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## PREMARITAL COHABITATION AND MARITAL DISSOLUTION: AN EXAMINATION OF RECENT MARRIAGES

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**Premarital Cohabitation and Marital Dissolution: An Examination of Recent Marriages** 

**ABSTRACT** 

An ongoing question remains for family researchers: Why does a positive association between

cohabitation and marital dissolution exist when one of the primary reasons to cohabit is to test

relationship compatibility? Drawing on recently collected data from the 2006-2008 National

Survey of Family Growth, we examine whether premarital cohabitation experiences are

associated with marital instability among a recent contemporary marriage cohort of men

(n=1,483) and women (n=2,003) (married since 1996). We find a dichotomous indicator of

premarital cohabitation is in fact not associated with marital instability among women and men.

Furthermore, marital commitment prior to cohabitation (engagement or definite plans for

marriage) is tied to lower hazards of marital instability among women but not men. This research

contributes to our understanding of cohabitation, marital instability, and broader family change.

Running Head: Premarital Cohabitation and Marital Dissolution

KEY WORDS: Cohabitation, Cohort, Divorce, Marriage, Stability

## Premarital Cohabitation and Marital Dissolution: An Examination of Recent Marriages

The increase in cohabitation is well documented, such that nearly two-thirds of newlyweds have cohabited prior to their first marriage (Kennedy & Bumpass, 2008; National Center for Family & Marriage Research, 2010a). Cohabitation allows young adults to test their relationship (Bumpass, Sweet, & Cherlin, 1991; Manning & Smock, 2009), which should help determine if they are compatible before getting married; however, many researchers have found a positive association between cohabitation and marital dissolution (e.g., Jose, O'Leary, & Moyer,2010; Kamp Dush, Cohen, & Amato, 2004; Stanley, Rhoades, & Markman, 2006). The bulk of this work documenting a positive influence of cohabitation on marital instability rests on data collected from women over 10 years ago (National Survey of Families and Households 1987/88; National Survey of Family Growth 1995, 2002). Recent research suggests that as cohabitation becomes more common, the effect of cohabitation on marital instability may weaken for more recent marriage cohorts (Reinhold, 2010; Hewitt & De Vaus, 2009).

We draw on recently collected data from the National Survey of Family Growth (2006-2008) to examine the relationship between cohabitation and marital dissolution among men and women. We first assess whether cohabitation is associated with marital instability among recently married men and women. Our approach is consistent with the diffusion perspective, arguing that a weaker cohabitation effect exists among recent marriage cohorts with higher levels of premarital cohabitation. We also consider how commitment to marriage at the outset of cohabitation is tied to the relationship between cohabitation and marital instability. Given that most prior studies in the United States have relied on national data on women's marriages formed at least 10 years ago, our work provides an important update. The findings from this

paper will help to move forward our understanding of marital stability, cohabitation, and family change.

#### **BACKGROUND**

The increase in cohabitation is well documented with increasing percentages of young adults experiencing cohabitation. Furthermore, cohabitation has become the modal path to marriage, such that 44% of women cohabited prior to their first marriage in the late 1980s (1985 - 1989) and 67% since 2000 (Bumpass & Lu, 2000; National Center for Family & Marriage Research, 2010a). At the same time, there has been a plateau in divorce with about one-half of first marriages ending in separation or divorce (Raley & Bumpass, 2003; Stevenson & Wolfers, 2007). Thus, at the aggregate-level, the rise in cohabitation was not associated with a similar growth in divorce (Goldstein, 1999).

Theoretically cohabitation has been framed as relationship in which marriages least likely to succeed were weeded out (Bumpass & Sweet, 1989). Both quantitative and qualitative data indicated that young adults viewed cohabitation as a way to test the relationship, and some hoped to "divorce-proof" their marriages by spending time cohabiting with their future spouse (Manning & Smock, 2009). In 2008, nearly 70% of high school seniors reported that living together before marriage is a good way to test compatibility, and these levels have been increasing steadily over the last thirty years (National Center for Family & Marriage Research, 2010b). Determining if their relationship was suited for marriage may not be the *primary* motivation for initially cohabiting, but, rather, a latent motivation that develops during the course of the relationship (Sassler, 2004). Substantive findings that indicated cohabitation was perceived as a place to filter out poor matches were in line with theoretical marital search models (Becker, 1981) that suggested cohabitation provided the best way to garner information about

prospective spouses (England & Farkas, 1986). Furthermore, Oppenheimer (1988) argued that premarital socialization helped to improve marriage matches, and cohabitation "facilitates the kind of interaction that increases the knowledge of oneself and of a potential marriage partner and of the kind of mutual adaptations that are so essential to a stable relationship" (p. 583). It is ironic that most empirical studies found that couples who cohabited prior to marriage experienced significantly higher odds of marital dissolution than their counterparts who did not cohabit before marriage (Jose et al., 2010).

The question addressing the underlying mechanisms that explain why cohabitation influences marital stability is not new. Newcomb and Bentler (1980) studied 162 couples in Los Angeles and concluded that there were two (not mutually exclusive) approaches to help understand the cohabitation effect: selection or cohabitation experience. Thirty years later, virtually every study on cohabitation and marital stability has drawn on these same two overarching explanations. The selection approach argued that the same characteristics predicting cohabitation were associated with marital dissolution. Many studies found that selection explained some of the effect of cohabitation on marital instability (e.g., DeMaris & McDonald, 1993; Kamp Dush et al., 2004; Phillips & Sweeney, 2005). Research has supported the selection argument using statistical techniques (Lillard, Brien, & Waite, 1995), a rich set of covariates (Woods & Emery, 2002) or type of marriage indicator (covenant vs. standard) (Brown et al., 2006). An outgrowth of the selection argument joins commitment theory with the concept of inertia and argued that that once couples started to cohabit they end up on a fast track toward marriage without sharing high initial commitment levels (Stanley, Rhoades, & Markman, 2006). The second and related explanation for the cohabitation effect was that the cohabitation experience itself was tied to a waning commitment to marriage (e.g., Axinn & Barber, 1997;

Clarkberg, Stolzenberg, & Waite, 1995; DeMaris & McDonald, 1993; Kamp Dush et al., 2004; Stanley et al., 2006). Young adults report more supportive attitudes toward divorce and cohabitation after cohabiting (Axinn & Barber, 1997; Cunningham & Thornton, 2005). The consensus in the literature is that both general mechanisms have been operating.

An integration of diffusion and selection arguments has emerged as selection processes into cohabitation may have weakened with the growing prevalence of premarital cohabitation (Kamp Dush et al., 2004; Leifbroer & Dourleijn, 2006). The diffusion approach proposed by Leifbroer and Dourleijn (2006) stated that as cohabitation has become more widespread, its effect on marital instability has declined. The pattern was U-shaped such that European countries where cohabitation was more rare (Belgium) or very common (Finland), there was a negative cohabitation effect on marital stability (Leifbroer & Dourleijn, 2006). Similarly, in Australia premarital cohabitation appeared to reduce the risk of marital dissolution among recent marriages (De Vaus, Qu, & Weston, 2005; Hewitt & De Vaus, 2009). Studies in the United States have proposed that the increase in cohabitation and growing acceptance of cohabitation indicate cohabitation may be becoming less selective and a more typical family pattern than in the past (Kamp Dush et al., 2004; Schoen, 1992; Reinhold, 2010). Reinhold (2010) relied on the 2002 National Survey of Family Growth data and reported that recent marriage cohorts of women (married after 1993) did not experience a cohabitation effect. Unfortunately, in the 2002 NSFG a substantial and select subgroup of women (married women with stepchildren) were not asked about marital dissolution due to a routing error in the interview, so these findings using the 2002 data must be considered with some caution (National Center for Health Statistics, 2004; Reinhold, 2010). Other U.S. based work has not found a trend in the cohabitation effect (Kamp Dush et al., 2004; Teachman 2002, 2003); however, these studies were based on data that

reflected marriages formed prior to the mid-1990s (1981-1997, 1950-1994, 1970-1995 respectively). Marriage cohort may be a proxy for changes in the institutionalized support for marriage as well as the spread of cohabitation. Thus, we expect that as cohabitation has become the majority experience prior to marriage, the cohabitation effect may become weaker among more recently married women and men.

As cohabitation has become increasingly common, attention must be paid to the heterogeneity among cohabitors. Commitment to marriage has been one way to distinguish cohabitors (Brown & Booth, 1996; Casper & Sayer, 2000; Guzzo, 2009; Kline et al., 2004; Manning & Smock, 2002), because it indicated who views their relationship as a clear step toward marriage. Guzzo (2009) reported that about two-fifths of cohabitors were engaged or had definite plans to marry their partner when they started cohabiting. Cohabitors with marriage plans experienced similar levels of marital quality and distress as married respondents who did not cohabit (Brown 2004; Brown and Booth 1996; Kline et al. 2004; Rhoades et al. 2009b; Stanley et al. 2010). Cohabiting couples without plans experienced lower marital quality and higher marital distress (Kline et al., 2004; Rhoades et al., 2009b).

Yet there has been limited research specifically studying cohabitors' marriage plans and marital dissolution. One recent study by Stanley and colleagues drew on data from women and men married in the 1990s from four states (Arkansas, Kansas, Oklahoma, Texas) and measured initial couple commitment with an item asking if the respondent was engaged at the start of cohabitation. They reported that cohabitors without marriage plans experienced higher odds of marital dissolution than cohabitors with marriage plans (Stanleyet al., 2010). Using national data we evaluate whether the association between cohabitation and marital stability differs according to marriage plans. Based on prior work married couples who cohabited with marriage plans are

expected to share similar marital stability as married women and men who never cohabited and greater marital stability than men and women who cohabited without plans for marriage.

#### CURRENT INVESTIGATION

We use recently collected data to assess the influence of cohabitation on marital stability. The bulk of U.S. national-based research reported a positive effect of cohabitation on marital instability was based on data collected some time ago (NSFG 1995, 2002, NSFH 1987/1988) and may not reflect contemporary experiences. We assess whether recently married (since 1996) men and women who cohabited with their spouse prior to marriage experience greater marital instability than their counterparts who did not cohabit. We capitalize on a key differentiation in cohabitation, commitment to marriage at the outset of cohabitation (engagement or definite plans for marriage), to further evaluate the link between cohabitation and marital instability. We examine whether men and women who did not cohabit with their spouse prior to marriage experience greater marital stability than cohabitors who had marriage plans and cohabitors who did not have marriage plans.

Whereas the goal of this paper is to specifically examine how cohabitation influences marital stability, we include key sociodemographic indicators available from men and women to assess whether these potential selection factors account for relationship between cohabitation and marital instability. Relying on marriages occurring prior to 1995, Phillips & Sweeney (2005) found that cohabitation had a significant positive effect on marital instability among Whites, but had no effect among Blacks and Mexican-Americans. Women who have cohabited prior to marriage have greater numbers of sexual partners (outside of cohabitation) than women without premarital cohabitation experience (Cohen & Manning, 2010). Teachman (2003) reported that among women who lived with their husband prior to marriage, it was their sexual history and not

their cohabitation history that predicted marital instability. Women married at younger ages faced higher dissolution rates (Teachman, 2002), and we have observed continual increases in the age at first marriage for both men and women (U.S. Census Bureau, 2009). Earlier work suggested that women who had children born prior to marriage faced greater odds of marital instability (Graefe & Lichter, 2002; Teachman, 2002), and cohabiting women were more likely to have children than single women (Manning, 2001; Reinhold, 2010). Relatedly, fertility prior to marriage explained some of the effect of cohabitation on marital quality (Tach & Halpern-Meekin, 2009). Women from disadvantaged backgrounds and lower socioeconomic status experienced greater cohabitation and marital instability (Amato, 2001; Kennedy & Bumpass 2008; Raley & Bumpass, 2003; Teachman, 2002). Consistent with the selection perspective these sociodemographic factors may partially explain the link between cohabitation and marital instability.

### **METHOD**

We draw on the National Survey of Family Growth 2006-2008, which contains a national probability sample of 7,356 women and 6,139 men ages 15-44. These data are ideal because the samples include both men and women and recently collected cohabitation histories and marriage histories. Our analytic sample is based on 2003 women and 1483 men ages 15-44 in 2006-2008, who have ever been married since 1996. We base our analyses of marital dissolution on first marriages because sample size limitations and dissolution processes differ among higher order marriages.

The core dependent variable is the timing of the divorce or separation of the first marriage. In our sample, about one-fifth of women and men have experienced the dissolution of their first marriage by interview date. We measure the duration to the event or interview in terms

of months.

The key independent variable is cohabitation experience. We find that about 63% of women and men cohabited prior to their first marriage and most cohabitors lived with their spouse (96% of women and 93% of men). Thus, we limit analyses to respondents who lived with their spouse prior to marriage. We create a dichotomous indicator of cohabitation with spouse. A trichotomous indicator of cohabitation distinguishes men and women with no premarital cohabitation with spouse, cohabitation and engaged or plans for marriage with spouse, and cohabitation with no plans for marriage. The NSFG questions is worded, "At the time you began living together, were you and [partner] engaged to be married or did you have definite plans to get married?" The intentions for marriage are not asked of respondents who did not cohabit with their spouse.

The focus of this paper is on the association between premarital cohabitation and marital instability for a recent marriage cohort. Given the upper age limit of 44 in the NSFG we limit our analysis to women and men who were married since 1996 (within 10 years of the interview). Thus, our analyses are by definition limited to men and women who first married prior to age 34 (if interviewed in 2006). We also evaluated the influence of cohabitation on marital stability among men and women married earlier (between 1986 and 1995). The upper age restriction means that these analyses are limited to some men and women who married at quite young ages (for example prior to age 24 if married in 1986 and interviewed in 2006). We conducted supplemental analyses of respondents married in the earlier marriage cohort (1986-1995) who by definition married at younger ages than our contemporary marriage cohort, and our findings are consistent with prior studies.

The NSFG allows us to include several key characteristics that have been included in

prior work on cohabitation and marital instability (Phillips and Sweeney 2005; Stanley et al. 2010; Teachman 2003). The distribution of the covariates is presented in Table 1. We include race and ethnic indicators of White, African American, Hispanic native-born, and Hispanic foreign-born. The number of non-cohabiting sex partners is available only for women and is calculated by subtracting the number of premarital cohabiting partners from the reported number of premarital sexual partners. We rely on a continuous indicator of the number of noncohabiting sex partners and note that most women (75%) have had non-cohabiting premarital sexual partners. Premarital fertility is measured using an indicator of whether the respondent had a birth prior to their first marriage; about one-quarter (27% of women and 24% of men) had a child before they were married. Age at marriage is a continuous variable; the mean age for women is 24.9 for women and 27.2 for men. The measure of education is not based on education prior to marriage, but educational attainment at the time of interview. We recognize this is flawed, but the majority of women and men have completed their education by the time they marry. The distribution of women and men according to education is quite similar; for example, about 39% of women and 36% of men graduated from college. Mother's education is divided into three categories: less than high school, high school, and college and beyond. The modal mother's education category for both women and men is a high school degree. We measure whether respondents lived with both biological parents through age 14. We find that about two-thirds (65%) of men and women were raised by two biological or adopted parents.

We employ life tables and survival models to examine marital instability among women and men separately. Basic bivariate contrasts and life tables are used to provide an initial portrait of the relationship between cohabitation and marital stability. Due to the sampling strategy techniques are applied that account for design effects. We use Stata to estimate Cox event

history models that account for complex design effects. We present zero-order models and those with the full array of covariates. Further analyses are conducted to determine factors that may explain the effects of cohabitation on marital instability.

#### RESULTS

Recently married women and men typically cohabited prior to marriage (Table 1), about 61% of women and men married since 1996 cohabited with their spouse prior to marriage.

Approximately one-third of recently married women and men were cohabiting with a commitment to marriage at the start of cohabitation. About half of men and women who cohabited with their spouse prior to marriage had a commitment to marriage at the outset of cohabitation.

Table 2 presents the zero-order and multivariate hazard models predicting marital dissolution. The dichotomous indicator showcases that premarital cohabitation is not significantly tied to marital instability, and retains a similar effect (0.83, p=.265) in the full model (results not shown). The next variable distinguishes plans for marriage and shows that premarital cohabitation is positively associated with marital instability when women were not engaged to their spouse at the outset of cohabitation. Women who were engaged and cohabited had marginally lower hazards of marital dissolution than women who did not cohabit. In addition, women who were engaged had significantly lower hazards of marital dissolution than women who were not engaged (results not shown).

The next model includes the remaining covariates and indicates that women who premaritally cohabited with their spouse and were not engaged share similar odds of marital instability as women who never cohabited. Further investigation indicates that the negative effect of cohabiting without engagement appears to be explained by risk factors of marital

instability (premarital fertility, family structure, educational attainment, or number of premarital sex partners). Greater proportions of women who had a premarital birth, were from single or stepparent families, had lower levels of education and greater numbers of sex partners experienced cohabitation with their spouse prior to marriage. Women who were engaged and cohabited continue to experience marginally lower hazards of marital instability. Supplemental analyses indicate that the positive association between cohabitation with commitment and marital stability exists only among select subgroups of women who face greater risks of dissolution (i.e., women who were African American, had a premarital birth, earned a high school degree, were raised in single or stepparent families, or had more than the median number of sex partners). Finally, women who cohabited and were engaged still had significantly lower hazards of marital dissolution than women who cohabited and were not engaged (results not shown).

Many of the remaining covariates are related to marital dissolution. We find Blacks have higher hazards of marital dissolution than Whites, and in the full model Hispanics have lower hazards of marital instability. The number of non-cohabiting sex partners is positively associated with the hazard of marital instability. Premarital fertility is tied to higher levels of marital instability at the zero-order, but not in the full model. Women married at later ages have lower hazards of marital instability. Women with some post-high school education have lower odds of dissolving their first marriage. As expected women from intact families experience lower hazards of dissolution.

The zero-order models in Table 2 for men show that cohabitation prior to marriage is not associated with marital dissolution, regardless of engagement status. The next column presents the multivariate results. Cohabitation appears to not be significantly associated with marital

instability in the full model. Men who cohabited and were engaged share similar hazard rates as men who cohabited and were not engaged (results not shown). The remaining covariates indicate that Native-born Hispanic men have higher marital dissolution rates than whites.

Premarital fertility is tied to greater marital instability. Higher levels of men's education are associated with lower marital instability and men raised in a two-biological parent family experience lower hazards of marital dissolution.

#### DISCUSSION

Cohabitation has become an integral part of the marriage process. Young Americans believe that cohabitation serves to help select good spouses that will ensure stable marriages, and concerns about divorce is a motivation among some young adults to cohabit (Manning & Smock, 2009). Newcomb and Bentler (1980) concluded, "It seems clear from the data that the impact of premarital cohabitation on a subsequent marriage is not a simple or direct relationship, but rather is multifaceted" (page 23). Thirty years later, we draw similar conclusions.

Our work shows that since the mid 1990s whether men or women cohabited with their spouse prior to marriage is not related to marital stability. Consistent with a diffusion perspective, our results suggest a reduced effect of cohabitation on marital instability, as cohabitation prior to marriage becomes widespread. We have updated and expanded upon the Reinhold (2010) findings and support his argument about an important marriage cohort distinction in the role of cohabitation on marital instability. These findings call for new ways of framing research on cohabitation and marital instability.

We recognize that there is variation in the meaning of cohabitation and build on prior studies on cohabitation and marital instability by incorporating commitment when starting to cohabit with a focus on both men and women. Just about half of men and women who cohabited

prior to a recent marriage had a commitment to marriage when they started living together and half did not. We find that marital commitment prior to cohabitation is tied to lower hazards of marital instability among women but not men. These nationally representative findings for women generally mirror the Stanley et al. (2010) results reported for a combined sample of men and women. Women and men who were engaged at the outset of cohabitation fared no worse, and among some women better, than their counterparts who did not cohabit. Men who cohabited without engagement shared similar hazards of marital dissolution as men who did not cohabit and once premarital experiences were accounted for women who cohabited without a commitment to marriage shared similar odds of marital dissolution as women who never cohabited. The gender distinctions in the influence of commitment may exist because there are shifts in the plans for marriage during the course of cohabitation and gender differences exist in the meaning of cohabitation (Guzzo, 2009; Huang, Smock, Manning, & Berstrom-Lynch, 2011; Manning & Smock, 2002; Sassler, 2004). Our static and retrospective indicator is not capturing the dynamic nature of commitment that could be better assessed with prospective data which reflected both partners' mutual plans for marriage (Rhoades et al., 2009b; Rhoades et al., 2009a; Stanley et al., 2006). Among cohabiting couples men's plans for marriage determine the transition to marriage (Brown, 2004), but once married men's plans for marriage may not influence the quality and stability of marriages. It is also possible that women in the most stable marriages may more often retrospectively report engagement at the start of cohabitation, while men's retrospective reports of commitment to marriage may be less influenced by the state of the marriage. Furthermore, the concepts of being "engaged" and having "definite" plans for marriage may seem straightforward, but there is variation in the interpretation of these terms and differences in couples interpretation of commitment to marriage or plans for marriage (Manning

& Smock, 2009). Further research that considers additional possible ways to capture the heterogeneity of cohabitation is warranted.

To date no study has found a protective influence of cohabitation on marital instability. Among subgroups of women, facing the greatest risk of divorce, being engaged at the start of cohabitation is protective and tied to significantly lower odds of marital instability. These findings speak to the importance of recognizing socioeconomic variation in the potential role of cohabitation on marital quality and stability (e.g., Phillips & Sweeney, 2005; Tach & Halpern-Meekin, 2009) and that there may be potentially positive cohabitation experiences that carryover into marriage. As cohabitation becomes more common this issue is more salient with growing variation in the role of cohabitation and marital stability. Extensions of commitment theory which recognize potential socioeconomic variation in the meaning of cohabitation, marriage, and commitment will help move forward our understanding of cohabitation and marital quality and stability.

There are some additional limitations to this study. First, the social background measures are quite narrow in scope. We only have indicators of parental family structure and mother's education, although measures such as delinquency or substance use may be important to consider as well (Lonardo, Manning, Giordano, & Longmore, 2011; Woods & Emery, 2002). We think it is important to expand premarital fertility to distinguish fertility in cohabiting unions and fertility to single women and men. Our purpose was to replicate prior studies so we have not included this factor, but believe it is an important step for future research. Second, we do not account for selection processes into marriage from cohabitation. There may be cohort shifts in the factors tied to the transition from cohabitation to marriage. Third, our work does not include period indictors of attitudes or norms toward cohabitation. Although there is growing acceptance of

cohabitation, we cannot discern the mechanisms tied to the diffusion process. Qualitative research showcases the socializing influence of families and peers on cohabitation attitudes in the United States (Manning, Cohen, & Smock, 2010) and survey-based findings in Japan and Germany highlight the importance of peer experiences (Nazio & Blossfeld, 2003; Rindfuss, Choe, Bumpass, & Tsuya, 2004), but additional research needs to examine variation and diffusion process with larger samples in the United States. Our analysis focuses on divorce within a short time frame. However, the event history techniques do include observations among respondents who have not yet experienced divorce and a substantial share of marriages end within the exposure time under consideration. Another limitation is that we do not consider the many ways that varying dimensions of premarital relationships may influence marital instability including serial cohabitation, time spent in relationships, and sexual partnerships. We believe an important next step is to recognize the wide range of premarital experiences and further explore variation in their influence on the timing to marriage, marital quality, and marital stability. Relying on recently collected national level data of both men and women may offset some of these shortcomings.

This paper provides new estimates of the association between premarital cohabitation and the timing of marital instability for women as well as men. Using recently collected data, we demonstrate that the influence of cohabitation on marital stability is not as straightforward as prior work may suggest with potentially important distinctions according to gender and indicators of disadvantage. This research provides a starting point for a more nuanced understanding of the effects of cohabitation on marital stability. It will be important to replicate these findings with additional national data sources. The influence of cohabitation on marital stability has declined and may be due in part to the increase in cohabitation. More broadly,

findings from this work contribute to our understanding of marital stability and recent family change.

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Table 1. Distribution of Variables for Women and Men

ed ≥ 96 ean
ean
22
79
79
40
82
07
06
17
51
20
05
95
19
47
68
85
86
21
93
32
68
33
1

Note: Results are weighted; Source: 2006-2008 National Survey of Family Growth

Table 2. Cox Models Predicting Hazards for First Marriage Dissolution for Women and Men

	Women							Men					
	Married ≥ 1996						Married ≥ 1996						
	Zero-Order			Full			Zero-Order			Full			
	Hazard		SE	Hazard		SE	Hazard		SE	Hazard		SE	
Cohabitation with Spouse (No)													
Yes	1.03		0.13	-		-	1.22		0.24	-		-	
Cohabitation/Engagement Status (No Premarital Cohabitation)													
Cohabitation & Engaged	0.75	+	0.13	0.57	*	0.13	1.22		0.30	0.99		0.19	
Cohabitation & Not Engaged	1.40	*	0.23	1.07		0.23	1.22		0.27	0.98		0.23	
Race/Ethnicity (White)													
Black	1.70	*	0.35	1.26		0.30	1.06		0.27	0.83		0.21	
Native-Born Hispanic	0.96		0.22	0.54	+	0.17	2.35	**	0.60	1.84	*	0.43	
Foreign-Born Hispanic	0.86		0.17	0.53	*	0.14	0.85		0.25	0.79		0.24	
Other	1.07		0.40	0.98		0.35	0.75		0.32	0.86		0.34	
Number of Non-Cohabiting Sex Partners	1.04	**	0.01	1.03	**	0.01							
Premarital Birth (No)													
Yes	2.03	***	0.31	1.45	+	0.30	2.24	***	0.43	1.84	**	0.40	
Age at First Marriage	0.93	**	0.02	0.94	**	0.02	1.00		0.03	1.00		0.03	
Respondent's Education (H.S. Degree)													
Less than H.S. Degree	0.90		0.21	0.81		0.17	0.53	**	0.12	0.51	**	0.11	
College Degree	0.25	***	0.05	0.33	***	0.07	0.46	*	0.14	0.59	*	0.17	
Mothers Education (H.S. Degree)													
Less than H.S. Degree	1.32		0.25	1.26		0.25	0.98		0.21	1.21		0.22	
College Degree	0.69	+	0.15	0.84		0.19	0.88		0.27	1.12		0.34	
Childhood Family Structure Age 14 (Not Two Bio/Adoptive Parents)													
Two Biological/Adoptive Parents	0.51	***	0.07	0.74	*	0.11	0.61	*	0.12	0.69	+	0.13	
N	2003			2003		1483			1483				

p<.10<sup>+</sup>, p<.05<sup>\*</sup>, p<.01<sup>\*\*</sup>, p<.001<sup>\*\*\*</sup>

Note: Reference group in parentheses Source: 2006-2008 National Survey of Family Growth