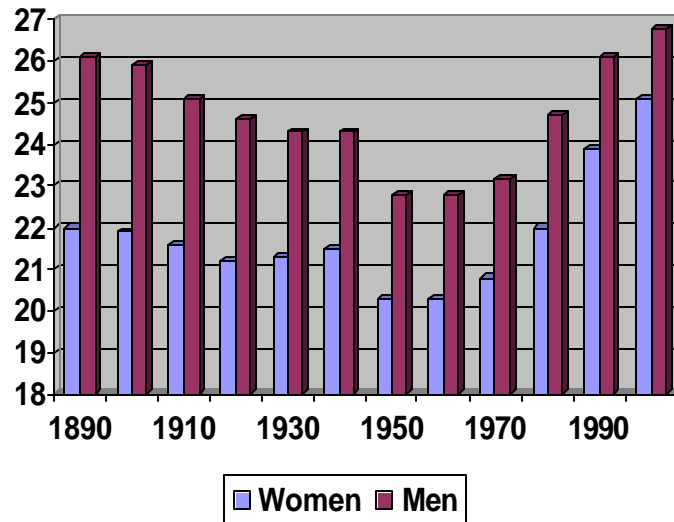
The goal of this paper is to synthesize what is known about the demographic correlates and consequences of unmarried, heterosexual cohabitation in the United States (see Seltzer [2000], Smock [2000] for others reviews of the literature on cohabitation and Manning [2002] for a focus on the implications for children). Since the late 1980s, when nationally representative survey data first became available with detailed questions on past cohabitation experience and sufficient numbers of cohabiting people to sustain quantitative analyses, the size of the literature has grown apace.

We begin by placing cohabitation in the context of recent demographic trends in union formation and dissolution. Next, we consider the question of why cohabitation is considered a significant demographic trend, arguing that recent interpretations of its significance are focusing on its implications for child wellbeing. We then review population subgroup variation in the role of cohabitation in family patterns, focusing on social class and race and ethnicity. Finally, we discuss how unmarried cohabitation is referenced and interpreted in recent dialogues about family policy in the U.S.

II. TRENDS IN UNION FORMATION AND DISSOLUTION

One of the key changes in the union formation process has been a postponement in marriage since the Baby Boom (approximately 1947-63). Figure 1 shows the median age at marriage among American women and men over the past century.

Figure 1: Median Age at Marriage of U.S. Women and Men, 1890-2000



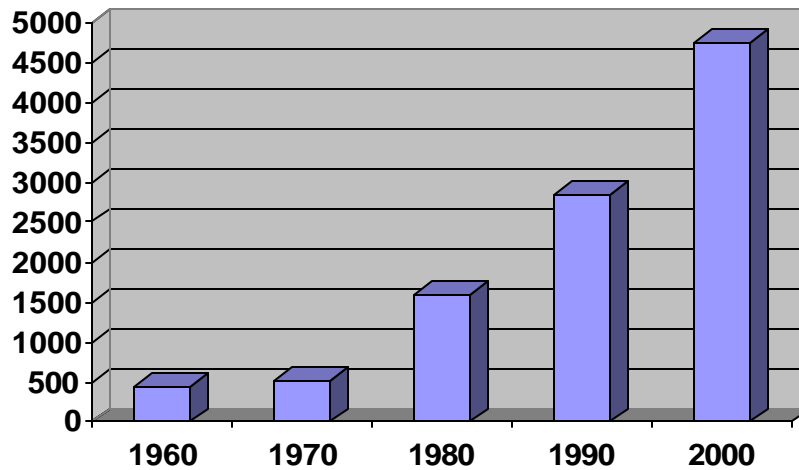
Source: U.S. Bureau of the Census (<http://www.census.gov/population/socdemo/hh-fam/tabMS-2.txt>)

As the figure shows, for women, age at marriage hovered around 21-22 years between 1890 and 1950, declined significantly during the Baby Boom, and began rising thereafter, reaching slightly over 25 years in 2000. Patterns for men are somewhat different, with a general decline in age at marriage between 1890 and the Baby Boom. Like women, however, age at marriage for men began rising after the Baby Boom, and, in the year 2000, is higher than at any time in the past century (nearly 27).

At the same time that marriage is being postponed, unmarried cohabitation has increased. Figure 2 shows the number of opposite-sex cohabiting couple households. In 1960, the number was estimated at less than half a million; at the 2000 Census, there were nearly 5 million such households. In fact, research suggests that this postponement in marriage has, by and large, been, offset by the increase in cohabitation. In other words, while the pace of entering marriage has slowed, Bumpass, Sweet, and Cherlin (1991) report that unmarried cohabitation

compensated for over 80% of the decline in marriage by age 25 over recent cohorts for Blacks and 61% for Whites.

Figure 2: Number of Cohabiting Couples Households in the U.S. (in 1,000s)



Source: U.S. Bureau of the Census (<http://www.census.gov/population/socdemo/hh-fam/tabUC-1.txt>)

Other indicators of the rapidly growing prominence of cohabitation are, first, that the percentage of marriages preceded by cohabitation rose from about 10% for those marrying between 1965 and 1974 to well over 50% for those marrying between 1990 and 1994 (Bumpass & Lu 2000; Bumpass & Sweet 1989). Second, the percentage of women in their late 30s who report having cohabited at least once rose from 30% in 1987 to 48% in 1995.

Cohabitations in general are of short duration with many ending as marriages (roughly 50%) and others dissolving without marriage. Moreover, over 50% of cohabiting unions in the U.S., 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, research suggests that marriages that begin as cohabitations, a growing proportion of

marriages, are more likely to dissolve than those that do not (Axinn & Thornton 1992; Bennett, Blanc & Bloom 1988; Booth & Johnson 1988; DeMaris & MacDonald 1993; DeMaris & Rao 1992; Lillard, Brien & Waite 1995; Rao & Trussell 1980; Schoen 1992; Teachman & Polonko 1990; Teachman, Thomas & Paasch 1991; Thomson & Colella 1992; but see Teachman 2003). In fact, one of the key distinctions between cohabitation and marriage is the duration of the relationship, with some arguing that the underlying “contract” of cohabitation is substantially more fragile than that of marriage (Brines & Joyner 1999).

The prominence of cohabitation is echoed in the beliefs of the American people. An ongoing survey of high school seniors asks whether living together is a good idea before marriage to determine compatibility; the percent of young women agreeing with this statement rose from 33% to 60% between the late 1970s and the late 1990s, and from 47% to 67% for young men (Thornton & Young-Demarco 2001). Another survey, this one focusing on a cohort of White children born in 1961 in the Detroit area, asked respondents in 1993 (when they were in their early 30s) whether living together is acceptable even if there are no plans to marry; 64% and 72% of women and men agreed, respectively. Moreover, 74% of the women and 78% explicitly *disagreed* with the statement “a young couple should not live together unless they are married” (Thornton & Young-Demarco 2001). While it remains unclear precisely how these shifting attitudes are related to behavioral changes in cohabitation, the two are probably mutually reinforcing: changes in behavior may set the stage for changes in attitudes and shifts in attitudes may follow changes in behavior.

At the same time, while recently stabilizing, levels of union instability have increased over the past century or so (Casper & Bianchi 2002; Goldstein 1999). Most studies suggest that the chance of marital disruption now stands at about 50% (Raley & Bumpass 2003). While there

has been some attempt to connect the rise in cohabitation with increasing marital instability, the data requirements are steep, especially if one wants to account for patterns over time. Therefore, it has not been possible to establish strong causal linkages. As noted, research findings suggest that marriages begun by cohabitation are more likely to end than others. Yet some studies suggest that this effect of premarital cohabitation is a matter more of “selection” than of causation. That is, those who are less religious, have less traditional beliefs (i.e., believing that there are circumstances under which marriages should be ended), or poorer relationship skills are drawn into cohabiting unions, and it is these factors such as these that account for the somewhat higher chances of breakup. In fact, some studies have suggested that selectivity entirely accounts for the association between premarital cohabitation and marital instability (Lillard, Brien, & Waite 1995; Thomson & Colella 1992).

III. THE SIGNIFICANCE OF THE RISE IN COHABITATION

The issue of the causes and consequences of changes in family forms has engaged scholars for centuries, with continuing debate about the particular sources of change, its direction, and consequences for society and individual well-being. While a full treatment of these issues is beyond the scope of this paper, we will say that cohabitation appears to be part and parcel of a constellation of family change that is deeply rooted.

There is some consensus that long term cultural and economic changes (e.g., the effects of industrialization, rising “individualism,” women’s changing roles in the labor market, and declining earnings of less-educated men in recent decades) and more proximate factors (e.g., increasing acceptance of sex outside marriage, the rise of feminism, and increasing control over reproduction, especially the Pill) all constitute sources of changing family patterns (Bianchi & Spain 1996; Bumpass 1990; Casper & Bianchi 2002; Cherlin & Furstenberg 1988; Goode 1964;

Lesthaeghe 1983; Lesthaeghe & Surkyn 1988; ; Oppenheimer 1994, 2000; Popenoe 1988, 1993; Rindfuss & VandenHeuvel 1990; Ruggles 1997; Thornton 1989).

Researchers initially focused on the link between cohabitation and marriage in an effort to understand how cohabitation fits into the marriage process. More recently, research on cohabitation has shifted to an emphasis on children. As we discuss below, cohabitation is intertwined with important changes in fertility and represents a family form increasingly experienced by children. This has made it of concern to a broader audience due to possible implications for child wellbeing.

A. FERTILITY

A central focus of family demographers, a group also constituting a large portion of scholars studying cohabitation, is on fertility processes -- that is, the causes, contexts, and consequences of childbearing. And it is clear that unmarried cohabitation is playing an increasingly important role in fertility (e.g., Brown 2000a; Landale & Fennelly 1992; Landale & Forste 1991; Loomis & Landale 1994; Manning 1993, 1995, 2001; Manning & Landale 1996; Manning & Smock 1995; Raley 2001).

As is by now well-known, a substantial proportion of births in the U.S., as well as Canada and many European countries, are now occurring outside of marriage: in the U.S. that proportion is approximately one-third. What has been researched and acknowledged more recently, however, is that a large share of these nonmarital births are occurring in the context of cohabitation (Bumpass & Lu 2000; Sigle-Rushton & McLanahan 2000a; Waller 1999). Recent estimates suggest that this percentage is almost 40% overall. Broken down into broad racial and ethnic categories, this translates into 50% among White and Hispanic women, and 25% among African American women (Bumpass & Lu 2000). Also, these are not all occurring among the

young and never-married; roughly 20% of births after marital separation or divorce are occurring in cohabiting unions (Brown 2000a).

In terms of trends, the percentage of children born in cohabiting unions doubled between 1980-84 and 1990-94, now accounting for nearly one in eight births. Further, 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 single mothers living without a partner (Bumpass & Lu 2000). This pace of change is suggestive of a possible further increase in cohabitation as a setting for childbearing in the future.

It is also important to note that the children born into cohabiting unions are substantially more likely to be planned than those born to noncohabiting, single women (Manning 2001; Musick 2002). “Unplanned” means that a mother reports that she didn’t want a(nother) baby or that the pregnancy came too soon. Overall, the percentage of women giving saying their childbearing was planned was 54% for cohabiting women compared to 39% for single women (Musick 2002).

Further, while earlier work demonstrated that in response to a pregnancy, single women rarely cohabited, nowadays single women who become pregnant are as likely to cohabit as to marry (Manning 1993; Raley 2001). Taken together, these results are suggestive that, for some couples, a cohabiting union is an acceptable a context for childbearing and raising a family and this may be increasingly so.

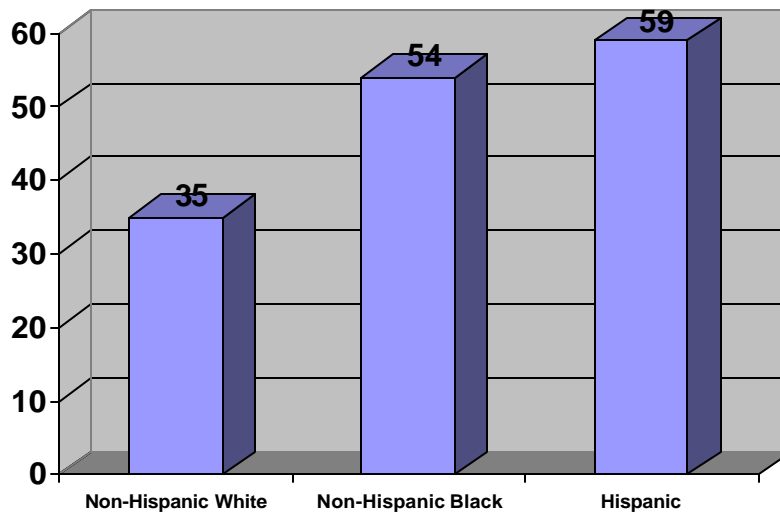
B. CHILDREN

A significant proportion of cohabiting unions include children – about 40% (Fields & Casper 2001; Simmons & O’Connell 2003; see Heuveline, Timberlake, & Furstenberg [2003] and Heuveline & Timberlake [2003] for international analyses). Notably, this is nearly as high as the

proportion of married-couples families with children present, which is about 45% (Fields & Casper 2001).

Currently, roughly 3.3 million children live in cohabiting households, and nearly one-fifth of children who live with an unmarried parent live in cohabiting households (Fields 2001). As shown in Figure 3, about 35% of White cohabitators, 54% of Black cohabitators, and nearly 60% of Hispanic cohabitators have children present in the household. And recent estimates suggest that this will be a relatively commonplace experience for children, with 40% of all children likely to experience a cohabiting household at some point (Bumpass & Lu 2000).

Figure 3: Percent of Unmarried Couple Households with Children Present by Race and Ethnicity, 2000



Source: Fields & Casper (2001); <http://www.census.gov/population/socdemo/hh-fam/p20-537/2000/tabUC3.pdf>

There are two routes through which children may experience parental cohabitation. As discussed above, the first is by being born to a cohabiting couple. The second is when a custodial parent, typically a mother, enters a cohabiting relationship, making the arrangement akin to a step-family. In all, about half of cases in which children are present in cohabiting households are instances of the latter type (Acs & Nelson 2001; Fields 2001). In fact, it is noteworthy that if we

account for cohabitation in addition to marriage, approximately one-half of all step-families in the U.S. are now formed through cohabitation rather than through marriage (Bumpass, Raley, & Sweet 1995; see also Bumpass & Raley 1995).

C. CHILD WELLBEING

The socialization of children has traditionally been interpreted as one of the most important roles of the family (e.g., Parsons & Bales 1955), and in particular of marriage. But this task is increasingly being performed by cohabiting families as well. The research community is not far behind the trend in living arrangements. As new data become available, increasing numbers of scholars are examining how children fare in cohabiting households, and how they fare compared to other family arrangements. This research builds upon a tradition of evaluating the consequences of divorce and single-parent families for children, but expands the definition of family structure and family change to include cohabitation.

While this area is relatively new, two consistent results have already emerged. The first is that cohabitation exposes children to higher levels of family instability.

Manning, Smock, and Majumbar (forthcoming), for example, focus on children born into cohabiting unions, comparing their trajectories for family stability to those of children born into marital unions. Their findings are clear; children born to cohabiting parents experience greater chances that their parents end their relationship than children born to married parents. Moreover, even if the cohabiting couple marries, Black and Hispanic children do not experience the same levels of family stability as their counterparts born to married parents, and continue to face higher chances of instability. Overall, 15% of children born to cohabiting parents experience the end of their parents' unions by age 1, half by age 5, and two-thirds by age 10. The analogous percentages for children born to married couples is 15% by 5 and 30% by age 10 (see also

Bumpass & Lu 2000; Graefe & Lichter 1999; Landale & Huan 1992; Raley & Wildsmith 2002; Wu & Musick 2002).

These findings have critical implications for child wellbeing because there is some evidence that instability itself is bad for children. That is, family structure changes, in and of themselves, may affect children negatively (Deliere & Kalil 2002; Hao & Xie 2002; Wu & Martinson 1993; Wu 1996). For example, Wu and Thomson (2001) find that, among Whites, family instability accelerates premarital initiation of sexuality before marriage even controlling for a host of other factors (see also Wu 1996). And the divorce literature contains compelling findings that changes in family structure have important effects on children, with deleterious ones for children whose parents separate or divorce (McLanahan & Sandefur 1994; Seltzer 1994).

The second consistent result concerns economic wellbeing. Income is essential to child wellbeing, and is part of what changes when parents breakup. In fact, income has been shown to account for a very substantial proportion of the negative effects of divorce on children -- around 50% (McLanahan & Sandefur 1994). Low income and poverty are associated with lower levels of schooling, increased risks of becoming poor in adulthood, and a host of other disadvantages lasting through adulthood (McLanahan & Sandefur 1994). Thus, one other reason that children in cohabiting households face more disadvantage is that they have much less money available to them than children in married households (Brown 2002; Hao 1996; Manning and Lichter 1996; Manning & Brown 2003; Morrison & Ritualo 2000). Brown (2002), using data from the NSAF (National Survey of America's Families), finds that poverty rates among children in cohabiting households are almost as high as those in mother-only households and substantially higher than those in married families.

There are also a growing number of studies that attempt to look more closely at the issue of child wellbeing in cohabiting families by connecting the experience of parental cohabitation to various indicators of child wellbeing. These findings are complex and mixed, with the causal mechanisms still unclear. This state of affairs is, in part, due to many differences across studies, such as the age range of children, indicators of wellbeing, whether the data allow for differentiation between two-biological parent cohabiting families and the stepfamily type, definition of comparison groups, control variables, whether the data are cross-sectional or longitudinal, and methodology.

On the whole, however, the literature seems to suggest that children in cohabiting families do not fare as well as those living with their two biological, married parents (but see Thomson et al., 2001). For example, consider the following findings. Manning and Lamb (2003) report that, net of socioeconomic status, parenting behaviors, and parental characteristics, adolescents in cohabiting stepfamilies fare worse on some outcomes (i.e., delinquency, verbal development) than their counterparts in married stepfamilies, and that adolescents in married two-biological parent families fare better than any other family type they examined. Nelson, Clark, and Acs (2001) find that, controlling for socioeconomic factors, non-Hispanic White and Hispanic teenagers in cohabiting families fare worse on some educational and behavioral outcomes than children living with single mothers, and substantially worse than children in married biological-parent families. The authors conclude that children in cohabiting families are “particularly at risk for behavioral problems, often more so than their counterparts in single-mother families” (Nelson, Clark, & Acs 2001: 5).

Other research uses measures of childhood experience rather than cross-sectional snapshots of family status. For example, one study finds that, for adolescent girls, living in a

cohabiting parent family is associated with earlier sexual initiation, a higher likelihood of having a teen birth, and a lower chance of high school graduation. This study concludes that when living with two biological parents, it is advantageous for those parents to be married (Manning & Bulanda 2003; see also Acs & Nelson 2002; Deliere & Kalil 2002; Dunifon & Kowaleski-Jones 2002; Hao & Xie 2002).

IV. CLASS, RACE, AND COHABITATION

“Workers in family agencies sometimes meet the couple or family which exists without benefit of marriage. No one knows how many such families there are in the general population, but those which come to light when their problems bring them to our agencies for assistance suggest that the average city contains a considerable number of them.” (Stevens 1940)

In the above excerpt, Raymond Stevens was commenting on unmarried couples who come to the attention of social service agencies. While anecdotal, this observation suggests a link over 60 years ago between cohabitation and disadvantage in U.S. society.

A. COHABITATION AND SOCIAL CLASS

While today cohabitation is common throughout the socioeconomic spectrum, there is evidence that its role may vary by social class. Overall, cohabitation appears to play a more prominent role in family life among those with fewer economic resources.

First, people with less education appear somewhat more likely to have experienced cohabitation at some point. Bumpass and Lu (2000) report that, in 1995, nearly 60% of women ages 19-44 without high school degrees had ever cohabited compared to less than 40% among those with a college education. This is consistent with levels of educational attainment among

currently cohabiting couples compared to married couples; in the year 2000, approximately 30% of husbands and 25% of wives were college graduates compared to 18% and 17% among cohabiting men and women, respectively (Fields & Casper 2001).

Second, cohabitators tend to have lower incomes and higher poverty rates than married couples. In the year 2000, for example, approximately 27% of married men had earnings over \$50,000 compared to 14.6% of cohabiting men. Conversely, only 6% of husbands had earnings of \$10,000 or less compared to 12% of cohabiting men. Manning and Lichter (1996) report that roughly 30% of children in cohabiting families are poor compared to 9% for those in married couple households. Also, cohabitators' levels of unemployment are more than twice as high as those of married men and women (Fields & Casper 2001).

Third, there is evidence that good economic prospects enhance the likelihood of marriage among cohabiting couples. Studies suggest that the male partners' economic wellbeing (e.g., as measured by indicators such as earnings, education, or employment) are positively associated with the transition to marriage among cohabitators (Manning & Smock 1995; Oppenheimer 2003; Smock & Manning 1997; for an exception see Sassler & McNally 2003). Consistent with this, there is some evidence that marriage is perceived as requiring better economic circumstances than cohabitation. Analyzing young adults' transitions into their first coresidential unions, Clarkberg (1999) finds that relative income -- how well an individual is doing relative to others in similar circumstances -- has substantially stronger positive effects on marriage than on cohabitation.

These patterns are consistent with evidence that marriage and divorce also have economic correlates. Studies have demonstrated that the occurrence and stability of marriage are linked to good economic circumstances. Those with higher education and better economic prospects are

more likely to become married, to stay married, and to have children within marriage (e.g., Carlson, McLanahan & England 2004; Ellwood & Jencks 2001; Goldstein & Kenney 2001; Lichter, et al. 1992; Mare & Winship 1991; Martin & Bumpass 1989; Oppenheimer 1994; Raley & Bumpass 2003; Smock & Manning 1997; Smock, Manning, & Gupta 1999; Sweeney 2002; Testa, et al., 1989; Wilson 1987; Xie, et al., 2003). Recent estimates by Raley and Bumpass (2003), for example, suggest that 60% of marriages among women without high school degrees will end in separation or divorce, compared to one third for college graduates.

Additionally, there is evidence that changes in family patterns over the past few decades have been experienced differentially along the lines of educational attainment. More highly educated adults have delayed both marriage and childbearing over the last few decades; less educated adults have delayed marriage, but have not similarly delayed childbearing (Ellwood & Jencks 2001). Thus, we may expect that cohabitation has a stronger influence on the family formation behavior of young adults with low education levels. Indeed, cohabitators with low levels of education are more likely to have children and less likely to marry than cohabitators with higher levels of education (Manning 2001).

B. RACIAL AND ETHNIC VARIATION IN COHABITATION

Social scientists studying the family in the U.S. have long focused on racial and ethnic variation, producing a large literature attempting to account for racial and ethnic differences in family patterns. Much of this work has emphasized differences in marriage rates and nonmarital childbearing between Blacks and non-Hispanic Whites (e.g., Bennett et al. 1989; Bulcroft & Bulcroft 1993; Lichter, LeClere & McLaughlin 1991; Lichter, et al. 1992; Mare & Winship 1991; McLanahan & Casper 1995; Morgan, et al. 1993; Raley 1996; South 1991, 1993; Wilson 1987). In 1998, for example, 17% of 30 to 34-year-old White women had never been married

compared to 47% among Black women (U.S. Bureau of the Census 1998; see also Goldstein & Kenney 2001). Marriage and childbearing also appear to be more “de-coupled” among Blacks than Whites (Pagnini & Rindfuss 1993), with roughly a third of first births among White women now occurring before marriage compared to 77% among Black women (Bachu 1999).

Now growing attention is being paid to the issue of racial and ethnic variation in cohabitation. Due to data limitations, the majority of it focuses on non-Hispanic Whites, Blacks, and Hispanics, groups usually sufficiently represented in surveys to analyze separately.

There are two important conclusions one can draw from this literature. First, Whites, Blacks, and Hispanics report similar *levels* of cohabitation experience (Bumpass & Lu 2000), suggesting that cohabitation is commonplace in all these groups. Second, and however, there may be some differences in regard to the role played by cohabitation in family formation.

For example, while cohabitation has become an increasingly prominent feature of the lives of American children, this is especially so for minority children. As shown previously in Figure 3, children are more likely to be present in Black and Hispanic cohabiting couple households (54% and 59%, respectively) than in White cohabiting households (35%) (Fields & Casper 2001). 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, with Black and Hispanic children expected to spend more time in such a family (authors’ calculations from Bumpass and Lu [2000]).

Correspondingly, 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). Further, Manning (2001) shows that Hispanic and Black women are

77% and 69% more likely than White women to conceive a child while cohabiting. Among those who do become pregnant, Hispanics are twice as likely and Blacks three times as likely to remain cohabiting with their partner, rather than marry, when their child is born. In addition, children born to Hispanic women in cohabiting unions are 70% more likely to be “intended” than among Whites (see also Loomis & Landale 1994; Musick 2002). These findings are consistent with the idea that cohabitation may be more normative for Hispanics. While approval of cohabitation is relatively high across the board, Hispanics express more approval of cohabitation than Whites and some scholars have suggested that Hispanics perceive a cultural context supportive of cohabitation (e.g., Fennelly, Kadijah & Ortiz 1989; Oropesa 1996).

Other findings suggestive of racial and ethnic variation in the role of cohabitation include, first, that greater proportions of Hispanics and Blacks than Whites select cohabitation as their first union (Clarkberg 1999; Loomis & Landale 1994; Willis & Michael 1994). In fact, the Black-White differential in union formation (including both cohabitation and marriage) is about half that of the gap in marriage (Raley 1996). Second, Blacks more commonly separate from, rather than marry, their cohabiting partners, and cohabiting Whites move into marriage more quickly than Hispanics (Brown 2000b; Manning & Smock 1995).

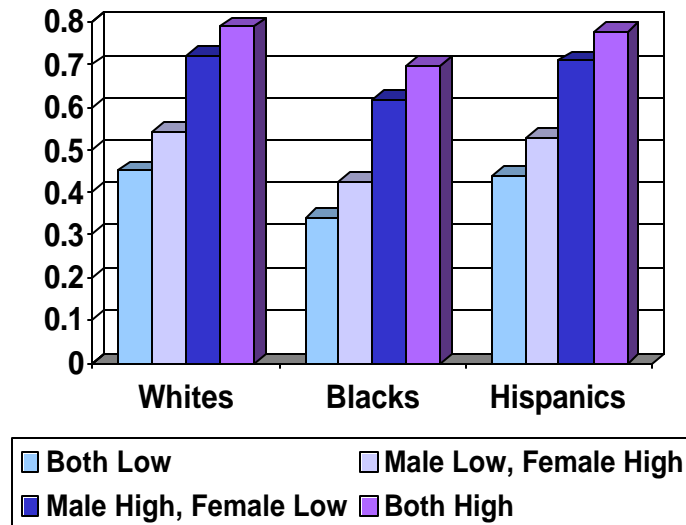
C. SUMMARY

In sum, evidence suggests that cohabitation is less central to childbearing and family formation among Whites. However, it is very difficult to disentangle these patterns from economic status. In the U.S., there is a correlation between social class and race and ethnicity, with Whites being the most privileged economically. Non-Hispanic Whites enjoy, on average, the highest incomes and lowest levels of poverty. For example, the poverty rate for married-couple families is 14% among Hispanics, 8% among Blacks, but only 3% among non-Hispanic Whites. Even subgroups

who are most economically vulnerable – mother-only families – show similar variation by race and ethnicity. In 2001, roughly 26% of non-Hispanic Whites, 42% of Blacks, and 43% of Hispanics in this family type were poor (Proctor & Dalaker 2001). Further, Manning and Brown (2003), using a nationally representative data set of children in 1999, show that the relationship between economic wellbeing and marital/cohabitation status is dramatically stratified by race and ethnicity. For example, while only about 9% of White children in cohabiting stepfamilies are poor, 22% of Hispanic children living with their married, biological parents are poor.

Thus, given the correlation between race/ethnicity and economic status, and good economic prospects and marriage, it is not surprising that cohabitation appears to play a more prominent role in the family lives of the less advantaged, who are more likely to be people of color in the U.S. A study by Manning and Smock (2002) supports this notion. Examining expectations of marrying one's partner among cohabiting women, they find that measures of economic status account for a good deal of the racial and ethnic variation in marriage expectations. While expecting to marry one's partner doesn't guarantee that marriage will occur, not expecting to marry one's partner uniformly deters marriage (Brown 2000b). Figure 4 shows predictions from this study of marriage expectations based on measures of the woman's and her partner's educational attainment and her partner's earnings, categorized into "high" and "low" socioeconomic status (i.e., both partners have low SES, male high/female low, both low, both high).

Figure 4: Cohabiting Women's Marriage Expectations by Socioeconomic Status



Source: Manning and Smock (2002), Figure 1.

The figure clearly illustrates that expecting to marry varies systematically by socioeconomic status, with those with better economic prospects substantially more likely to expect to marry their cohabiting partners. Notably, patterns are quite similar for Black, White, and Hispanic women, suggesting that a good part of the more central role cohabitation plays in the lives of Hispanics or Blacks may be due to varying levels of economic wellbeing.

One plausible interpretation is that cohabitation operates as a “poor man’s” marriage; that is, cohabitation is an adaptive family strategy that allows for union formation in the face of economic uncertainty because it makes few unambiguous demands on the male as breadwinner (Landale & Forste 1991:603). Indeed, some qualitative research suggests that marriage is viewed as needing stronger economic underpinnings than cohabitation (Gibson, Edin, &

McLanahan 2003; Smock, Manning, & Porter 2004), with marriage becoming a “luxury good” (Furstenberg 1995). Oppenheimer (2003), on the basis of a quantitative analysis, reaches a similar conclusion: that cohabitation provides a fallback strategy for men whose careers aren’t established. She finds that men working less than full-time and year-round may start a relationship, but, compared to steady workers, that relationship is more likely to be a cohabiting than marital one.

V. COHABITATION AND FAMILY POLICY

Social scientists, policy researchers, and policymakers in the U.S. have recently become engaged in a dialogue about the potential of marriage, and policies to strengthen marriage, to reduce poverty and improve child wellbeing. This discourse has been, at least in part, catalyzed by the reauthorization of “welfare,” technically termed Temporary Assistance to Needy Families [TANF]. TANF is the program designed to assist poor families; at the time of this writing, TANF is up for reauthorization.

The current reauthorization bill proposes that funding will be available to help support the costs of “developing and implementing innovative programs to promote and support healthy, married, 2-parent families.” Consider the following extended excerpt from the Bill:

“A) AUTHORITY-The Secretary shall award competitive grants to States, territories, and tribal organizations for not more than 50% of the costs of developing and implementing innovative programs to promote and support healthy, married, 2-parent families.

(B) HEALTHY MARRIAGE PROMOTION ACTIVITIES-Funds provided under subparagraph (A) shall be used to support any of the following programs or activities:

(i) Public advertising campaigns on the value of marriage and the skills needed to increase marital stability and health.

(ii) Education in high schools on the value of marriage, relationship skills, and budgeting.

(iii) Marriage education, marriage skills, and relationship skills programs, that may include parenting skills, financial management, conflict resolution, and job and career advancement, for non-married pregnant women and non-married expectant fathers.

(iv) Pre-marital education and marriage skills training for engaged couples and for couples or individuals interested in marriage.

(v) Marriage enhancement and marriage skills training programs for married couples.

(vi) Divorce reduction programs that teach relationship skills.

(vii) Marriage mentoring programs to reduce the disincentives to marriage in means-tests aid programs, if offered in conjunction with any activity described in this subparagraph” (108th Congress, 1st Session, H.R.4.)

In response, there has been a flurry of reports and briefs from think tanks and policy organizations. These variously synthesize findings and suggest new research needs, reflect on the challenges and the rationale of marriage strengthening as part of official governmental policy, present a comprehensive list of state marriage initiatives, describe the range of state activities

that might strengthen and promote marriage, and provide information that will help with the development and evaluation of such activities (Dion, et al. 2003; Dion & Devaney 2003; Fein, et al., 2003; Fremsted & Primus 2002; Gardiner, et al. 2002; Mauldon, et al. 2002; Ooms 2002a,b; Parke & Ooms 2002). For example, Gardiner et al. (2002) thoroughly described state policies to promote marriage and which states have adopted them; the policies vary widely including campaigns and proclamations; covenant marriage, different divorce laws for parents, marriage education, incentives for marriage preparation, reducing marriage tax penalty, marriage support, fatherhood programs, abstinence until marriage education, and several other categories. While the majority of this work strives to take a balanced approach, some is openly supportive of the legislation, highlighting only supportive research findings (e.g., Fagan, Paterson & Rector 2002).

These reports, and the more general discourse surrounding the legislation, draw heavily on social science research on the relationship between marital status and wellbeing, and especially research detailing the consequences to children of different family structures and transitions. While most children do well in a variety of family structures, research does suggest that, on average, marriage is associated with higher incomes and increased wellbeing among both adults and children on a range of outcomes (e.g., Hill, Yeung & Duncan 2001; Lerman 2002a,b; McLanahan & Sandefur 1994; Moore, Jekielek & Emig 2000; Parke 2003; Waite 1995; Waite & Gallagher 2000). Fundamentally, then, the rationale for this legislation is that if low-income parents can be encouraged to form strong and healthy marriages, we will ultimately reduce poverty and improve child wellbeing.

While not explicitly referenced, cohabitation figures in this discourse in at least three ways. First, the clear goal of the Bill is to encourage *married*, two-parent families and not just two-parent families. By this view, cohabitation, along with single parent families, is not seen as a

family form to be encouraged. In fact, a recent comprehensive government-sponsored report that builds a framework for marriage interventions and for evaluating such interventions includes a definition of the families that need to be helped on the very first page; they are to be termed “fragile families,” defined as unwed couples with children (Dion, et al. 2003: 1)

A second way that cohabitation is deeply implicated is that there has been recent recognition of just how common cohabitation is among the “at risk” (i.e., low income) population: the population that relies (or potentially relies) on TANF. For example, a relatively new study, the Fragile Families and Child Wellbeing Study, follows a birth cohort of children, including 3,700 children born to unmarried parents and 1,200 born to married parents. One of the first important results reported from this study is that approximately 50% of the unmarried mothers and fathers were cohabiting, an extremely high proportion (Carlson, McLanahan & England 2004; Sigle-Rushton & McLanahan 2002a,b). Stated simply, one cannot talk about nonmarital childbearing anymore without talking about cohabitation.

A third way that cohabitation informs this debate is that it potentially provides a sort of case study. About half of children living with cohabiting parents are residing with their two biological parents. The marriage “benefit” can thus be assessed by contrasting the wellbeing of children living in cohabiting and married two biological parent families. One study that focuses on children’s economic wellbeing suggests that the better economic circumstances of children in married families is due to parents’ education and not marriage per se (Manning & Brown 2003). Thus, simply shifting cohabiting parents into marriage will not promote better economic circumstances, implying that marriage promotion programs may need to address the economic and “human capital” of available potential spouses.

It should be noted that the marriage discourse surrounding TANF reauthorization is part of a broader and longer dialogue about changes in the family and the importance of marriage. Several years ago, for example, a “marriage movement” coalesced, covenant marriage laws were instituted in some states (Louisiana, Arkansas, Arizona) which allow couples to enter marriages that are harder to leave (i.e., “covenant marriages”), and some social scientists and social commentators began calling for the strengthening of marriage, highlighting its benefits for individuals and for society as a whole (e.g., Gallagher 1996, 2000; Galston 1996; Popenoe 1996; Rosier & Feld 2000; Sanchez, et al. 2002a,b; Waite 1995; Whitehead 1996). Crossover books on these topics began to appear: these included The Case for Marriage by Linda Waite and Maggie Gallagher (2000), Barbara Dafoe Whitehead’s (1996) The Divorce Culture: Rethinking Our Commitments to Marriage and Family, David Popenoe’s (1996) Life Without Father: Compelling New Evidence that Fatherhood and Marriage Are Indispensable for the Good of Children and Society, and, the most recent addition, James Q. Wilson’s (2002) The Marriage Problem: How Our Culture Has Weakened Families.

A. THE SCIENTIFIC DEBATE ABOUT THE POTENTIAL OF MARRIAGE FOR REDUCING POVERTY AND IMPROVING CHILD WELLBEING

The scientific argument in favor of promoting and strengthening marriage rests mainly on a large body of social science findings that suggest that children do best in married couple families and some evidence that adults do best in this setting as well. Advocates for strengthening marriage sometimes use comparisons between marital status groups (i.e., income, chances of high school drop out, behavior problems, etc) to bolster their positions. For example, in *The Divorce Culture: Rethinking Our Commitments to Marriage and Family*, Barbara Dafoe Whitehead marshals descriptive statistics to support her argument that, as a society, we ought to

be encouraging marriage and discouraging divorce. She states: "...recent data suggest that marriage may be a more important economic resource than a college degree." (Whitehead 1996: 8). The data she is referring to are median family income statistics for married-couples versus single-parent families (with and without college degrees) drawn from the Current Population Survey. The implication of this type of comparison is that if divorced women had remained married, they would enjoy the same economic wellbeing as that observed for married women.

The scientific counterargument, however, questions the appropriateness, and even relevance, of using data about married people in order to gauge what would happen if currently unmarried parents decided to wed. In other words, as the old adage goes, correlation does not necessarily imply causation. This is the issue of selectivity that we raised earlier in regard to the type of people drawn to cohabitation; here we are referring to a kind of selectivity that draws people into marriage and helps them stay married.

Putting this in concrete terms, the scientific debate underlying the case for marriage comes down to this: the belief that what we're seeing when we compare married to mother-only or cohabiting households is that marriage actually *causes* these differences versus an interpretation that emphasizes that the differences we are seeing stems from two people with good educations and earnings prospects, for example, marrying one another. That is, the benefits of marriage observed for people who are, in fact, married would not necessarily accrue to those who are not (see Smock, Manning & Gupta [1999] for an analysis that controls for measured and unmeasured selectivity in gauging the economic benefits of marriage and costs of divorce for women).

The counterargument -- that it's mostly selection -- is often based on data such as those shown in Table 1, drawn from the Fragile Families and Child Wellbeing Study (Sigle-Rushton & McLanahan 2002).

Table 1: Characteristics of Parents by Relationship Status at Birth

	<u>Married</u>	<u>Unmarried</u>
Mother has at least some college	63.4%	25.9%
Father has steady job	91.4%	74.9%
Median hourly wage (fathers)	\$14.91	\$9.50
Median hourly wage (mothers)	\$12.36	\$7.50
Mother's Age	29.3	23.9
Father's Age	31.7	26.8

Sources: Fragile Families Research Brief, August 2002, Number 10; Sigle-Rushton and McLanahan (2002) "For Richer or Poorer? Marriage as an Anti-Poverty Strategy in the United States." *Population Economics* 57:509-26.

The first column shows various social and economic characteristics of couples who were married at childbirth; the second column shows them for unmarried couples. Clearly, the characteristics of parents vary considerably by marital status at childbirth. Unmarried parents have much lower levels of educational attainment, have significantly lower hourly wages, are younger, and unmarried fathers are substantially less likely to have steady employment. A conclusion one can draw from this table is that if unmarried parents married, it might improve their economic well-being somewhat, but they would be unlikely to attain the economic status of their married counterparts.

Other studies reinforce and elaborate these findings. One by Lichter, Graefe, and Brown (2002) shows that the probability of marriage to an economically "attractive" partner is small for

disadvantaged women (see also Licther & Graefe 2000). For example, among women who had a nonmarital birth and eventually married, 25% were married to a high school dropout, 15% to a non-employed man, and 62% to someone earning less than \$30,000. Also, by the time of the survey, one-third of unwed mothers who married were subsequently divorced. Moreover, they found that these women (those who had a nonmarital birth and went on to marry and divorce), were economically worse off than those who never married. This is important because evidence suggests that marriages following a nonmarital birth and marriages of low income couples, preceded or not by cohabitation, and especially those with a male other than the child's father, are more prone to break up.

Sigle-Rushton & McLanahan conclude that, given the differences between married and unmarried mothers and fathers that “cannot be altered with a marriage license” (i.e., differences in age, health status and behavior, employment, and wage rates), “it might be more cost-effective for policymakers to focus on the structural causes of economic disadvantage – low wages and unemployment – than to divert resources to the promotion of marriage” (2002b: 524).

On the other hand, there is some evidence that there might be some causal, positive effects of marriage. Lerman (2002a) focuses on measures of material hardship. These measures include reports of being unable to meet basic expenses; not having a phone or having it disconnected; eviction; sometimes not having enough food; gas or electricity having been cut off. His key finding is that marriage lowers material hardship, and that marriage is advantageous in limiting hardship even among families with identical incomes, including cohabiting families. Apparently, one reason behind the marriage effect is married people's greater access to help from family, friends, and others in the community. However, this did not explain all of the marriage advantage. Thus, Lerman speculates that the unexplained portion might be due

relatively small changes in behavior that occur in marriage (e.g., better planning, better budgeting, pulling together in a crisis).

Other research also suggests some marriage effect that can't be entirely ruled out by selection, or at least with the techniques we've developed to date to try to control for measured and unmeasured selectivity. For example, married persons appear to experience lower levels of mortality, better health, and higher economic wellbeing, for example, even taking account of selection into and out of marriage (Waite 2000; Waite & Gallagher 2000).

Finally, we should also note that there are broader, more political, critiques of a marriage strengthening agenda. Coltrane (2001) links marriage promotion policies to a framing of family issues inspired by the Christian Right and Conservative think tanks, and to simplistic interpretations of evidence. Coltrane argues that social scientists have a moral obligation to ensure that research findings are not misinterpreted. Another critique claims that marriage promotion policies are an intrusion of the government into economically vulnerable women's intimate decisions, and charge that these policies reveal a lack of support for women's caregiving work, discriminate against sex-sex couples, single parents, and parents who choose not to marry their partners, and perpetuate the myth that single mothers are to blame for poverty (Fineman, Mink & Smith 2003).

B. CHALLENGES TO SOLVING POVERTY AND IMPROVING CHILD WELLBEING WITH MARRIAGE STRENGTHENING ACTIVITIES

The first challenge is that marriages are extremely stressed by low income and income instability; sufficient income and its stability are quite important protectors of marriage. As cited earlier, a recent study estimates that 60% of high school dropouts will divorce compared to just

one-third for college graduates (Raley & Bumpass 2003). As long as a couple has little money, a divorce may be just around the corner.

The second challenge concerns stepfamilies. Marriage promotion may support the formation of stepfamilies, with many single mothers who marry not marrying the biological father of their children. Data from the Fragile Families and Child Wellbeing Study indicate that at least 30% of the new mothers and fathers have children with other partners – that percentage is roughly 50% for Black women (Mincy 2001). McLanahan and Sandefur (1994) show convincingly that, for many outcomes, children in stepfamilies fare no better than those in single parent families. Similarly, Manning and Lamb (2003) show that adolescents are not benefited on several measures of wellbeing by the arrival of a stepparent (whether a married or cohabiting one). Thus, multiple partner fertility is quite prevalent and encouraging marriage among new parents may well be encouraging stepparents to come into the lives of the mother's other children.

So, one question is, which partner should they marry (the father of their first child or their second)? A second issue is whether a new marriage (and possibly a new divorce) benefits children, given what we know about child wellbeing and the importance of family stability. When we combine high levels of multiple partner fertility, with research suggesting that marriage to a stepparent doesn't remedy the negative effects of growing up in a single parent household (McLanahan & Sandefur 1994), it is clear that encouraging marriage among parents who have had prior children may have some unintended negative consequences.

Third, healthy marriage initiatives are unlikely to result in substantial numbers of marriages forming among unwed parents that wouldn't otherwise form. Data from the Fragile Families and Child Wellbeing Study are illustrative. One research brief examines the factors that

affect marriage among the initially unmarried couplese, providing simulations of marriage rates under varying conditions (Fragile Families 2003); recall that this study follows the parents and children over time. Assuming the parents' relationships could be improved so that both parents reported the highest level of emotional support (a substantial improvement), the proportion of couples who married within one year of a nonmarital birth would rise from 10% (the baseline) to 13%. Raising both parents' hourly wage by 25% (a huge increase by policy standards) or increasing the male partner's employment would each yield only a 1% increase in marriage. Increasing all three measures (male employment, hourly wages, and relationship quality) would increase the proportion who married from 10% to 15%.

Similarly, a well-designed study that was part of the Minnesota Family Investment Program (MFIP) also shows effects on marriage, but modest ones. MFIP focused on those on welfare and was not intended to promote marriage. However, those in the "treatment" group received an enhanced earnings disregard to encourage work, boosted benefits, child care costs were paid directly to the provider, and MFIP treated one and two parent families similarly. The upshot is that MFIP increased marriage rates among single parents and reduced instability among two-parent families, with these effects driven largely by the increase in families' incomes. 7% of single parents who did not receive the "treatment" were married at the three-year follow-up, compared to 11% in the treatment group. Among two parent families, 60% of those that received the treatment remained married compared to 49% of the other group (Knox, Miller & Gennetian 2000).

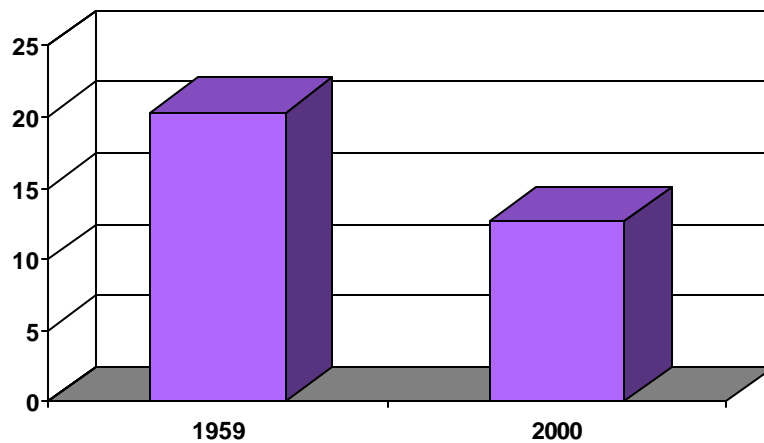
The fourth challenge is straightforward. The kinds of marriage enhancement and skills programs referenced in the Bill have, to date, never been tested, let alone rigorously tested, on poor populations; what testing has been done has largely on White, middle-class people. We

simply have no evidence that they will work to strengthen and support (healthy) marriage among the poor.

The fifth, and final challenge, is whether encouraging healthy marriage can change the shape of U.S. inequality, or at least bring the floor upwards by lifting those who marry out of poverty. As a thought experiment, consider the 1950s, a year during the Baby Boom. The vast majority of children were living with two parents, age at marriage (as shown in Figure 1) was low, and divorce and nonmarital childbearing were relatively uncommon.

Figure 5 shows poverty rates in 1959 and 2000 among families with children. As this dramatically illustrates, poverty rates were substantially higher in 1959 than 2000 (the decline holds for both families as a whole and single parents). Thus, in a time of rapid changes in family patterns, which many argue are destructive of the family, there has simultaneously been a marked *decrease* in poverty.

Figure 5: Percent of U.S. Families With Children in Poverty, 1959 and 2000



Source: U.S. Bureau of the Census, Historical Poverty Tables (<http://www.census.gov/hhes/poverty/histpov/hstpov4.html>)

Now, we're not going to argue that changes in the family caused the decline in poverty; that would be ridiculous, at worst, and, at best, we would surely be guilty of mistaking correlation for causation. Our point is, however, that it is important to take a long and broad perspective, rather than focus on narrow slices of time, when evaluating family phenomena, especially family phenomena that are being interpreted and constructed as social problems. We were thus struck by a recent publication from Child Trends, a research center that studies children and families. In "A Century of Children's Health and Wellbeing," the authors present data showing enormous improvements in children's lives over the past century (Brown, et al. 1999). These include striking increases in life expectancy at birth, declines in child death rates, sharp declines in the percentage of children living in poverty (starting from 1939 at very high levels), and dramatic increases in schooling levels. It is difficult not to conclude that child wellbeing has improved in critical ways.

VI. CONCLUDING THOUGHTS

We have reviewed the social science literature on heterosexual cohabitation in the United States, focusing on its demographic correlates and consequences, why the phenomenon is considered significant, and racial, ethnic, and social class variation in the role of cohabitation. In the last section, we discussed cohabitation in the context of recent proposals to strengthen and support marriage among low income couples.

In closing, we make a few general observations. The first concerns why the rise in cohabitation is believed to be so significant by demographers and other family scholars. In combination with concerns about its possible effects on child wellbeing, cohabitation is considered an important phenomenon to understand because it has been linked, directly or indirectly, to the more general issue of the decreasing centrality of marriage in the United States

(Smock 2000; Smock & Gupta 2002). In fact, arguably the first prominent debate about the significance of cohabitation was whether it represents a stage in the marriage process (i.e., a form of engagement that culminates in marriage) or is a substitute form of marriage. According to the first view, marriage as an institution is not threatened by cohabitation, and cohabitation plays much the same role as engagement. The second view -- that cohabitation is an alternative kind of marriage -- implies that marriage as an institution is threatened and losing its centrality in the United States. A third view, advanced by Rindfuss and VandenHeuvel (1990), is that cohabitation is more appropriately viewed as an alternative to singlehood than to marriage. This argument is that cohabitation represents an extension of dating and sexual relationships (see also Casper & Bianchi 2002; Manning & Smock, 2003; McGinnis 2003). Most recently, however, there has been recognition that cohabitation may represent all of these for different couples and at different points in the life course (Casper & Bianchi 2002; Heuveline & Timberlake 2003; Manning & Smock 2002).

Our second observation is that the data suggest to us that cohabitation is not going away, and will mostly likely become a more prominent feature of family patterns, even among the advantaged. While the *pace* of growth in cohabiting households seems to have slowed during the 1990s (e.g., Casper & Bianchi 2002), it is still growing.

Third, we think the proportion of children exposed to cohabitation (either by being born into one or by entering a quasi-stepfamily) will also continue to increase. As we noted earlier, this is a trend of great concern to policymakers due to its implications for child wellbeing, not least of which have to do with the effects of family structure instability on children.

Finally, our reading of the policy and social science research on family structure, economic wellbeing, and child wellbeing, leads us to conclude that promoting or strengthening

marriage will not go far over the long haul in alleviating poverty and improving child wellbeing unless equal attention is paid to improving access to other resources that undergird marriage (e.g., stable, well-paying jobs, good schools for children, safe communities). In this regard, we are struck by the economic and racial stratification in the likely impact of the “case for marriage” on individual lives. While in some respects the marriage movement has been a broad conversation, it is important to recognize that it is largely the disadvantaged (poor people, minorities) whose family lives are being interpreted as needing change.

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