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First Comes Cohabitation and Then Comes Marriage?

A Research Note

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ABSTRACT

Recent evidence indicates an overall retreat from marriage. Cohabitation has contributed to this trend as cohabiting unions are increasingly *not* resulting in marriage. As an initial step in understanding why some cohabiting couples do not marry, we examine factors associated with cohabitators' marriage expectations. We focus particularly on the effects of socioeconomic status and race/ethnicity because prior research has suggested that the retreat from marriage in the United States has been more marked among Blacks than among non-Hispanic Whites or Hispanics and also for those of lower socioeconomic status. Using the 1995 National Survey of Family Growth, we find Black cohabiting women have lower odds of expecting marriage. However, for all race and ethnic groups the probability of expecting to marry depends on men's socioeconomic position.

First Comes Cohabitation and Then Comes Marriage?

A Research Note

The recent and rapid increase in cohabitation is by now well documented. Cohabitation has become the modal path into marriage in the United States, with almost half of young adults having lived in a cohabiting union at some point (Bumpass 1998). Although research on cohabitation has explored many themes, an underlying motivation of much of it has been to determine where it fits in the U.S. family system (e.g., Macklin 1978; Rindfuss and VandenHeuvel 1990; see reviews Seltzer forthcoming; Smock forthcoming). Perhaps the most popular view is that cohabitation is a step leading to marriage, playing much the same role as engagement. The large proportions of cohabitators that subsequently marry, expect to marry, or have plans to marry generally support this notion (Brown 2000; Brown and Booth 1996; Bumpass 1990; Bumpass, Sweet and Cherlin 1991).

However, fewer cohabiting unions are now resulting in marriage. In the 1990s, only about one-third of them resulted in marriage within three years of the start of the cohabitation. This is sharply lower than the 60 percent estimated for the 1970s (Bumpass 1995, 1998). Concomitantly, there is growing recognition among researchers that not all cohabitations are part of the process leading to marriage and are, instead, alternative forms of marriage (Landale and Fennelly 1992; Manning 1999; Seltzer forthcoming; Smock forthcoming).

Drawing on the most recent nationally-representative data available, the 1995 National Survey of Family Growth, this research note examines the characteristics of cohabiting women who are outside of the marriage process -- those who do not expect to marry their partners.

While not all cohabitators who expect to marry actually do so, not expecting to marry almost uniformly deters it (Brown 2000; Smock and Manning 1996). We focus on the effects of socioeconomic status (measured by both the female and the male partner's characteristics) and race/ethnicity on marriage expectations. These factors have been of central importance in theory and research on the retreat from marriage in the United States. More broadly, this paper contributes to knowledge about cohabitators who do not consider their current cohabiting union as precursor to marriage.

BACKGROUND AND CURRENT INVESTIGATION

Expectations

A considerable amount of research has examined whether, and under what conditions, cohabiting couples marry (Brown 2000; Clarkberg 1997; Duvander 1999; Manning and Smock 1995; Manning 1999; Raley 1999; Sanchez et al. 1998; Smock and Manning 1997). The emphasis of this research has ranged widely. Studies have variously focused on economic factors (Clarkberg 1999; Duvander 1999; Manning and Smock 1995; Smock and Manning 1997), race/ethnicity (Manning and Smock 1995; Schoen and Owens 1992), pregnancy and childbearing (Manning 1997; Raley 1999), gender-roles (Sanchez et al. 1998), and relationship quality (Brown 2000).

There has been much less attention to cohabitators' *expectations* of marrying in the first place [exceptions include Booth and Brown (1996); Brown (2000); Bumpass et al. (1991)]. This omission is important because a central tenet of social psychology is that the main

individual-level factor determining whether a behavior will occur is the intention to perform that particular activity (Fishbein and Ajzen 1975). Generally expectations are weaker than intentions but expectations serve as a rough proxy for intentions in this project. Further, when the research goal is to *understand*, and not simply to predict, a behavior such as marriage, the factors determining intentions need to be analyzed (Fishbein and Ajzen 1975). Miller and Pasta (1995) and Schoen et al. (1999) use precisely this rationale to motivate a focus on fertility intentions rather than fertility behavior.

Socioeconomic Status, Race/Ethnicity and Marriage

The sociological literature on marriage in the United States has devoted most attention to two factors: socioeconomic status and race/ethnicity. These characteristics are often coupled in the empirical literature. We focus on how these two factors influence marriage expectations.

There is a large body of sociological research demonstrating that the occurrence and stability of marriage are responsive to economic circumstances (e.g., Dechter 1992a; Lichter et al. 1992; Mare and Winship 1991; Oppenheimer 1994; Testa et al. 1989; Wilson 1987). For example, if a man's economic situation is good, he is more likely to marry than a man with a poor economic situation, and a couple's income is inversely associated with divorce (Lichter et al. 1991, 1992; Lloyd and South 1996; Mare and Winship 1991; Oppenheimer et al. 1996; Smock and Manning 1997; Smock, Manning and Gupta 1999; Testa et al. 1989; Wilson 1987). While economic factors do not account for all, or even most, of the racial gap in marriage, they do account for some part of it (e.g., Goldscheider and Waite 1991; Lichter et al. 1991, 1992; Mare and Winship 1991; McLaughlin and Lichter 1997; Oropesa, Lichter and Anderson 1994; Wilson 1987).

Based on the findings of this body of work, we expect that women of lower socioeconomic status will be less likely to expect to marry their cohabiting partners than more advantaged women. However, we recognize that women's socioeconomic status has had only a limited influence on marriage rates (Licther et al. 1992; Mare and Winship 1991; Qian and Preston 1993). Yet analyses of attitudes indicate that men report a preference for wives with positive economic prospects (South 1991).

Research suggests that the male partner's economic characteristics may be more central to marriage than the female's (e.g., Oppenheimer 1988, 1994). In fact, the transition from cohabitation to marriage is more positively influenced by men's socioeconomic circumstances than women's (Smock and Manning 1997). Thus, we also include socioeconomic characteristics of the male cohabiting partner.

Black women have lower marriage rates than white or Hispanic women. An example of racial differences is that among 25-29 year old black women only 37% had never been married in 1980 versus 59% in 1998 (U.S. Bureau of the Census 1999). White and Hispanic women have followed a similar pattern of marriage rates. About two-fifths of white (18%) and Hispanic (22%) women ages 25-29 had never been married in 1980 and in 1998 one-third of white (34%) and Hispanic (33%) of women 25-29 had never been married.

Race and ethnicity may also be associated with marriage expectations among cohabitators. There are two prior studies that directly examine this issue, both based on the 1987-88 National Survey of Families and Households (NSFH). They concur that there is no difference between Black and White cohabitators in marriage expectations, with about three-quarters of each group expecting to marry their partners (Brown 2000; Bumpass et al. 1991). At times analyses exclude

Hispanics because of small sample sizes. Bumpass et al. (1991) report that two-thirds (67%) of Mexican Americans expected to marry their cohabiting partners, somewhat lower levels than those reported for Whites and Blacks. However, these findings have not been replicated with any other data and there is also nearly a 10-year interval between the NSFH and the NSFG; cohabitation is such a rapidly-shifting phenomenon that patterns of the mid-1990s may well differ from those in the mid-1980s (Bumpass 1998; Smock forthcoming).

Based on the marriage literature, one would hypothesize that White cohabiting women will be more likely to expect to marry their partners than Black women. This may be because expectations reflect actual marriage probabilities, different attitudes about the desirability of marriage, or economic barriers to marriage. Evidence from other studies relevant to this issue is mixed. For example, Bulcroft and Bulcroft (1993) report that Black noncohabiting, single women are *more* likely to expect to marry than their White counterparts. This finding is based on a multivariate model with a measure of perceived likelihood of marriage as the dependent variable. However, South (1993), using the same data (the first wave of the National Survey of Families and Households), a slightly different sample that includes previously married respondents, and a different dependent variable, find that White women are slightly more likely to desire marriage than Black and Hispanic women but these differentials are explained by educational attainment. Among men, a different pattern of results emerged, net of controls for socioeconomic variables Hispanic men are more likely and Black men less likely to desire marriage than white men (South 1993).

Other evidence possibly indicating race and ethnic differentials in marriage expectations come from studies analyzing the behavioral link between cohabitation, and marriage. Cohabiting

Black men and women are less likely to make the transition to marriage than Whites (Bumpass and Sweet 1989; Manning and Smock 1995) or Hispanics (Manning 1999). The processes underlying these patterns probably include differences in expectations and desires as well as the direct influence of limited economic circumstances.

Other work has been suggestive of race and ethnic differences in the meaning of cohabitation. These studies have focused on the relationship between childbearing, cohabitation, and marriage. The findings from these studies have led their authors to conclude that cohabitation probably operates more as an alternative form of marriage than a step in marriage process for Black, Hispanic, and mainland Puerto Rican women compared to White women (Bumpass and Lu 1999; Landale and Fennelly 1992; Landale and Forste 1991; Loomis and Landale 1994; Manning 1993, 1995, 1999; Manning and Landale 1996; Manning and Smock 1995; Raley 1999; see Smock forthcoming).

Finally, it is also quite possible that the effects of socioeconomic status on marriage expectations vary by race/ethnicity. Prior research suggests, for example, that Blacks may place greater value on good economic circumstances as a criterion for marriage than Hispanics and non-Hispanic Whites (Bulcroft and Bulcroft 1993; South 1991; South 1993; Waller 1999). Furthermore, gender differences in the effects of socioeconomic variables on the actual transition from cohabitation to marriage were significantly different for Blacks and whites (Manning and Smock 1995). On the other hand, some Hispanic subgroups do not appear to place as high a value on economic prospects as a prerequisite for marriage as other ethnic groups (Bien and Tienda 1987). For example, net of controls for socioeconomic conditions Puerto Ricans and Mexican-American report higher levels of normative support for marriage than non-Latino whites

(Oropesa 1996). Moreover, Mexican-Americans marry at higher rates than whites despite worse economic circumstances than whites (Oropesa et al. 1994).

Our study contributes broadly to understanding variation in the meaning of cohabitation. We are essentially asking "Who are the women whose cohabitations are outside of the marriage process?" Note that a woman's expectations of marriage -- the basis for our operationalization of whether or not a particular cohabitation is part of the marriage process -- may also reflect the partner's desire to marry. For example, a woman whose partner refuses to marry is unlikely to report that she expects to marry, whatever her own wishes. Under this scenario, as well as the one in which a woman simply does not want to marry (whatever her partner's wishes), we would still gain important information about cohabitations that are outside of the marriage process.

Following a discussion of our data and methods, we first present zero-order effects of indicators of socioeconomic status of both partners, race/ethnicity, and an array of control variables on whether a woman expects to marry her partner. Next, we estimate a model that includes the variables describing the women's socioeconomic status. We then present a model that adds the male's socioeconomic characteristics to the model. We test for interactions between race/ethnicity and measures of socioeconomic status and report findings. Finally, we then use the coefficients from the multivariate model to construct predictions of marriage expectations for twelve different subgroups of cohabiting women: low and high socioeconomic status Hispanic, non-Hispanic White, and Black women cohabiting with low and high socioeconomic status men.

DATA & METHODS

We draw our analytical sample from the 1995 National Survey of Family Growth (NSFG). The NSFG is a nationally representative sample of 10,847 15-44 year-old women.

These data are appropriate for our purposes because they were recently collected, include questions about women's expectations of marriage, and contain a sufficient number of cohabiting women. Our sample consists of 772 women who reported living with a cohabiting partner at the time of the interview. We further confine our analytical sample to women who provide information about marriage expectations and complete data on independent variables (N=715).

Our dependent variable is whether or not women expect to marry their current cohabiting partner. Women were asked "Do you expect to marry your current boyfriend?" We divide the responses into two groups, those who expect to marry their current partner and those who do not. We recognize that our measure, expectations for marriage, may confound women who merely hope to marry and those who have had discussions where they agree they will marry their partner at some future point. Expectations can serve only as a proxy for intentions, intentions are generally more deliberate or contain more resolve than expectations. Yet this measure serves as a general indicator of whether women believe their cohabiting union will be converted to a legal marriage.

Our sample is somewhat selective because cohabiting women with the highest probabilities of marriage have already married at time of interview. Yet cohabitation is quite short in duration so relying on cross-sectional reports will provide considerable variation in marriage expectations. Retrospective data about marriage expectations would be quite flawed as the outcome of the cohabiting union would probably influence the reports of marriage expectations.

Our main independent variables are: respondent's race/ethnicity; respondent's educational; respondent's employment status; whether the respondent receives AFDC; partner's income; and partner's education. Other measures of partner's characteristics are desirable, but we

are limited to only those available in the NSFG. All of these measures represent an adequate portrait of the socioeconomic status of the respondent and partner.

We code the respondent's race/ethnicity into four groups: Hispanic, Non-Hispanic White, Black, and Other. Unfortunately, the sample size cannot sustain any further refinements of racial and ethnic groups. Both the respondent's and partner's education, were measured at the time of the interview and are divided into four groups: less than high school, 12 years, 13-15 years, 16 or more years of schooling. Respondent's employment status contains three categories: not employed, employed part-time, employed full-time. Receipt of public assistance is measured by a dichotomous variable indicated whether she had received AFDC in the last year or not. Partner's income comes from reports of the respondent; they were asked to identify which of eighteen categories represented his earnings in the last year. A value of one indicated partners who earned less than \$7,500 a year and a value of eighteen represented partners who earned more than \$100,000 per year. This type of measure provides income ranges rather than specific income values but for our purposes this serves as a satisfactory measure of income.

Our control variables are those that have been found in prior research to affect union formation (e.g., Clarkberg 1999; Raley 1996). They include: duration of the cohabiting union (in months), respondent's age at interview (in years), whether the respondent has been married previously, whether the respondent has cohabited before. Fertility is measured with a three-category variable indicating whether the respondent had children prior to the current cohabitation, whether she bore children during the cohabitation, or whether she had children both before and during their current union. We also include measures of respondent's religiosity and family structure at age 14. The latter variable includes four categories: Two biological-parent,

step-parent, single-parent, and other. Religiosity is measured by the respondent's response to a question about the importance of religion, with responses ranging from very important to not important on a three-point scale. Finally, we include the partner's age, marital history, and religiosity, coded identically as for the respondent, as additional control variables. We initially included partner's race/ethnicity but it was too highly correlated with respondent's race/ethnicity. Almost 90% of the sample share the same race and ethnicity.

Our analytic method is logistic regression, with our models predicting the odds that a cohabiting woman expects to marry their current cohabiting partner. This method is appropriate given the dichotomous nature of our dependent variable (DeMaris 1992). Our tables show the odds ratios of expecting to marry and the standard errors. Odds ratios are the exponential value of the coefficient. Values greater than one indicate higher odds of expecting to marry and values less than one indicate lower odds of expecting to marry.

RESULTS

The percent of cohabiting women who do not expect to marry their cohabiting partner has not changed between the late 1980's and 1995. Quite similar levels of expectations are reported by women at both time periods. In the 1987/88 National Survey of Families and Households 77% of cohabiting women under age 35 expected to marry (Bumpass et al 1991) and in 1995 National Survey of Family Growth 74% of cohabitators expected to marry (Table 1). Moreover, when the NSFG sample is restricted to the same age range as the NSFH -- 76% of cohabiting women in 1995 reported they expected to marry their cohabiting partner.

Table 2 presents the effects of women's characteristics on her expectations for marrying. The first column presents the zero-order effects for each covariate. The bivariate comparisons

reveal that women who expect to marry their cohabiting partners differ significantly from those who do not expect to marry (Table 2). The first row indicates that women who have cohabited for shorter time periods have significantly higher odds of expecting to marry than women who have lived with their partners for longer durations. The next row shows that older women have lower odds of expecting to marry than younger women. Each additional year decreases the odds of expecting to marry by six percent. The mean age of women who do not expect to marry is 28 while the mean age of women who expect to marry is 25 (results not shown). Women with prior union experience have lower odds of expecting to marry. Women who have ever been married had 59% lower odds of expecting marriage than women who had never been married. Similarly, women who cohabited before have 49% lower odds of expecting to marry than women who never cohabited.

Family structure at age 14 is not significantly associated with expectations for marriage. Women who lived in each type of family share similar odds of expecting to marry their cohabiting partner. However, women from single-parent families are marginally ($p=.06$) more likely to expect to marry their cohabiting partners than women from two biological parent families. Religiosity measured at time of interview also is not significantly related to marriage expectations. Possibly selection into cohabitation causes religiosity to have only a minimal effect.

The effects of race and ethnicity on marriage expectations show that Black women have significantly lower odds of expecting marriage than White women and similar odds of expecting marriage as Hispanic women (results not shown). Hispanic and White cohabiting women do not have significantly different odds of expecting to marry their cohabiting partner.

Women's employment is associated with marriage expectations. Women who are employed part-time have significantly greater marriage expectations than women who are employed full time or women not employed (results not shown). Interestingly, women who are not employed or employed full-time have similar odds of expecting marriage. Women's educational attainment at time of interview is not related to their marriage expectations. Women who received AFDC in the last 12 months have 48% lower odds of expecting to marry their cohabiting partner than women who had not received AFDC. Only some of the effect of this relationship could be explained by fertility variables (results not shown).

Women who gave birth to children prior to cohabitation have significantly lower odds of expecting to marry their cohabiting partner than women who had no children. Women who had children during cohabitation reported statistically similar expectations for marriage as women who had no children.ⁱ

Marriage decisions require the consent of both partners and we find that expectations for marriage significantly differ based on the respondent's and partner's characteristics.ⁱⁱ Women cohabiting with men who are older had lower marriage expectations than women living with younger men. Women who do not expect to marry lived with men who were 31 years old on average, and women who do expect to marry lived with men who were 27 years old on average. Women who lived with partners who had been married prior to their current cohabitation exhibited considerably lower expectations to marry. Women living with men who reported high levels of religiosity have higher odds of intending to marry. Women who had partners with quite low educational levels have lower marriage expectations than women with more educated partners. In addition, as the male partner's income increased the expectations for marriage also

significantly rose.

Multivariate

Two multivariate models predicting the odds that women do expect to marry their cohabiting partners are presented in Table 2. The second column of Table 2 presents a model that contains only the women's characteristics, the next model includes the partner's characteristics.

When all of the covariates measuring women's characteristics are included in the model the following variables continue to be significant predictors of marriage expectations: age, duration of cohabitation, marital experience, and receipt of AFDC. The race, family type, and employment covariates are marginally significant at the $p=.07$ level. The effect of the importance of religion becomes significant in the multivariate model. Cohabiting women who are more religious have higher odds of expecting to marry. The effects of fertility are no longer statistically significant in the multivariate model. This appears to be explained by the inclusion of the age and duration of cohabitation variables (results not shown).

The partner's characteristics influence women's marriage expectations.ⁱⁱⁱ The inclusion of the partner variables significantly contributes to the fit of the model. Women living with older partners have lower marriage expectations. Partner's marital history is not associated with marriage expectations in the multivariate model. Women coresiding with men who feel religion is important have higher marriage expectations than women living with less religious men. Cohabiting with a male partner who has a low educational attainment is associated with lower odds of expecting marriage. Women living with cohabiting partners who have higher earnings report greater expectations for marriage. Table 2 shows that controlling for the partner's characteristics does not modify the effects of the women's characteristics on marriage plans.

We assess the relative contribution of each partner's characteristics to model fit by conducting log likelihood ratio tests. We compare the fit of the model with women's characteristics to the fit of the full model with both partner's characteristics. The addition of the male partner's characteristics significantly improves the fit of the model ($\chi^2=33.84$ with 7 *df*, $p=.00002$). We contrast the fit of the model with men's characteristics (model not shown) to the fit of the full model and find that the addition of the female partner's characteristics improves the fit of the model ($\chi^2=39.8$ with 19 *df*, $p=.003$). Both men's and women's characteristics add to the fit of the model, but it appears that men's characteristics contribute more to the fit of the model than women's characteristics.

We next test whether the effects of women's and men's socioeconomic characteristics on marriage expectations differ for race and ethnic groups. We include an interaction term for race and ethnicity and each women's socioeconomic characteristic separately: employment, education, AFDC receipt, and fertility. The effects of the socioeconomic measures do not differ according to race and ethnicity (results not shown). We followed a similar strategy to evaluate whether the effects of men's socioeconomic characteristics differ for race and ethnic groups. We find that the effects of the male partner's age, religiosity, education, income and marital history do not significantly differ for Hispanics, Blacks and whites (results not shown).

The race/ethnic and socioeconomic status differentials are best illustrated with estimated probabilities of expecting to marry. Figure 1 presents predicted probabilities that cohabiting women expect to marry their partners according to race/ethnicity and socioeconomic status. The probabilities are computed using the coefficients in the final model presented in Table 2. We created low and high socioeconomic status categories for men and women. Low socioeconomic

status women are defined as those with less than 12 years of education, received AFDC, a child was born prior to cohabitation, and they were not employed. High socioeconomic status women are those with 16 or more years of education, no AFDC receipt, no children born, and employed full-time. Men with less than 12 years of education and earnings in the first quartile (\$12,000-13,999) were defined as low socioeconomic status. Men with high socioeconomic status are defined as having 16 or more years of education and earnings in the third quartile (25,000-29,999).

Figure 1 shows the probability of expecting marriage. For each race and ethnic group we present four bars that represent the probabilities of marriage for each combination of men and women's socioeconomic status. The first four columns of Figure 1 refer to white women's marriage expectations. The probability of expecting marriage is highest for women living with high socioeconomic status partners (second and fourth bars). As can be seen by the small gap between the first and third as well as second and fourth bars, women's socioeconomic status has a relatively small impact on marriage probabilities. A similar pattern of results exists for Black and Hispanic women, but Black women have lower probabilities of expecting marriage. These results point to the importance of accounting for male socioeconomic status in understanding marriage expectations.

CONCLUSION

Part of the basis for the increased acceptance of cohabitation by Americans may in part be that it is viewed as a couple's first step toward marriage. Rarely do researchers acknowledge that cohabitators may not perceive themselves as part of the marriage process. This theme of potential variation in the meaning of cohabitation was part of the early scholarly research on

cohabitation (e.g., Macklin 1987) and more recently has become an emerging issue in cohabitation research (Brown 2000; Casper and Sayer 2000; Casper and Bianchi, forthcoming). Our results indicate that marriage intentions are certainly not universal among cohabitators. We find that a considerable minority of cohabiting women do not expect to marry their partners; about one-quarter of cohabiting women do not intend to marry their partner. In this case cohabitation may represent a viable alternative to marriage or living alone. A comparison of our results to those of similar nationally representative data from the late-1980's (NSFH) (Booth and Brown 1996; Bumpass et al. 1991) indicates that a fairly stable percentage of cohabiting couples do not intend to marry their cohabiting partners. It seems that expectations for marriage have not been responsive to the recent decreasing odds of marriage following cohabitation. Perhaps as cohabitators face the reality that marriage less often follows cohabitation, we may begin to observe shifts in intentions for marriage (Bumpass 1995).

Our central goal is to establish what differentiates the cohabiting women who intend to marry and those who do not. Most of our knowledge about cohabitators who consider themselves *outside* of the marriage process has been based on behavioral evidence that some cohabitations are alternative forms of marriage (e.g, Loomis and Landale 1994; Manning and Landale 1994; Manning 1993; Rindfuss and Vanden Heuvel 1990). For example, the higher fertility levels experienced by Hispanic women has been used to imply that cohabitation is more of an equivalent to marriage among Hispanics than whites or Blacks (Manning 1999). Our research establishes under what conditions cohabiting women expect to marry their partners. These results can be used to help understand the variation in how cohabitation relates to marriage. We find that a number of women's socioeconomic characteristics are related to the perceived future

of cohabiting relationships, such as marital status, age, union duration, religiosity, race, employment and welfare receipt.

Our findings confirm the work by Oppenheimer and Lew (1995) that argues that men's socioeconomic circumstances are key determinants of marriage. Similarly, Manning and Smock (1997) argue that men's and not women's socioeconomic characteristics are positively associated with marriage among cohabitators. Unlike other studies we account for the *marriageability* of the partner by examining how his sociodemographic characteristics influence his partner's marriage expectations. We control for partner characteristics in order to minimize the possibility that variation in the partner's *marriageability* is a major cause of marriage expectations. We find that the characteristics of the partner are key factors in considering whether cohabitation is expected to lead to marriage. Men's age, religiosity, education and income are significantly related to whether their partner expects to get married. In fact, the inclusion of the men's characteristics fit the data better than the addition of the women's characteristics. Thus, even among couples who are already sharing a residence men's socioeconomic status has a strong influence on whether they expect to marry their partner or not. Originally, we expected that some of the effects of men's socioeconomic status would have been explained by selection into cohabitation. Yet, our findings are consistent with research that finds men with lower socioeconomic status cohabit rather than marry (Clarkberg 1999). It appears that cohabitators are not using male partner's economic potential as a basis for choosing partners, but they are using economic criteria to decide about their future marriage plans with their cohabiting partners.

In this project we are limited to women's expectations for marriage. Certainly, marriage is a joint behavior, requiring the cooperation of both partners and couple-level analyses are

important in understanding couple behavior (e.g., Thomson 1997; Thomson, McDonald and Bumpass 1990 for discussions of couple-level analyses). Yet it is also important to focus on women (and men) separately. Men and women do not necessarily report the same costs and benefits from marriage (Bulcroft and Bulcroft 1993; South 1993; Waite 1995), supporting the possibility that the factors associated with intending to marry differ by gender. Research that uses marital behavior to understand the meaning of cohabitation is limited to those who are able to achieve their expectations. Female cohabitators are less likely to achieve their marriage expectations than male cohabitators (Brown 2000). Thus, by simply examining behavior we do not have a good grasp on how women view the relationship between cohabitation and marriage.

Our findings contribute to understandings of race and ethnic differences in marriage. First, the race differences discussed in the retreat from marriage literature are supported in this work. Black women have slightly lower probabilities of expecting to marry their cohabiting partners than whites or Hispanics. It is important to point out the similarities and not just differences, two-thirds of Black cohabitators do expect to marry their partners. Despite racial differences in the prerequisites for marriage or expected benefits of marriage (Bulcroft and Bulcroft 1993; South 1993), men's socioeconomic characteristics have the same effect on marriage intentions for each race and ethnic group considered in this paper. Our results suggest that male disadvantage deters marriage plans, and to the extent that Black males are disproportionately disadvantaged, cohabitation may be a terminal union more often among Blacks than ethnic groups with more advantaged males. Focusing on marriage expectations may be particularly important among Blacks, because Blacks are less likely to achieve their marriage expectations than their white counterparts (Brown 2000).

Second, our findings are only somewhat consistent with the marriage paradox among Latinos - despite worse economic circumstances Latinos have higher marriage rates than whites (Oropesa et al. 1994). Hispanic and white cohabiting women share similar expectations for marriage, indicating that cohabitation is viewed as a pathway to marriage for both groups of women. Even though fertility patterns may suggest that cohabitation is a more acceptable arena for family building for Hispanic than white or Black women (Manning and Landale 1996; Manning 1999), Hispanics are not eschewing marriage. Partner's socioeconomic status has the same effect on marriage expectations for Hispanics as whites or Blacks. Thus, contrary to research supporting the marriage paradox, marriage among Hispanic cohabiting women is potentially responsive to male's socioeconomic position.

We are restricted in our understanding of the meaning of cohabitation and the association between marriage and cohabitation because of the types of questions that are included in nationally representative data sources. Although important attempts have been made to categorize cohabiting unions (e.g. Casper and Sayer 2000), we may have maximized the potential of national surveys and census data to answer the broad question about how cohabitation fits into the American family system. Many important questions remain unanswered: What are cohabitators marriage intentions when they start cohabiting?; Why do cohabiting men and women make marriage plans?; How do cohabitators feel cohabitation is related to marriage?; What must be in place in cohabitators' lives in order for them to decide to marry? or Why do Black women have lower marriage expectations than white women?. A potentially important next step is to move beyond traditional close-ended interview methods and directly ask cohabitators to respond in an

open-ended manner about their own unions. This type of approach will allow researchers to capture the full range of meanings of cohabitation.

ENDNOTES

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Table 1. Distribution of Variables for Cohabiting Women

	Percent
Expect to Marry	
Yes	74.2
No	25.8
Women's Characteristics	
Duration of Cohabitation (mean months)	37.0
Age (mean years)	26.0
Ever Married	
Yes	64.6
No	35.4
Prior Cohabitation	
Yes	13.2
No	86.8
Family Type	
Both Biological	52.1
Single Parent	22.3
One Biological	16.0
Other	9.6
Religiosity (mean)	2.1
Race/Ethnicity	
White	70.6
Black	13.1
Hispanic	12.8
Other	3.5
Education	
<12 years	25.2
12 years	48.8
13-15 years	7.8
16+ years	18.2
Employment	
Not Employed	28.4
Part Time	8.4
Full Time	63.2
AFDC Recipient	
No	86.2
Yes	13.8

Table 1 (Continued)

Births	
No Children	46.9
Only During Cohabitation	11.0
Only Before Cohabitation	31.3
Both Before and During	10.9
Partner Characteristics	
Age (mean years)	28.5
Ever Married	
Yes	35.8
No	64.2
Religiosity (mean)	1.9
Race/Ethnicity	
White	67.5
Black	14.6
Hispanic	13.7
Other	4.2
Education	
<12 years	21.8
12 years	45.2
13-15 years	21.2
16+ years	11.8
Income (mean)	7.69

Source: National Survey of Family Growth, 1995

N = 715

Note: Weighted Percentages

Table 2: Odds Ratios of Expectations for Marriage Among Currently Cohabiting Women

	Zero-Order		Woman-s Characteristics		Full Model	
	Odds Ratio	SE	Odds Ratio	SE	Odds Ratio	SE
Women-s Characteristics						
Duration of Cohabitation	0.992*	0.002	0.989*	0.002	0.989*	0.002
Age (years)	0.939*	0.012	0.937*	0.019	0.959+	0.022
Ever Married						
Yes	0.411*	0.173	0.556*	0.243	0.518*	0.253
(No)						
Prior Cohabitation						
Yes	0.507*	0.223	0.716	0.251	0.733	0.262
(No)						
Family Type						
Single Parent	1.521+	0.221	1.566+	0.247	1.503	0.253
One Biological	1.158	0.242	0.996	0.267	0.906	0.275
Other	0.985	0.279	1.048	0.319	0.928	0.334
(Two Biological)						
Religiosity (mean)	0.994	0.120	1.436*	0.145	1.223	0.160
Race/Ethnicity						
Black	0.664*	0.201	0.623+	0.261	0.626+	0.274
Hispanic	0.893	0.242	0.849	0.280	0.946	0.296
Other	0.904	0.533	0.940	0.598	0.585	0.699
(White)						
Education						
<12 years	0.867	0.198	0.915	0.246	1.105	0.262
(=12 years)						
13-15 years	1.485	0.372	0.886	0.414	0.773	0.434
16+ years	1.049	0.246	0.906	0.282	0.761	0.310
Employment						
Not Employed	0.756	0.182	0.746	0.221	0.791	0.230
Part Time	3.260*	0.483	2.494+	0.511	2.691+	0.525
(Full Time)						
AFDC						

Table 2: Odds Ratios of Expectations for Marriage Among Currently Cohabiting Women

	Zero-Order		Woman=s Characteristics		Full Model	
	Odds Ratio	SE	Odds Ratio	SE	Odds Ratio	SE
Yes (No)	0.525*	0.212	0.464*	0.258	0.572*	0.267

Table 2 (Continued)

Births						
Only Before Cohabitation	0.434*	0.204	1.080	0.274	1.061	0.282
Only During Cohabitation	0.707	0.294	0.962	0.359	0.985	0.374
Both Before and During (No Children)	0.430*	0.262	1.041	0.335	1.046	0.344
Partner=s Characteristics						
Age (years)	0.947*	0.010			0.957*	0.016
Ever Married						
Yes (No)	0.517*	0.172			1.112	0.239
Religiosity (mean)	1.392*	0.120		1.602*	0.145	
Education						
<12 years (=12 years)	0.628*	0.206		0.652+	0.247	
13-15 years	1.453	0.245		1.145	0.283	
16+ years	1.179	0.296		1.320	0.361	
Income (mean)	1.052*	0.023		1.091*	0.027	
-2 log likelihood			733.27*		699.43*	
<i>Df</i>			20		27	

Source: National Survey of Family Growth, 1995

N = 715

+ p < 0.10, * p < 0.05

Figure 1

i. Two other forms of this variable were tested. One categorization of this variables was based on timing of pregnancy and not birth of the child. The analyses reveal a similar pattern of results. A second indicator of parenting is the presence of children in the household. The composition of the household does not appear to be related to marriage expectations. Cohabiting women living with shared biological are just as likely to expect to marry as women who live with no children at all. Women who reside with children that are not related to their cohabiting partner share similar expectations for marriage as women who live with no children or women who live with shared biological children (results not shown). Thus, the relationship of the children to their mother and their mother's cohabiting partner does not influence their mother's intentions for marriage.

ii. We also test models that include the gap in the respondent's and partner's characteristics. The results indicate that the measures of homogamy are significant predictors of marriage expectations. Women in couples with similar ages had higher odds of expecting to marry than those of differing ages. Most often the women was younger than her cohabiting partner. Women living with men who had the same marital history had greater marriage expectations than those who had different marital histories, but this coefficient is marginally significant at the $p=.06$ level. Couples of the same racial or ethnic group had lower odds of intending to marry than couples of different racial or ethnic origin.

Twelve percent of cohabiting partners belonged to different race or ethnic groups. In cases when the woman was less religious than her partner, the odds of expecting marriage were significantly lower than when they shared the same levels of religiosity. Education differences were not significantly related to marriage expectations for women. Yet if the male had greater educational attainment than his partner the odds of expecting marriage were significantly higher than in the situation when the female had greater educational attainment than her partner. Women who lived with partners who earned less than half of the family income (17% of couples) reported significantly lower odds of expecting to marry their cohabiting partner.

iii. Another model replaces the male characteristics with measures of homogamy and the inclusion of these variables contributed to the overall fit of the model.

Women who were younger than their partner had lower marriage expectations than women living with men of the same age. Couples belonging to different racial and ethnic groups had significantly higher odds of expecting to marry. The women's race becomes statistically significant in this model, Black women reported lower odds of expecting to marry their partner than White women. These results are not surprising because the effects of the race variable in the previous two models were significant at the $p=.07$ level. When women were less religious than their partners they reported lower expectations of marrying their cohabiting partner. If women had greater educational attainment than

their partners they had marginally ($p=.08$) lower odds of expecting to marry than when they shared the same levels of education. In addition, women who lived with men earning less than half of the family income reported lower odds of marriage.