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Bowling Green State University

Working Paper Series 2005-02

Instability in Fragile Families:

The Role of Race-Ethnicity, Economics, and Relationship Quality

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An earlier version of this paper was presented at the 2004 annual meeting of the American Sociological Association, San Francisco, CA, August 14-17.

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ABSTRACT

We draw on three waves of the Fragile Families Study to examine family stability among a recent birth cohort (1998 – 2000) of children. We find that children born to cohabiting versus married parents have over four times the odds of experiencing their parents' separation by age 3. This difference in union stability is greatest for White children, as compared to Black or Hispanic children. The fertility behavior of parents explains all the cohabitation effect on instability among White children, whereas the cohabitation effect among Black and Hispanic children is not explained by economic, relational, or demographic characteristics of the parents.

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The rise in cohabitation is well documented, with cohabitation playing an increasingly prominent role in the lives of American adults and children. At least one child in eight is born into a cohabiting parent family and this level has doubled over the course of a single decade (Bumpass and Lu 2000). Thus, not surprisingly, researchers have begun to focus on the implications of cohabitation for children's wellbeing (e.g., Brown 2004; Manning and Lamb 2003; Osborne, McLanahan, and Brooks-Gunn 2004).

A primary reason why parental cohabitation is expected to influence children's wellbeing is that cohabiting unions are typically short-lived (Bumpass and Lu 2000), and family stability has consistently been associated with positive child wellbeing (e.g., McLanahan and Sandefur 1994; Wu 1996; Wu and Martinson 1993). Indeed, one recent study showed that children born 10 to 20 years ago to cohabiting parents face significantly higher odds of experiencing family instability than children born to married parents (Manning, Smock, and Majumdar 2004).

We use three waves of data from the Fragile Families and Child Wellbeing Study (Fragile Families Study) to examine the early life course of a more recent birth cohort (1998-2000) of children who were born into cohabiting unions, contrasting the stability of their parents' unions to those of children born in marriages. We determine whether and to what extent being born to a cohabiting couple increases the likelihood of experiencing the end of the parents' union. Moreover, we examine why union status differentials in family stability may exist. In this aim, we move beyond prior work by including a richer array of variables to attempt to explain differential stability for children born to cohabiting versus married parents (Manning et al. 2004).

Throughout, we also focus on similarities and differences for Black, Hispanic, and White children because of evidence that the prominence and role of cohabitation in family formation varies by race and ethnicity (Smock 2000).

BACKGROUND AND SIGNIFICANCE

Understanding family stability becomes complicated when cohabiting unions, in particular those ending in marriage, are considered. A substantial share of cohabitations result in marriage; within three years nearly 60% of first cohabiting unions end in marriage (Bramlett and Mosher 2002). Thus, it is important to take a child's perspective of family stability and focus on the duration of the parents' coresidence rather than when the cohabitation itself ends. This approach acknowledges that while cohabitation can "end" in two ways, via marriage or separation, marriage represents movement into a potentially more stable family form. Based on a child's view of family stability, then, the transition from cohabitation to marriage is a continuation of the parents' relationship, and not a family transition.

Only a few studies have adopted this strategy and directly compared prospects for family stability for children born into cohabiting versus married couple families. These include Landale and Hauan (1992), who study 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 is narrowed with the inclusion of characteristics of the mother, father, and the union. Research on Canadian children indicates a similar pattern (Marcil-Gratton, LeBourdais, and Lapierre-Adamcyk 2000) as does descriptive research on U.S. children born in the early 1980's (Raley and Wildsmith 2004; Wu, Bumpass, and Musick 2001). Another study also shows that children born between 1980 and 1994 to cohabiting

parents more often experience parental disruption than children born to married parents, after controlling for an array of characteristics of the mother (Manning et al. 2004).

A key limitation of past work has been the inability to include measures of partners' characteristics or measures of relationship quality. Manning, Smock, and Majumdar (2004), drawing on the National Survey of Family Growth, for example, were only able to include measures of the mother's education and employment (at the time of union formation) and the data do not provide measures of relationship quality. It is quite possible that taking account of more detailed economic circumstances (i.e. income and the socioeconomic characteristics of the father) and relationship quality could explain the inequities in family stability for children born into different union types.

CURRENT INVESTIGATION

We have two primary goals: (1) to determine whether children recently born to cohabiting parents face higher levels of parental instability than their counterparts born to married parents; and (2) to identify what factors might account for this association. Regarding our second aim, prior studies have relied on limited, static, and mother-oriented predictors of union stability (e.g. Manning et al. 2004).

Beyond our focus on a very recent birth cohort of children, our study adds to extant knowledge in three central ways. First, we use much more detailed measures of socioeconomic status and include these measures for both mothers and fathers. Cohabitation tends to be selective of people of somewhat lower income than is marriage, and this generalization holds when comparing the situations of children in married and cohabiting households (Bumpass and Lu 2000; Casper and Bianchi 2002; Hao 1996; Manning and Brown 2003; Morrison and Ritualo 2000; Nock 1995; Thornton, Axinn, and Teachman 1995; Waite 1995). Similarly, a large body of

research suggests that union stability and marriage are positively correlated with socioeconomic status (Fein et al. 2003; Smock and Manning 1997; Smock, Manning, and Porter 2004). Our study thus includes indicators of the mother's and the father's education, income, and employment at birth as well as during the course of the relationship.

Second, unlike prior studies, we are able to include measures of relationship quality. Cohabitors report somewhat lower levels of happiness, relationship quality, and satisfaction than their married counterparts (Brown 2000; Brown and Booth 1996; DeMaris 2000; Waite and Gallagher 2000; Waite and Joyner 2001). Relationship quality is, of course, associated with relationship stability (Carlson, McLanahan, and England 2004; Karney and Bradbury 1995; Osborne 2005), suggesting that cohabiting couples may be less successful at maintaining their relationships than married couples. In this paper, we thus include measures of disagreement and perceptions of partner/spouse emotional support. Our analyses also take account of several other ways that cohabiting and married parents differ that may affect their relationship stability, including prior relationship instability, the couple's access to social support, and parents' fertility history.

Third, our paper pays close attention to racial and ethnic variation in the life courses of children born to married versus cohabiting parents. 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 and Casper 1995). 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 for Black and Hispanic children (Bumpass and Lu 2000). Based on prior research (Manning et al. 2004) we

expect that cohabitation will have a negative effect on stability for White, Black and Hispanic women, but that the relationship quality, economic conditions, and demographic factors will explain a greater portion of the cohabitation effect among Whites than Blacks or Hispanics. However, the reason for this result has not been fully explored in prior research.

Although we are able to include a richer array of measures than has been used in prior studies in an attempt to explain differentials in union stability between cohabiting and married parents, it is likely that we will not be able to fully account for the differences. Cohabiting and married relationships share many similarities, yet they are not substitutes. Marriage is often perceived to be a higher status and a desirable goal among cohabitors (Gibson, Edin, and McLanahan 2005; Smock, Manning, and Porter 2005). Moreover, marriage confers stronger legal and social sanctions as compared to cohabitation. We also know there are sociodemographic differences among couples who have children while cohabiting rather than being married (McLanahan and Carlson 2002), but there may be differences which are immeasurable with survey data.

DATA AND METHODS

We use data from three waves of the Fragile Families Study. The Fragile Families Study is a longitudinal survey which between 1998 and 2000 interviewed approximately 3,500 unmarried mothers and 1,500 married mothers in the hospital at their child's birth, in 20 large cities throughout the United States. About 87% of the mothers were reinterviewed when the child was age 1 (1999 - 2001) and age 3 (2001 - 2003). Sixteen of the 20 cities were randomly selected from all U.S. cities with populations of 200,000 or more residents, and are included in this study (N = 3,488). When weighted, these data represent U.S. births in large urban areas.

Our analyses are based on data from 1,775 mothers who were either married (N = 674) or

cohabiting (N = 1,101) with their child's biological father at the baby's birth and who were interviewed at all three waves of the study. This sample excludes 1,339 mothers who were not married to or living with their child's biological father at the child's birth, and an additional 87 married mothers (10.6%) and 195 cohabiting mothers (14.7%) who did not participate in all three waves of the study. The characteristics of the mothers lost to follow-up are similar to the mothers who remain in the sample with the exceptions that excluded mothers are more likely to be Hispanic, have less education, and have fewer children with the biological father or a prior partner as compared to mothers who remain in the sample. An additional 92 mothers (58 married and 34 cohabiting) who identified their race or ethnicity as something other than White, Black, or Hispanic are also excluded so that we may focus on differences across race/ethnic groups.

Dependent Variable

Our dependent variable is the separation of the couple's relationship by the third wave of interviews. Separation is defined as the couple no longer coresiding and is measured by the month and year of separation as reported by the mother in the second and third waves of the study.[1] We continue to consider a cohabiting relationship as stable if the relationship transitions to marriage (n = 242).

Independent Variables

The mother's self-reported relationship status (married or cohabiting) at the time of her child's birth is the main independent variable in this analysis. At the child's birth, mothers are considered cohabiting if the mother reports that she lives with the child's father and is not married.

[1] Mothers who report being separated at years 1 or 3, but who did not report a month or year of separation (n=22) were coded as separating in January of the year of interview.

Cohabitation is measured as living together "most or all of the time" at the follow-up interviews.[2] The other independent variables include the mother's race/ethnicity, mothers' and fathers' economic resources, the couples' relationship quality, mothers' background characteristics, prior relationship history, access to social support, and parents' fertility history. We imputed missing data for the independent variables to the mean of the subgroup (married or cohabiting).

We use three dichotomous, self-identified measures for the mothers' race/ethnicity (non-Hispanic White, non-Hispanic Black, and Hispanic). We exclude mothers who categorize their race as other and not of Hispanic ethnicity. Hispanic ethnicity comprises several different ethnic groups including Mexican (65%), Puerto Rican (13%), and other (22%). We grouped the ethnic groups together to preserve sample size, but we recognize that the patterns may differ across groups. The economic characteristics of the parents include education, annual household income, and employment. Fathers' education is based on four categories: less than high school, high school, some college or technical training, and college degree or more. Because mothers' and fathers' education is highly correlated ($\sigma = .61$), mothers' education is based on three categories, indicating that she is in a higher, lower, or similar education category as the father. Annual household income is time-varying and is constructed based on the mothers' reports. Fathers' and mothers' employment are also time-varying covariates. Fathers' employment is a dichotomous variable measured as working for earnings in the week prior to the baseline or the year one interview. Mothers' employment is based on employment for earnings in the year prior to the child's birth and in the week prior to the year one interview.

We include two characteristics of the couple's relationship quality: the emotional support the mother feels from the father and the level of disagreement the couple experienced in the

[2] The results are similar if we limit our measurement of cohabitation to "all of the time."

month prior to the child's birth. The emotional support the mother feels from the father is time-varying and is based on the mean of three questions including, the baby's father is fair and willing to compromise, expresses love and affection to the mother, and encourages the mother to do things important to her ($\alpha = .69$). The responses are recoded such that 3 is equal to often and 1 is equal to never. Disagreement within the relationship is measured by six variables based on the mother's report of frequency of disagreement with the father about money, spending time together, sex, the pregnancy, drugs/alcohol, and being faithful within the month prior to their child's birth. The responses range from 1 (often) to 3 (never), and are recoded such that a high value indicates a high level of disagreement. The disagreement indicators do not scale well together so they remain as separate variables in the analyses.

Background characteristics of the mother include age, family background, and religiosity. These variables are all measured at baseline. Mother's age is a continuous variable. Family background is a dichotomous measure indicating whether the mother's parents were married when she was 15 years old. Religiosity is a measure of frequency of attendance at a religious service and is coded 1 = *yes*, 0 = *no* if the mother attends a religious service weekly.

We also include measures for the mother's prior relationship instability and social support. Regarding the former, cohabitors may have experienced more prior relationship instability than married parents; prior studies indicate that only about half of all cohabiting unions result in marriage (Bumpass and Lu 2000) and marriages that start out in cohabitation are more unstable than marriages that are not preceded by cohabitation (e.g., Bennett, Blanc, and Bloom 1988; Brien, and Waite 1995). We operationalize prior relationship instability by dichotomous variables indicating whether the mother was ever married or in a cohabiting relationship with another partner prior to her current union. Although these questions were asked at the third interview,

they refer to the period prior to this child's birth.

Unlike prior studies (e.g. Manning et al. 2004), our data allow us to include measures of social support. An important way that cohabiting couples differ from married couples is the social support they receive from family members and the community at large. Some studies suggest that cohabiting couples are less able to access support from family members and others (Brines and Joyner 1999; Lee and Smock 2003; Lerman 2002), including financial support (Hao 1996) and instrumental support (Marks and McLanahan 1993). Social support, particularly from parents, may bolster the relationship and enhance its stability. We use two dichotomous measures, reported at the baseline interview, indicating that (1) someone in the mother's family could loan her $200; and (2) help her with babysitting or child care.

We also include measures of mothers' and fathers' fertility from prior unions as well as a measure of the timing of pregnancy of the focal child and marriage or cohabitation. Parents with children from prior unions are more likely to experience separation as compared to parents with only biological children present (White and Booth 1985). Cohabiting mothers and fathers are more likely than married parents to have children from prior unions, whereas married parents are more likely to share biological children (Osborne 2005). The parents' fertility history is measured by four dichotomous variables. One variable measures whether the couple shared a biological child at the time of the current child's birth. We also include dichotomous measures for whether the mother has a child from a previous relationship or the father has a child from a previous relationship. A fourth variable is time-varying and indicates whether the mother and father had additional children after baseline. The final indicator is the timing of union formation and pregnancy of the focal child. Couples who formed unions in response to pregnancy may be less prepared to sustain a stable union and the pregnancies may be less often planned. The dichotomous

measure indicates whether the focal child was conceived more than seven months prior to the formation of the parents' union status at the child's birth.

Analyses

Our analyses include life table estimates and event history analyses. We use single decrement life table estimates to estimate the cumulative proportion of married and cohabiting parents that experience separation within three years following the birth of a child.

We also use event history models to predict the odds that children born into cohabiting and married parent families experience family instability by age 3. Specifically, we use Cox proportional hazard techniques which allow us to use time-varying variables and do not require us to assume a set probability distribution (Allison 1984).

After presenting descriptive statistics on our independent variables and discussing results from the life tables, we move to our multivariate models. We first show bivariate results, with married at birth as the reference category. We then add in sets of variables to empirically evaluate how the inclusion of specific sets of covariates influence the association between union status and family stability. Covariates that are associated with family instability and that differ between married and cohabiting parents will help to explain the difference in family stability between the two groups. In the second model we control for mother's race/ethnicity. In the third model we add in controls for mother's and father's economic resources. In the fourth model we remove the economic resources and control for the couples' relationship quality. In the fifth model we control for both economic resources and relationship quality in addition to race/ethnicity and union status. The sixth model adds additional controls for demographic characteristics of the mother, her prior relationship instability, access to social support, and the parents' fertility history.

To investigate racial and ethnic differences we empirically evaluate how the sets of variables in models 3 through 6 attenuate race/ethnic differences in addition to their association with union status. We also test interactions between union status at the child's birth and race/ethnicity. Based on the results of the Chow test ($p < .0001$) (DeMaris 2002) and the contrast of the log-likelihood for models with no interactions to models that include cross-products of all covariates with race and ethnicity ($p < .0001$), we present separate models for each race and ethnic group.

RESULTS

Descriptive Statistics

The distributions of the independent variables are shown in Table 1 for the entire sample and separately by the parents' union status at the child's birth. Table 1 shows that married mothers are more often White and less frequently Black or Hispanic, whereas cohabiting mothers are more frequently Black or Hispanic as compared to White.

TABLE 1 ABOUT HERE

Consistent with prior research, married parents have significantly more education and income than cohabiting parents. Fewer than 18% of married fathers have less than a high school diploma compared to almost two-fifths of cohabiting fathers, and the difference in college education is even greater. Over 25% of married fathers have a college degree compared to less than 3% of cohabiting fathers. In terms of mother's education, most mothers have similar levels of education as the father, but this is especially true for married mothers (55% compared to 48%, respectively). Greater percentages of cohabiting mothers are less educated than their male partners. The different education levels are likely reflected in the different levels of household income. Married parents report almost twice the annual income of cohabitors. With regard to

employment, married fathers more often than cohabiting fathers were employed at the time of their child's birth (93% versus 86%), but there are no differences in employment rates in the year prior to the child's birth between married and cohabiting mothers (74% and 72%, respectively).

Married and cohabiting mothers report similar levels of emotional support (2.75 out of 3 compared to 2.71 for cohabitors), but cohabiting mothers report significantly higher levels of disagreement in the month prior to their child's birth on each domain.

Mothers in married relationships also differ considerably from those in cohabiting relationships on several other domains. Married mothers are about 5 years older than cohabiting mothers, more likely to come from an intact family, and to attend a religious service weekly. Married mothers are also less likely than cohabiting mothers to have been married or lived with another partner prior to their current union. Married mothers are also more likely to have access to money and child care from their extended family members.

With regard to fertility, married parents more often than cohabiting parents share another biological child (58% versus 35%, respectively), yet cohabiting mothers and fathers more frequently than married parents have children from previous relationships. Similar proportions of married and cohabiting parents have another child within 3 years, and cohabiting parents are more likely than married parents to have conceived the focal child prior to the current union.

TABLE 2 and FIGURE 1 ABOUT HERE

Life Table Estimates

The life table estimates shown in Table 2 and Figure 1 present the cumulative proportion of children who experience their parents' separation by age 3. By the end of the child's third year, over two out of five children born to cohabiting parents have experienced their parents' separation compared to just over 12% of children born to married parents. In fact, almost 12%

of children born to cohabiting parents have experienced their parents' separation within their first six months (see Figure 1). Our findings are similar to the findings of Manning et al. (2004), yet we show somewhat higher rates of separation for cohabiting parents by year 1 (22% versus 15% in their study). Cohabiting unions have been increasingly less stable (Bumpass and Lu 2000), which might explain why our estimates are higher, and some of the difference may be related to differences in our samples: we focus only on parents in urban areas.

FIGURE 2 ABOUT HERE

Figure 2 shows the cumulative proportion of unions ending in separation, separately for Black, White, and Hispanic parents (race/ethnicity is defined by the mother's race/ethnicity). These results are also presented in Table 2. Consistent with results shown in Figure 1, children born to married parents, regardless of race/ethnicity, experience greater parental stability than do children born to cohabiting parents.

Interestingly, stability in the unions of Hispanic parents does not differ significantly from White parents. Black children, however, are more likely to experience their parents' separation as compared to their White or Hispanic counterpart. This finding is especially true as the child ages; the difference in separation rates between Black and other parents increases over time, particularly after the child's first year. For White and Hispanic children, approximately 10% of children born to married parents and 38% of children born to cohabiting parents will experience their parents' separation by age 3. By contrast, almost one-third of Black children born to married parents and over one-half of Black children born to cohabiting parents will experience separation over this timeframe.

TABLE 3 ABOUT HERE

Multivariate Analysis

Table 3 shows the association between union status at the child's birth and the odds of parental separation. The bivariate results, shown in model 1, indicate that children born to cohabiting parents have 4.14 times the odds of experiencing their parents' separation by age 3 as compared to children born to married parents. When race/ethnicity is introduced in model 2, the coefficient on cohabiting at birth declines from an odds ratio of 4.14 to 3.63, a decline in the odds ratio of 19% ((4.14 – 3.63)-4.14). Black parents have almost twice the odds of separation as compared to White parents, and cohabiting unions as compared to marriages have a higher proportion of Black couples (30% compared to 13%, respectively, as shown in Table 1). As illustrated in the life table estimates, Hispanic and White couples have similar odds of separation.

Economic characteristics of the parents are included in model 3. These measures significantly add to the fit of the model and account for an additional 24% reduction in the odds ratio for cohabitation ((3.63-2.76)/3.63). Economic characteristics also account for a substantial amount of the difference in odds of separation between Black and White parents (the coefficient on Black declines from 1.95 to 1.57 with the inclusion of the parents' economic characteristics). Father's college education significantly reduces the odds of separation, and the mother having the same education as the father is protective against separation. As stated previously, over 28% of married fathers have a college education, compared to just over 3% of cohabiting fathers, and married mothers are more likely than cohabiting mothers to have a similar level of education as their male partner (55% versus 48%, respectively). Annual household income also predicts separation, with higher incomes related to lower odds of separation. Again, married parents have almost twice the annual household income as cohabitors have. We also find that father's and mother's employment are not significantly related to separation, after accounting for education and income levels. In preliminary models, we controlled for mother's and father's earnings,

instead of annual income and employment. The results are robust to either method, and we chose to present the more parsimonious model.

Measures of the parents' relationship quality are included in model 4. Although these measures significantly add to the fit of the model (as compared to model 2), this set of covariates does not account for as much of the cohabitation effect as do the measures of economic resources (they account for an 8% reduction in the odds ratio as compared to 24% for economic resources). Relationship quality also explains less of the Black/White difference in separation as compared to economic resources. Consistent with prior research, emotional support is protective against separation (Carlson et al. 2004). However, married and cohabiting mothers report similar levels of emotional support, and thus this variable does little to attenuate the difference between the groups. Disagreeing about money, spending time together, and infidelity within the month prior to the child's birth are associated with higher odds of separation. Interestingly, arguing about sex and the pregnancy prior to the child's birth is associated with lower odds of separation, net of these other measures of relationship quality. Cohabiting mothers report higher levels of disagreement on each domain, yet these variables may have offsetting effects, and therefore not explain much of the difference in the odds of separation between married and cohabiting parents.

Model 5 includes both the parents' economic and relationship quality characteristics. Combining both sets of covariates significantly adds to the fit of the model. However, the odds ratio on cohabiting at birth in model 5 (2.72) is similar to the odds ratio in model 2 (2.76) in which only the economic characteristics are included. Thus, contrary to what we predicted, combining both sets of covariates does not significantly help to account for the difference in the odds of separation that children born to cohabiting and married parents experience. However, including both economic and relationship quality characteristics does help to account for the

difference in the odds of separation for Black as compared to White (and Hispanic) parents. The economic and relationship quality measures also have largely independent effects on union instability (the size of the coefficients are similar when both sets of covariates are included in model 5 as compared to the coefficients in models 3 and 4).

Model 6 includes additional control variables for mother's background characteristics, relationship history, social support, and fertility. These variables account for a substantial reduction in the odds ratio for cohabiting at birth (the odds ratio declines from 2.72 in model 5 to 1.95 in model 6, a decline of 28%). Although we have accounted for more than half of the difference in the odds of separation between cohabiting and married parents, parents who are cohabiting at their child's birth still have almost twice the odds of separation as compared to parents who are married at their child's birth. This model also suggests that the economic and relationship quality variables have largely independent effects, as indicated by the small change in the size of the economic and relationship quality coefficients when all variables are included in the same model. Older mothers and mothers who attend weekly religious services are less likely to separate. Children living with mothers who have prior cohabitation experience and with fathers having a child from a previous partner experience higher odds of separation. Children whose parents have another child within 3 years of the focal child's birth have significantly lower odds of experiencing their parents' separation. However, married and cohabiting parents do not differ on this last domain.

Racial and Ethnic Differences

Race/ethnic differences in the odds of separation persist after the inclusion of array of demographic, economic, and relationship quality variables. Economic resources and relationship quality variables account for a significant portion of the racial gap, yet children born to Black

mothers as compared to White mothers have 70% higher odds of experiencing their parents' separation by year 3, all else equal. Initially, in the bivariate model, the racial gap in union disruption is greater among women who are married than cohabiting (see Figure 2). The racial gap in marriage and cohabitation instability becomes similar with the inclusion of the covariates. In the final cumulative model Black cohabiting mothers are 62% more likely to dissolve their unions than White cohabiting mothers, and Black married mothers are 63% more likely to disrupt their unions than White married mothers (results not shown).

TABLE 4 ABOUT HERE

To further investigate race and ethnic differences we ran each of our models separately by race and ethnicity. As discussed above, this strategy is supported by our Chow tests. The results in Table 4 show that at the bivariate level, all cohabiting parents have higher odds of separation than do married parents. However, the difference between cohabiting and married parents is particularly large for White parents. White cohabiting parents have over 5 times the odds of separation by their child's third year as compared to White married parents, whereas Hispanic cohabiting parents have 3.66 times the odds and Black cohabiting parents have 2.56 times the odds of separating over this time frame.[3] It is important to note that Blacks have the highest disruption rates overall, whereas Whites and Hispanics have similar lower dissolution levels (see Figure 2).

Table 4 shows the effect of cohabitation across the series of models. Differences in the economic resources of cohabiting and married parents explain a large portion of the difference in

[3] Although the size of the coefficients indicate differences between White and Hispanic parents, the difference is not statistically significant at the $p \leq .10$ level. The only statistically significant difference is between White and Black parents.

separation between cohabiting and married parents for each race and ethnic group, but this finding is particularly true for Whites. Economic characteristics explain half of the cohabitation effect for Whites, but only reduce the odds ratio by 22% for Blacks and 10% for Hispanics. By contrast, relationship quality characteristics as compared to economic characteristics explain a much smaller portion of the cohabiting effect for Whites, and explain none of the difference in separation for Blacks and Hispanics. In fact, for Blacks, the odds of separation for cohabitors actually increase relative to the bivariate model with the inclusion of relationship quality characteristics. Economic and relationship quality characteristics are included in model 4. The combination of these sets of covariates helps to explain the cohabitation effect for Whites, but not for Blacks or Hispanics.

Perhaps the most interesting finding is that with the full set of covariates in model 5, we can fully explain the differential separation rates for married and cohabiting White parents, but the cohabitation effect persists for Black and Hispanic parents. The effect is explained by the fertility measures and not the economic or relationship quality measures. There is a larger union status (marrieds vs. cohabitors) gap in the fertility measures among Whites than Hispanics or Blacks (results not shown). For example, married Whites are at least twice as likely to have a child as cohabiting Whites; whereas married Hispanics and Blacks are 31% and 50%, respectively, more likely to have a child than cohabitors (results not shown). Similarly, White cohabiting fathers are four times as likely to have a child from a prior relationship as White married fathers. In contrast, Hispanic cohabiting fathers are twice as likely as married fathers and Black cohabiting and married fathers are equally likely to have a child from a prior relationship.

To understand the effect of cohabitation it is important to focus on Blacks and Hispanics because they represent 71% of cohabiting births and only 43% of married births. The effect of

cohabitation appears to be stronger for Hispanic ($p < .001$) than Black parents ($p < .05$). In the final model, Black cohabiting parents have 66% higher odds of separating than Black married parents. Hispanic cohabiting parents have 181% higher odds of separating than Hispanic married parents.

DISCUSSION

Recent increases in the percentage of children born to cohabiting parents and growth in cohabitation make it important to provide timely assessments of how cohabitation relates to family stability. We extended prior work by focusing on whether a recent birth cohort of children born to cohabiting and married parents face similar levels of family instability as children born about a decade earlier.

Our findings both mirror and go beyond prior studies; like those studies, we find that children born to cohabiting parents face higher odds of parental instability than children born to married parents and that this holds true across racial and ethnic groups. Cohabitation appears to have a particularly negative effect on family stability for Whites. White cohabiting parents have 5 times higher odds of disruption than White married parents. One explanation may be that White mothers who have a nonmarital birth are quite selective (24% of White births are nonmarital, as compared to 69% of Black births and 45% of Hispanic births (Hamilton, Martin, and Sutton 2003)).

Our second goal was to introduce potential factors– specifically economic circumstances and relationship quality – that may help explain why children born into cohabiting families face higher odds of experiencing their parents' break up than those born to married parents. Prior work has lacked detailed measures of income and economic wellbeing and relationship qualities; we were also able to include measures of prior relationship instability, social support, and the parents' fertility histories.

One of our key findings is that, on the whole, cohabiting parents are more likely to separate even after accounting for differences in demographic, economic, and relationship quality indicators. These indicators explain over half of the effect of cohabitation, but cohabiting parents remain overall twice as likely to separate as their married counterparts. We find that the economic characteristics explain a much greater share of the cohabitation effect than the relationship quality indicators. Both economic and relationship quality characteristics add to the fit of the model, however, and appear to be operating independently of one another. Background characteristics of the mother (age and religiosity), prior cohabitation, and both parents' fertility explain an additional large portion of the cohabitation effect.

Although we include economic characteristics of the biological father, relationship quality variables, and a richer array of demographic characteristics in our models, our estimates are largely similar to those of Manning et al. (2004) who include only the mother's characteristics. We find that children born to cohabiting parents have 95% greater odds of experiencing their parents' separation by age three, in comparison to 119% greater odds in Manning et al.'s study. This similarity in findings, despite a more comprehensive set of control variables in our study, illustrates that there are characteristics of cohabiting unions that are difficult to measure with survey data.

This paper illustrates the importance of many different factors for predicting family stability. First, our findings show that parents' prior relationship instability and fertility behavior influence family stability. The mother's prior cohabitation experience and father's prior fertility both negatively influence family stability. In addition, couples who have additional children together face reduced odds of break-up. Second, the economic factors operate in the expected direction, father's education, education homogamy, and higher income levels are associated with

lower family instability. Finally, greater emotional support from fathers and few disagreements about money and time lead to lower levels of disruption. Each of these indicators has independent effects on union stability and should be incorporated in models of union stability. At the same time, we learned that some measures that might be expected to influence family stability, such as instrumental social support, are not significantly related to family stability.

One of the interesting findings in this study is that we can account for the cohabitation effect among Whites but not Hispanics or Blacks. The economic and relationship quality measures included in our analysis do not explain all of the cohabitation effect for White parents. However, the negative effect of cohabitation on family stability among Whites is accounted for by the fertility measures, particularly the father having children from prior partners. This finding lends support to the growing literature on the destabilizing effects of multiple partnership fertility (Carlson and Furstenberg, 2004). Prior work has not explained the cohabitation effect, but does indicate that the covariates explain a larger portion of the cohabitation effect among Whites than Hispanics or Blacks (Manning et al. 2004). Our study includes some key variables, such as partner's prior fertility and whether any children were born to the parents since the initial interview, that have been excluded from prior studies of family stability. In contrast, the demographic, economic, and relationship quality measures explain less than half of the cohabitation effect on instability for Black and Hispanic parents. Generally, the observed differences in these measures between the marrieds and cohabitors are greatest among Whites and relatively few differences exist between Hispanic marrieds and the cohabitors. Among Blacks, there are some differences between the marrieds and cohabitors, but the differences are not as large as among whites.

There are several limitations to these analyses. A shortcoming of our analyses is the

ethnic category "Hispanic." This category combines respondents from varying ethnic backgrounds, such as Mexican-American, Puerto Rican, and Cuban who face quite different social and economic conditions. Unfortunately, we do not have an adequate sample size to separately examine these ethnic groups. Another limitation of our paper is that we are unable to examine whether marriage among cohabiting parents enhances union stability. Prior work suggests that marriage promotes stability, but the protective effect of marriage differs for race and ethnic groups (Manning et al. 2004). These data do not identify mothers who transition to marriage and separate between the one year and three year interviews. Therefore, we cannot fully account for all of the transitions in and out of marriage among cohabitors. Finally, we attempt to incorporate a broader range of observed characteristics but some of the measures available in the Fragile Families Study may not be ideal indicators. For example, social support is limited to instrumental aid and relationship quality focuses on disagreements. The mechanisms underlying the union status gap in family stability may be better understood with improved measurement.

Much of the research on cohabitation tries to locate cohabitation in the American family system by determining whether it is an alternative form of marriage, a precursor to marriage, or a form of singlehood. Our results indicate that from a child's perspective, cohabitation is not a stable alternative form of marriage. Cohabitation among two biological parents appears to consist of bonds that are looser than those of marriage.

Our findings contribute to an on-going effort to better understand the implications of cohabitation for children. The marital status of two biological parents at the time of a child's birth has implications for the stability of children's early family life course. Researchers examining the implications of cohabitation should account for the greater instability experienced

by children born to cohabiting parents.

These findings also have implications for the current policy initiatives aimed at promoting marriage among unmarried parents by providing relationship counseling. Our findings show that although relationship quality is an important predictor of union stability, it does little to help explain the difference in instability between cohabiting and married parents. This finding is especially true for Black and Hispanic parents. Thus, policies aimed at promoting stability among parents should also focus on increasing household economic resources and helping couples to deal with the complexities of integrating children from multiple relationships.

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Table 1: Distribution of Independent Variables by Union Status of Parents at Child's Birth

	Total N = 1775	Married at Birth N = 674	Cohabiting at Birth N = 1101
Mother's Race/Ethnicity			
White	44.7	53.1	25.6*
Black	19.5	14.4	31.1*
Hispanic	35.8	32.5	43.3*
Economic Resources			
Father's education			
Less than high school	24.3	17.9	39.1*
High school	28.8	25.9	35.3*
Some college	28.2	30.5	23.0*
College	18.6	25.7	2.6*
Mother's education			
Same as father	52.8	55.1	47.5*
More than father	23.0	22.9	22.9
Less than father	24.1	21.9	29.1*
Household annual income	46,114	53,563	29,136*
Father's employment in prior week	90.8	92.9	86.1*
Mother's employment in prior year	73.3	73.8	72.0
Relationship Quality			
Emotional support from father (1 – 3)	2.74	2.75	2.71
Disagreement in month prior to child's birth regarding (1 – 3):			
Money	1.77	1.73	1.86*
Spending time together	1.55	1.50	1.64*
Sex	1.37	1.35	1.43*
The pregnancy	1.18	1.15	1.23*
Drugs or alcohol	1.13	1.11	1.18*
Infidelity	1.12	1.07	1.24*

Table 1 (Contined): Distribution of Independent Variables by Union Status of Parents at Child's Birth

	Total N = 1867	Married at Birth N = 732	Cohabiting at Birth N = 1135
Control Variables			
Mother's Characteristics			
Age (years)	27.3	28.9	23.8*
Parents married at age 15	55.3	62.2	39.6*
Attend religious service weekly	26.3	32.1	13.2*
Mother's Relationship History			
Prior marriage	11.2	8.9	16.4*
Prior cohabitation	20.6	17.0	28.9*
Social Support			
Able to borrow $200 from family	92.9	94.7	88.8*
Family will provide child care	93.3	94.9	89.0*
Parents' Fertility History			
Couple has prior child	51.1	58.2	34.9*
Mother has prior child	19.6	12.1	36.2*
Father has prior child	19.7	14.5	31.6*
Couple has new child within 3 years	30.2	29.2	32.4
Child conceived prior to current union	7.1	5.9	9.9*

Source: Fragile Families and Child Wellbeing Study. Weighted based on national sampling weights.

*Differs significantly from married at birth at the $p = .05$ level.

Baseline values presented for all variables except couple has a new child within 3 years.

Table 2: Cumulative Proportion of Unions Ending in Separation by Union Status at Child's Birth and Race/Ethnicity

Union Status At Child's Birth	Proportion Separated by 36 Months After Child's Birth			
	Total	**White**	**Black**	**Hispanic**
Married at birth	12.7 n = 674	9.6 n = 353	30.1 n = 156	9.4 n = 165
Cohabiting at birth	42.5 n = 1101	38.0 n = 254	51.6 n = 434	38.6 n = 413
Total	21.8 N = 1775	14.5 n = 607	40.8 n = 590	20.1 n = 578

Source: Fragile Families and Child Wellbeing Study. Results based on life-table estimates.

Weighted based on national sampling weights.

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Table 3: Odds Ratios of Parental Separation by Year 3

	(1)	(2)	(3)	(4)	(5)	(6)
Union Status at Child's Birth						
(Married)						
Cohabiting	4.14**	3.63**	2.76**	3.35**	2.72**	1.95**
Mother's Race/Ethnicity						
(White)						
Black		1.95**	1.57**	1.67**	1.47*	1.70**
Hispanic		1.09	0.86	1.02	.87	.93
Economic Resources						
Father's education						
(Less than high school)						
High school			.93		.85	.78
Some college			.79		.79	.78
College			.33**		.32**	.39*
Mother's education						
(Same as father)						
More than father			1.49*		1.40*	1.41*
Less than father			1.55*		1.75**	1.71**
Household annual income			.99**		.99+	.99+
Father's employment			1.16		1.19	1.19
Mother's employment			.86		1.02	1.13
Relationship Quality						
Emotional support from father (1 – 3)				.37**	.38**	.38**
Disagreement in month prior to child's birth regarding (1 – 3):						
Money				1.57**	1.53**	1.46**
Spending time together				1.34**	1.34**	1.29*
Sex				.71**	.69**	.69**
The pregnancy				.76+	.75*	.81
Drugs or alcohol				1.08	1.07	1.07
Infidelity				1.23+	1.26+	1.28+

Table 3 (Continued): Odds Ratios of Parental Separation by Year 3

	(1)	(2)	(3)	(4)	(5)	(6)
Control Variables						
Mother's Characteristics						
Age						.95**
Parents married at age 15						.99
Attend religious service weekly						.69*
Relationship History						
Prior marriage						1.28
Prior cohabitation						1.22**
Social Support						
Able to borrow $200 from family						1.41
Family will provide child care						1.19
Parents' Fertility History						
Couple has prior child						.88
Mother has prior child						.76
Father has prior child						1.42*
Couple has new child within 3 years						.39**
Child conceived prior to current union						.77
-2 Log Likelihood	5026.4	4998.1	4939.5	4831.5	4789.5	4707.5
N in person years	3135	3135	3135	3135	3135	3135

Source: Fragile Families and Child Wellbeing Study. Cox proportional hazard models. Models weighted based on national sampling weights. $+p \leq .10$. $*p \leq .05$. $**p \leq .01$.

Time varying covariates include couple has new child, household annual income, father's and mother's employment, and emotional support.

Reference category in parentheses.

Table 4: Odds Ratio of Parental Separation for Cohabiting versus Married at Birth Separately for each Race/Ethnicity

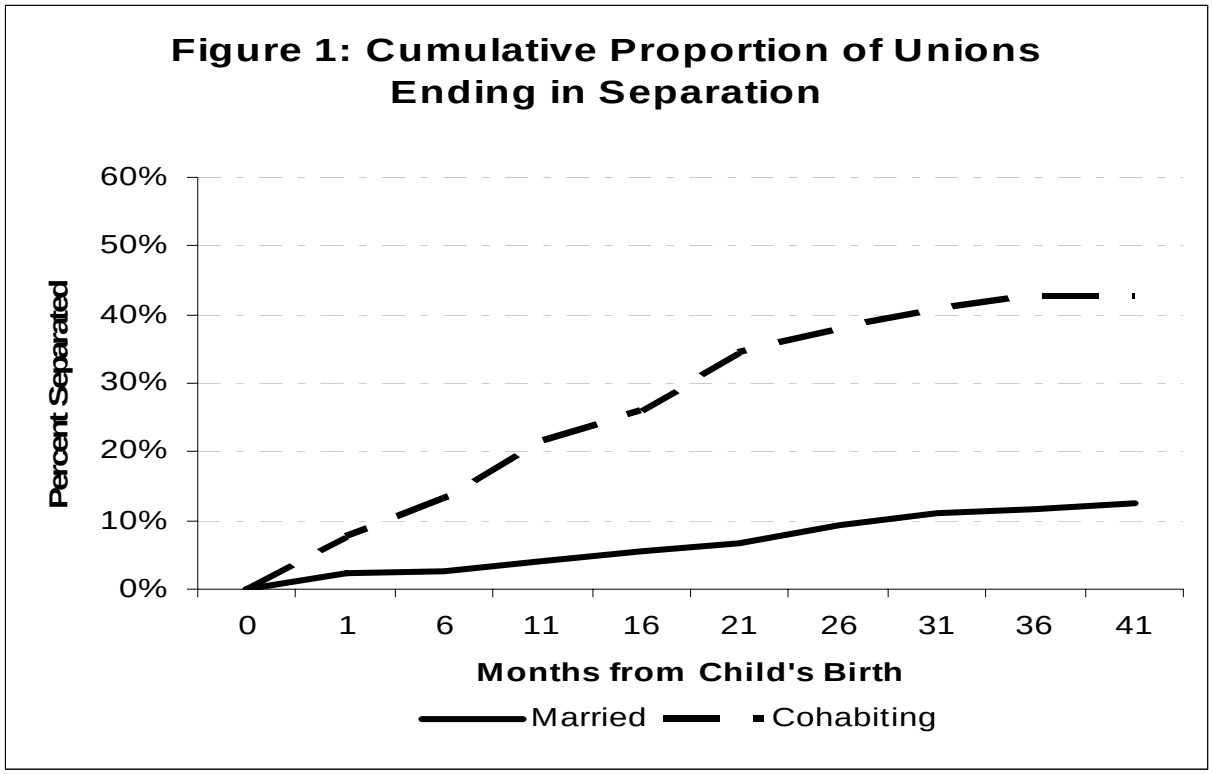
	Bivariate (1)[a]	Economic Resources only (2)	Relationship Quality only (3)	Economic & Relationship Quality (4)	Full Model (5)[b]
White	5.15**	2.58**	4.11**	2.29**	1.24
Black	2.56**	1.99**	2.71**	2.22**	1.66*
Hispanic	3.66**	3.31**	3.64**	3.48**	2.81**

Source: Fragile Families and Child Wellbeing Study. Cox proportional hazard models run separately by race. Models weighted based on national sampling weights.

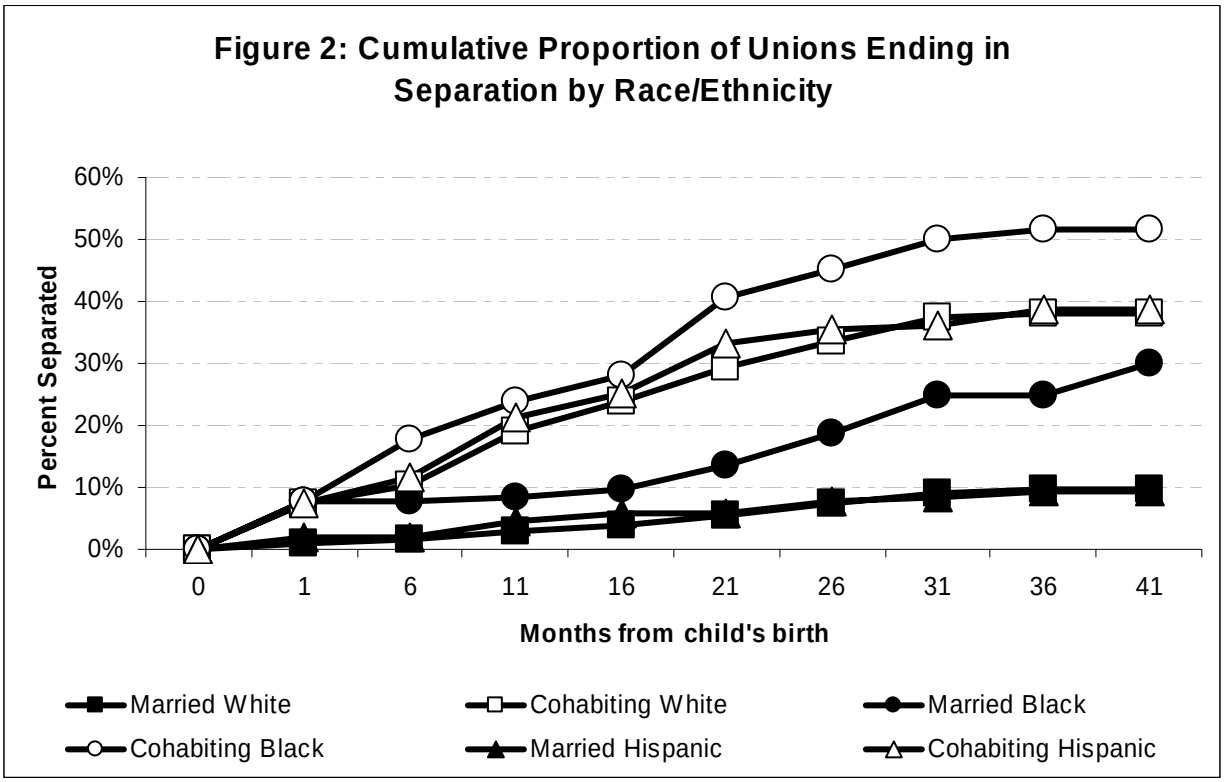
+$p \leq .10$. *$p \leq .05$. **$p \leq .01$.

a. White and Black differ significantly at the $p \leq .01$ level.

b. Full model includes all covariates listed in table 3.



Source: Fragile Families and Child Wellbeing Study. Life-table estimates weighted based on national sampling weights. Married and cohabiting refer to parents' relationship status at child's birth.



Source: Fragile Families and Child Wellbeing Study. Life-table estimates weighted based on national sampling weights. Married and cohabiting refer to parents' relationship status at child's birth.