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**TEENAGE COHABITATION, MARRIAGE, AND CHILDBEARING**

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## **Teenage Cohabitation, Marriage, and Childbearing**

**Context:** Cohabitation has been integrated into research on American family life; however, little work has specifically examined the role of cohabitation among teenagers or its relationship with teenage childbearing. Including cohabitation in the assessment of teenage family formation contributes to our understanding of later family life trajectories.

**Methods:** Drawing on the National Survey of Family Growth (2002), we examine family formation activities (i.e., cohabitation, marriage, and childbearing) of 2,290 women who were 15 to 19 years of age throughout the decade prior to the survey year (1993-2001). Life table analyses examine teenagers who cohabited, married, or conceived their first child. Event history analyses investigate the time-varying first fertile teenage conception status and union status, as well as the socioeconomic predictors of teenage family formation.

**Results:** About two-fifths of teenage females cohabited, married, or had a child. Teenage cohabitation and marriage are both positively associated with higher odds of first teenage fertile conception. The vast majority of single pregnant teenagers did not form a union before the birth of their child; only 17% cohabited and 9% married. In contrast, the majority of single pregnant teenagers cohabited (63%) by the child's third birthday, and about 15% married. Net of other covariates, mother's education and race/ethnicity predicted first teenage fertile conception.

**Conclusions:** Even though delayed marriage and childbearing occurs, family formation is still occurring among teenagers. Cohabitation has become an important part of the landscape of the

adolescent years, and many teenage mothers described as “single mothers” are actually in cohabiting relationships.

## **Teenage Cohabitation, Marriage, and Childbearing**

Cohabitation has become an increasingly ubiquitous part of the early adult family life course and has been linked to increases in nonmarital fertility (Goodwin, Mosher and Chandra, 2010; Kennedy and Bumpass, 2008; Musick, 2008). Although cohabitation is recognized as an important part of young adult family formation, the bulk of research has not explicitly considered cohabitation as a teenage activity. It is likely that teenage cohabitation may be the result of different structural dynamics and hold a different meaning for teenagers than adults in their twenties and thirties. Thus, it may be important to consider teenage cohabitation separately from young adult cohabitation.

Drawing on a developmental perspective and data from the 2002 National Survey of Family Growth, we examine women's timing to first teenage cohabitation, marriage, and conception at 15 to 19 years of age throughout the 1990s. We consider how time-varying union status indicators (single, cohabiting, and married) influence the timing of first teenage fertile conception. We also examine how time-varying fertility measures influence the timing of teenage union formation. More specifically, we assess the timing of union formation among pregnant single teenagers before the birth of the child as well as three years after the child's birth. It is important to assess the family formation activities of teenagers, as these decisions are setting the progression of their future family life (e.g., Manning, Giordano and Longmore, 2008; Meier and Allen, 2008; Raley, Crissey and Muller, 2007).

### **TEENAGE FAMILY FORMATION**

The age at first marriage has reached a historic highpoint, about 26 years for women and 28 years for men (U.S. Census Bureau, 2009); however, some subgroups of Americans are not waiting until their mid to late twenties to marry. Recent work finds young men and women who

marry early are more often religious, have prior pregnancies or births, experienced greater numbers of adolescent relationships, score poorly in terms of academic performance, have parents with early marriage experiences, and are from disadvantaged backgrounds (Amato et al., 2008; Carroll et al., 2007; Gaughan, 2002; Raley et al., 2007; Ryan et al., 2009; Uecker and Stokes, 2008). Unlike research on marriage among young adults, these studies generally do not acknowledge that cohabitation may also be a predictor of this pathway to early marriage.

Given the mean age at cohabitation is relatively young (22 years old), we expect that cohabitation is not restricted to just women in their twenties. Many studies have included age in their analyses of cohabitation. Such studies often note the percentage who have cohabited or are currently cohabiting among different age groups (Chandra et al., 2005; Kennedy and Bumpass, 2008), document variation in outcomes of cohabiting unions (Manning and Smock, 1997), or examine differentials in the odds of cohabitation or marriage (Qian, 1998; Xie et al., 2003). The correlates of teenage or early cohabitation appear to be disadvantaged backgrounds, weaker community ties, lower levels of religiosity, greater substance use, lower verbal ability, poorer relationships with parents, and childhood family structure (Amato et al., 2008; Houseknecht and Lewis, 2005; Meier and Allen, 2008; Ryan et al., 2009). While these are recently published studies, they draw on either select data sources, e.g., 8<sup>th</sup> grade girls in 1988 (Houseknecht and Lewis, 2005) or use the Add Health data (Amato et al., 2008; Ryan et al., 2009; Meier and Allen, 2008), which are limited to measures of cohabitation that refer to ‘marriage-like’ relationships. This wording may be problematic considering cohabitation in the teen years, rather than in the later twenties, is probably less aptly described as ‘marriage-like.’ Further, these studies of early cohabitation do not consider how cohabitation and fertility are interconnected.

A few recent studies focusing on teenage fertility have integrated cohabitation into reports of teenage fertility. Mincieli et al. (2007) find that a greater percentage of teenage mothers than older mothers had their child while cohabiting, in part because most births to teenagers occur outside of marriage. Furthermore, about two-fifths of unmarried teenage births were to cohabiting mothers (Kennedy and Bumpass, 2008; Mincieli et al., 2007). Thus, many unmarried teenage mothers are not initially raising their children alone, requiring us to modify our understanding of teenage motherhood. Our work builds on these findings by considering the study of teenage union formation, specifically focusing on how teenage union formation influences the timing of teenage childbearing.

Using a sample of disadvantaged parents involved in Head Start, a government program providing comprehensive education and health services to low income families, Eshbaugh (2008) integrates cohabitation into her analysis of relationship trajectories among teenage single, cohabiting, and married mothers. She finds that about half of teenage mothers were living with or married to the father of their child about a year after the child's birth. By the child's third birthday, 40% had spent some time cohabiting with the child's father. These descriptive findings showcase the potential importance of cohabitation among a disadvantaged sample of mothers and the dynamics of cohabiting living arrangements. Research using nationally representative data has considered how teenage childbearing influences later marriage and divorce trajectories (Graefe and Lichter, 2007), but has not included the role of cohabitation.

Prior research considers how union status influences fertility among a wide range of age groups (e.g., Manning and Landale, 1996; Loomis and Landale, 1994; Manning, 2001; Musick, 2002; Musick, 2008). Taken together, prior research suggests that married women are more likely than cohabiting women to give birth, and cohabiting women have higher odds of giving

birth than single women. Further research linking union status and fertility evaluates whether mothers cohabit or marry in response to a pregnancy. Raley (2001) finds that pregnant single mothers are increasingly cohabiting prior to the child's birth; however, such studies have been limited to examining the union status and fertility of women throughout their twenties or early thirties. In response, we adopt a developmental perspective by focusing on the family formation of women throughout their teenage years.

The current study contributes to the existing research on teenage childbearing, cohabitation, and early union formation by analyzing teenage family formation activities (cohabitation, marriage, and childbearing). We investigate how teenage family formation events are linked by considering how time-varying indicators of union status influence fertility and how time-varying fertility measures are associated with union formation. This study has implications for understanding the American family landscape because family formation activities of teenagers are setting the stage for their relationship and childbearing trajectories (e.g., Cohen and Manning, 2010; Manning et al., 2008; Meier and Allen, 2008; Raley et al., 2007).

## **METHODS**

### **Data and Sample**

We used data from the 2002 NSFG, conducted by the National Center for Health Statistics, which interviewed 7,643 females aged 15 to 44. We restricted our sample to females who were aged 15 to 19 (teenagers) throughout the decade prior to the survey interview year (1993-2001) and who responded to questions related to the start dates of their cohabitation and marriage histories. Our overall sample included 2,290 females aged 16 to 24. For analyses examining union formation prior to age 24, after first teenage conception, we restricted our sample to the 290 females who conceived a child between 15 to 19 years of age.

## Measures

**Dependent variables.** We examined two dependent variables: the timing of respondent's first teenage union formation (cohabitation and marriage), both during the teen years and prior to age 24, and the timing of the first teenage conception that resulted in a live birth (fertile conception).

For the first dependent variable, the outcomes included the following: first married between ages 15 to 19 (n=98), first cohabited between ages 15 to 19 (n=507), and neither cohabited nor married between ages 15 to 19 (n=1,685). We predicted respondent's first teenage union formation; thus, females who formed more than one cohabitation, or both cohabited and married between the ages of 15 to 19, were coded according to the type of first teenage union. For the second dependent variable, females were coded into two categories, those who had a fertile conception between the ages of 15 to 19 (n=451) and those who did not have a fertile conception between ages 15 to 19 (n=1,839). We limited our analyses to the timing of females' first teenage conception.

**Independent Variables: Union formation and fertile conception.** Analyses predicting union formation included a time-varying fertile conception variable. Our analyses predicting teenage fertile conception focus on time-varying union status as the main independent variable. Because union formation and fertility are inextricably linked, the time-varying covariates are important to determine causal ordering for teenage family formation.

**Covariates.** Socioeconomic background factors included mother's education and family structure during childhood. Mother's education is divided into four categories: less than high school degree, high school degree, some college experience, and bachelor's degree earned or higher. Family background is measured with a variable determining family structure at age 14



and is coded into four categories: grew up in two biological or adoptive parent household, lived with a biological mother/father and other father/mother figure, lived with biological mother/father and no other father/mother figure, and “other.” Race /ethnicity and immigrant status are coded into the following five categories: white, black, native-born Hispanic, foreign-born Hispanic, and “other.” Childhood religiosity is based on reported religious service attendance at age 14 and responses range from 1 to 5 (never, less than once a month, 1-3 times per month, once a week, and more than once a week).

### **Analytic Methods**

We used survival analyses to examine the timing of union formation and fertile conception during the teenage years. First, we estimate life tables of the cumulative proportion of females who experience teenage cohabitation, marriage, and fertile conception. Second, we estimate discrete-time event history models predicting union formation and fertile conception using binomial and multinomial logistic regression. This analytic strategy requires the creation of person-month data and permits the inclusion of both fixed and time-varying covariates.

## **RESULTS**

### **Teenage Childbearing**

Figure 1 shows that most teenagers did not conceive a child; however, by age 20, a substantial minority (25%) of teenage females had a pregnancy that resulted in a live birth. Among women who conceived a child during their teen years, 58% of them conceived their first child before age 18. Most teenage parents had only one child; however, about 20% had conceived more than one.

We find that two-thirds of pregnant teenagers (66%) were single when they conceived their first child (i.e., not living with a boyfriend or husband), almost one-quarter (24%) were

cohabiting, and 10% were married (results not shown). Further analyses indicated that higher order teenage conceptions and births more often occurred in cohabiting or marital unions. We further our understanding of union status at time of conception and birth by examining what proportion of single pregnant teenage females cohabited or married before the birth of their first child. Nearly one-fifth (17%) of pregnant single teenage females cohabited before the birth of their child and 9% married. Overall, 35% of unmarried, pregnant teenagers conceived or gave birth to their first child while living in a cohabiting union (results not shown).

The first model in Table 2 shows the bivariate discrete-time binomial logistic regression predicting teenage fertile conception. The time-varying union status variable indicates that females who married during their teen years had significantly higher odds of teenage fertile conception than those who formed no union. Teenage females who cohabited also had significantly higher odds of conception than single teenage females. Teenagers who married had significantly greater odds (55% higher odds) of conceiving a child than those who cohabited (results not shown). The second model presents the multivariate results. Net of the covariates, teenage union formation status remained significantly associated with teenage fertile conception. Teenagers who married had significantly higher odds of fertile conception than females who formed no union during their teen years. Additionally, teenagers who cohabited had significantly higher odds of conception than those who remained single. Unlike the bivariate model, teenagers who married had statistically similar odds of conceiving a child as teenage females who cohabited (results not shown). Additional analyses reveal that respondent's mother's educational attainment mediated the significant relationship between union status (cohabitation vs. marriage) and first teenage fertile conception.

The second model also shows the remaining covariates were tied to teenage conception. Mother's educational attainment was significantly associated with the odds of teenage fertile conception. Teenagers whose mothers who had some college experience or earned a college degree had significantly lower odds of fertile conception than those whose mothers earned a high school diploma. Race/ethnicity and nativity status were significantly associated with the odds of teenage conception. Black teenagers had 170% higher odds of teenage conception than white teenagers. Native-born Hispanic teenagers had 172% higher odds of conception than whites, and foreign-born Hispanic teenage females had 160% higher odds of conception than whites.

### **Union Formation**

Figure 2 shows the probability of union formation during the teen years. We found that by the time females had turned twenty, about 30% cohabited. Notably, cohabitation did occur in the earlier teen years; about 20% had cohabited by age 18. The probability of cohabitation increased with age, and the age distribution of cohabitation showed that about 42% of teenage cohabitators started cohabiting before they turned 18 and 58% between ages 18 and 19 (results not shown). Figure 2 shows that 7% of teenagers had married by age 20. Among teenage females who formed a union, the vast majority (85%) selected cohabitation. Even among teenagers who married, about half (49%) had also cohabited, indicating cohabitation is a route to teenage marriage. Taken together, the majority of teenagers did not form a union, but almost one-third did so by age 20.

The first model in Table 3 shows the bivariate discrete-time multinomial logistic regression predicting teenage union formation. Teenage females who had a fertile conception experienced significantly higher odds of both marrying (519%) and cohabiting (484%) than females who not did have a fertile conception. Teenagers who had a fertile conception

experienced statistically similar odds of marriage compared to cohabitation as teenagers who did not conceive a child (results not shown). The second model in Table 3 shows the multivariate results. Net of the other covariates, teenage union status remains significantly associated with teenage fertile conception. Teenagers who had a conception had significantly higher odds of both marrying (596%) and cohabiting (404%) as females who did not conceive. Teenage females who had a conception experienced statistically similar odds of marriage compared to cohabitation as teenagers who did not conceive a child (results not shown).

The second model also shows that the remaining covariates were associated with teenage union formation. Mother's educational attainment was significantly associated with the odds of teenage union formation. Teenagers with highly educated mothers (some college education or earned a college degree) had significantly lower odds of cohabiting than teenagers whose mothers only earned a high school degree. Childhood religious service attendance was significantly associated with teenage union formation; as a teenager's religious service attendance increases, the odds of marriage increase by 30%, and the odds of cohabitation decrease by 18%. Teenagers raised by their biological parent and a stepparent or in a single-parent home have higher odds of cohabitation. Race/ethnicity and nativity status were significantly associated with the odds of teenage union formation. Black teenagers had 97% lower odds of marriage and 51% lower odds of cohabitation than white teenagers.

### **Teenage Childbearing and Subsequent Union Formation**

The vast majority of pregnant single teenage mothers remained single prior to the birth of their child; only 17% were cohabiting and 9% were married prior to the child's birth (results not shown); however, as Figure 3 shows, by the child's third birthday, the majority of teenage single mothers were cohabiting (63%), and about 15% were married. Thus, it is likely that many of

these teenage mothers were not cohabiting or marrying the father of their child, but were eventually partnering (mostly within a cohabiting union).

We build on the life table analyses by using discrete-time multinomial logistic regression predicting union formation prior to age 24 among teenage mothers who were single at the time of their first teenage conception (Table 4). The bivariate and multivariate results are similar, thus we only discuss the multivariate findings here. The full model shows that age at first conception was not significantly associated with the odds of marriage prior to age 24, but was significantly associated with the odds of cohabitation. As single pregnant teenagers' age at first conception increased, the odds of cohabitation also increased by 16%. There are several sociodemographic predictors of union formation among single teenage mothers. Mother's educational attainment was significantly associated with the odds of union formation. Pregnant teenagers born to mothers without a high school degree had 224% higher odds of marriage than pregnant teenagers whose mothers earned a high school degree. Single pregnant teenagers whose mothers earned their college degree had 57% lower odds of cohabitation than pregnant females whose mothers earned their high school diplomas. Childhood religious service attendance had a significant association with the odds of union formation prior to age 24. As the frequency of single teenage mothers' religious service attendance increased, the odds of marriage increased by 50%. Childhood family structure was significantly associated with union formation before age 24. Pregnant teenagers raised with a stepparent had 85% greater odds of cohabiting than females raised in a two biological or adoptive parent household. Race/ethnicity and nativity status was significantly associated with union formation before age 24. Black pregnant teenagers had 96% lower odds of marrying than white teenagers and 72% lower odds of cohabiting. Foreign-born Hispanic teenage mothers had 53% lower odds of cohabiting than white teenagers.

## **DISCUSSION**

Dramatic changes in the American family formation process have occurred in recent decades with increases in cohabitation and serial cohabitation, delays in marriage, and growth in nonmarital fertility. Much of past research has focused on the experiences of young adults without consideration for the teenage years. There appears to have been a ripple effect, and some of the family changes that have been experienced among older adults have been experienced among teenagers. At the same time, much of the research on adolescent family formation centers on teenage childbearing without acknowledging cohabitation and marriage. Using life table techniques and an event history framework, we focus on family formation during the teenage years. Overall, we find that 41% of young females experienced some type of family formation activity (cohabitation, marriage, childbearing) during their teen years (results not shown). It is important to note this is not limited to older teenage females aged 18-19; 18% of young females had formed a union or had a child by age 18 (results not shown).

Cohabitation is the most common family formation activity during adolescence. We find about 30% of teenagers have cohabited, and most cohabiting teenage females do not have children. Most teenagers who form a union are cohabiting rather than married, and among teenagers who do marry, cohabitation has become a common pathway into marriage among teenage brides. Given the median age at marriage is higher than the age at cohabitation, teenage marriage may be considered a more ‘off-time’ event than teenage cohabitation.

Teenage childbearing is a close second in terms of family formation during adolescence. The public discourse on teenage fertility often ignores the relationship context of teenage childbearing and implies that most teenage mothers are living independently. Our results suggest this is an important omission, because cohabitation and marriage are linked to teenage fertility

and are associated with an increase in the risk of teenage childbearing. It also appears that in the teenage years, cohabitation is just as often a context for childbearing as marriage. This finding runs counter to prior work on wider age ranges of women, as marriage is more often a context for childbearing in the later adult years than cohabitation (Loomis and Landale, 1994).

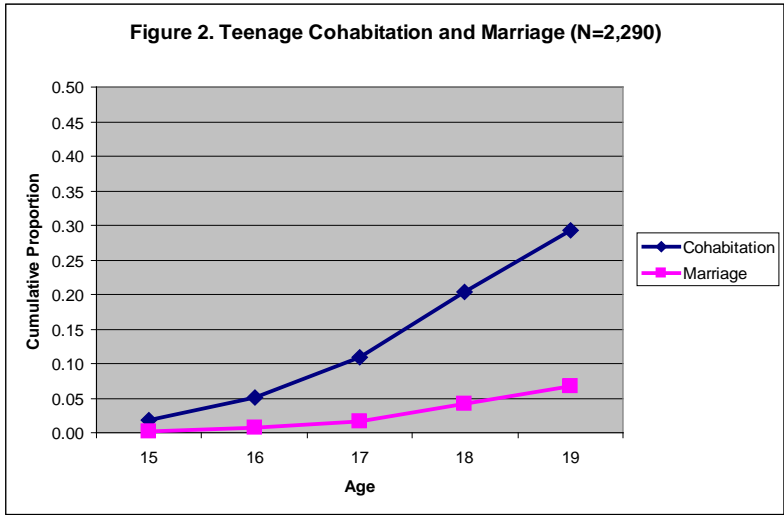
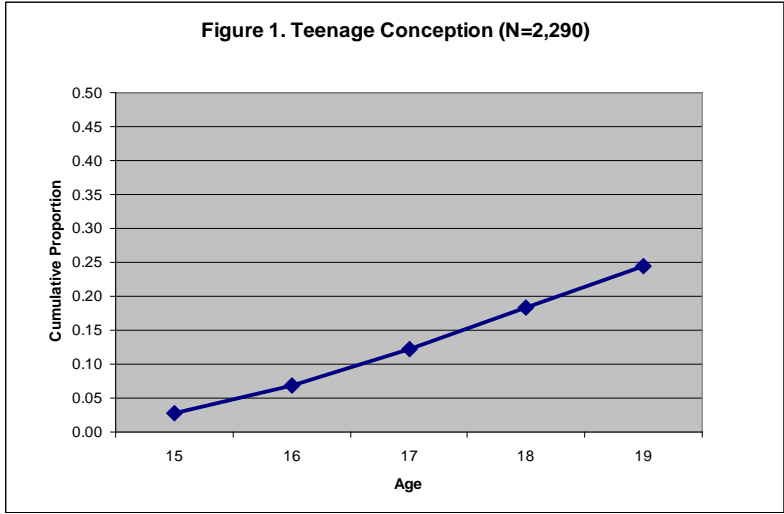
When teenagers get pregnant, they more often cohabit than marry before the birth of the child. These findings echo Raley's (2001) findings that cohabitation is an increasingly common response to pregnancy. Overall, we find that it is more common for teenage single mothers to remain single than to cohabit or marry before their child is born. The patterns of union formation appear to vary according to indicators of disadvantage with greater union formation among more advantaged mothers. Furthermore, many single mothers eventually cohabit. We find 63% of single mothers cohabited within three years of the conception of their child, and 14% had married. We cannot ascertain whether these are the fathers of their children, but we expect the odds of marriage to the father is reduced as the child gets older (Osborne, Manning & Smock, 2007).

We do not consider the experiences of earlier cohorts, so we cannot make assessments about levels of social change. While the NSFG includes excellent marriage, cohabitation, and fertility histories, our work is limited to a narrow set of predictor variables available in the data. We are aware that education and employment factors are tied to union formation and fertility; however, the cross-sectional nature of the NSFG prevents obtaining adequate indicators that are measured prior to the family event. Further work that considers the implications of teenage cohabitation will help contribute to our understanding of early union formation. The literature suggests some negative implications in terms of economic survival strategies (Almgren et al., 2002) and education (Eshbaugh, 2008), but further analyses require broader samples. We recognize that the

relationships between cohabitation, marriage, and fertility are complex and interrelated (Musick, 2008). We do not account for concerns that fertility and union formation are joint processes, but provide a first step to try to understand how they are linked among teenagers. Finally, our analysis is limited to female's teenage experiences because the male file of the NSFG does not provide parallel cohabitation histories.

Marriage and cohabitation in the teenage years may be starting young females on a 'relationship-go-round' that will have long lasting consequences. These early family formation patterns will set the groundwork for later family transitions and may have implications for the formation and stability of subsequent cohabitations and marriages. Little is known about the longer-term implications of teenage marriage or cohabitation on future relationship patterns, including serial cohabitation, timing of marriage, and union stability. The trajectories of family life may differ sharply among teenage cohabitators than among their older cohabiting counterparts. To best understand cohabitation and marriage, it may be important to move away from general assessments, and instead consider sources of variation, such as age in family formation experiences.





**Figure 3. Cohabitation and Marriage after First Teenage Conception (N=290)**

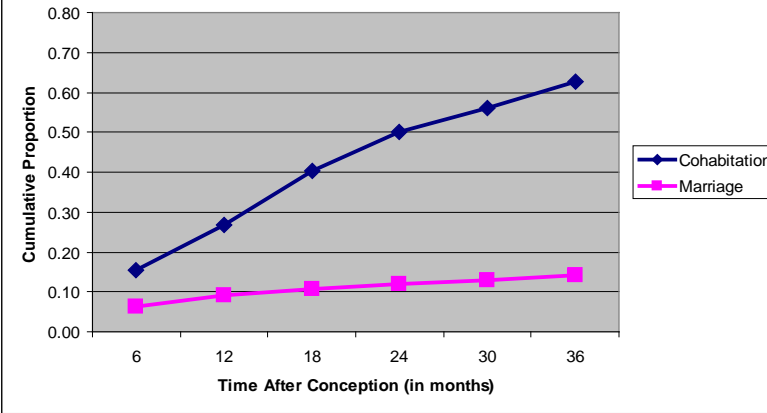


Table 1. Distribution of Variables (N=2,900)

Variable	%/mean
Union Status	
Marriage	3.74
Cohabitation	19.97
No union	76.29
Conception Status	
Teen Conception	15.94
No Teen Conception	84.06
Mother's Education	
< 12 years	17.34
12 years	32.07
13 to 15 years	26.54
16 or more years	24.05
Religious Service Attendance at Age 14	3.27
Childhood Family Structure at Age 14	
Two bio/adoptive parents	60.74
One Bio Parent and Step/Adoptive Parent	17.98
Single Bio Parent	12.68
Other	8.60
Race/Ethnicity	
White	63.09
Black	14.55
Native-Born Hispanic	10.32
Foreign-Born Hispanic	5.54
Other	6.50

*Note: Results are weighted. Source: 2002 National Survey of Family Growth*

Table 2. Discrete Time Event History Binomial Logistic Regression Analysis Predicting Teen Conception After Teen Union Formation (N=2,900)

	Zero Order		Full Model	
	Teen Con. Compared to No Teen Con.	SE	Teen Con. Compared to No Teen Con.	SE
	Odds Ratio		Odds Ratio	
Teen Union Status (reference = no union)				
Marriage	11.52 ***	2.15	7.77 ***	1.87
Cohabitation	7.42 ***	1.30	6.29 ***	1.21
Mother's Education (reference = 12 years)				
< 12 years	1.66 ***	0.22	1.06	0.13
13 to 15 years	0.50 ***	0.08	0.52 ***	0.09
16 or more years	0.25 ***	0.06	0.35 ***	0.08
Religious Service Attendance at age 14	0.90 *	0.05	0.96	0.05
Childhood Family Structure at age 14 (reference = two bio/adoptive parents)				
One Bio Parent and Step/Adoptive Parent	2.09 ***	0.29	1.36	0.21
Single Bio Parent	1.35	0.27	0.91	0.19
Other	2.10 ***	0.38	1.36	0.27
Race/Ethnicity (reference = white)				
Black	2.74 ***	0.38	2.70 ***	0.39
Native-Born Hispanic	3.37 ***	0.64	2.72 ***	0.55
Foreign-Born Hispanic	3.86 ***	0.91	2.60 ***	0.63
Other	2.25 ***	0.69	2.49 **	0.75

*p* < .05\*; *p* < .01 \*\*; *p* < .001 \*\*\*

Note. Results are weighted. Month variable is included and continuous; 103,391 person months. Source: 2002 National Survey of Family Growth

Table 3. Discrete Time Event History Multinomial Logistic Regression Analysis Predicting Teen Union Formation After Teen Conception (N=2,900)

	Zero Order			Full Model		
	Marriage		Cohabitation	Marriage		Cohabitation
	Odds Ratio	SE	Odds Ratio	Odds Ratio	SE	Odds Ratio
Teen Conception Status						
Conceived a child during teens (reference = did not conceive a child during teens)	6.19 ***	2.01	5.84 ***	0.79	6.96 ***	2.15
Mother's Education (reference = 12 years)						
< 12 years	2.41 ***	0.51	1.25	0.17	1.65	0.48
13 to 15 years	0.90	0.27	0.60 **	0.09	0.93	0.26
16 or more years	0.46	0.18	0.33 ***	0.08	0.45	0.19
Religious Service Attendance at age 14	1.21	0.14	0.76 ***	0.03	1.30 *	0.16
Childhood Family Structure at age 14 (reference = two bio/adoptive parents)						
One Bio Parent and Step/Adoptive Parent	0.74	0.26	3.26 ***	0.43	0.68	0.26
Single Bio Parent	0.66	0.28	1.84 **	0.32	1.02	0.44
Other	0.73	0.32	2.60 ***	0.46	0.75	0.34
Race/Ethnicity (reference = white)						
Black	0.08 **	0.05	0.87	0.14	0.04 ***	0.03
Native-Born Hispanic	2.00 *	0.56	1.43 *	0.24	0.97	0.36
Foreign-Born Hispanic	4.32 ***	1.17	1.25	0.26	1.58	0.62
Other	1.05	0.48	0.95	0.31	0.73	0.40

*p* < .05\*; *p* < .01\*\*.; *p* < .001\*\*\*

Note: Results are weighted. Month variable is included and continuous; 102,268 person months. Source: 2002 National Survey of Family Growth

Table 4. Discrete Time Event History Multinomial Logistic Regression Analysis Predicting Union Formation After Teen Conception (N=290)

	Zero Order			Full Model		
	Marriage Compared to No Union		Cohabitation	Marriage Compared to No Union		Cohabitation
	Odds Ratio	SE	Odds Ratio	Odds Ratio	SE	Odds Ratio
Age at First Conception	1.44 **	0.20	1.10	1.32	0.21	1.16 *
Mother's Education (reference = 12 years)						
< 12 years	3.91 **	1.57	1.14	3.24 *	1.86	0.96
13 to 15 years	2.07	1.14	0.89	1.43	0.87	0.73
16 or more years	2.12	1.37	0.65	1.00	0.67	0.43 **
Religious Service Attendance at age 14	1.41 **	0.16	0.84 **	1.50 *	0.23	0.89
Childhood Family Structure at age 14 (reference = two bio/adoptive parents)						
Step Parent	0.63	0.28	1.79 **	0.72	0.35	1.85 **
Single Parent	0.23 *	0.16	0.68	0.61	0.44	0.83
Other	0.39	0.30	1.83 *	0.40	0.37	1.98 *
Race/Ethnicity (reference = white)						
Black	0.06 **	0.06	0.28 ***	0.04 **	0.05	0.28 ***
Native-Born Hispanic	1.28	0.49	0.80	0.52	0.29	0.78
Foreign-Born Hispanic	1.57	0.91	0.40 **	0.51	0.39	0.47 *
Other	0.52	0.38	0.72	0.65	0.43	0.71

*p* < .05\*; *p* < .01\*\*; *p* < .001\*\*\*

Note: Results are weighted. Month variable is included and continuous; 6,713 person months. Source: 2002 National Survey of Family Growth

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